SOAR WORKS

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Issue Brief

SOAR Enhances Income Stability in American Indian and Alaska Native Communities

SAMHSA

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ABOUT

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About SOAR

This issue brief was produced by the SAMHSA SOAR Technical Assistance (TA) Center under contract to the Substance Abuse and Mental Health Services Administration (SAMHSA). The SAMHSA SOAR TA Center develops and provides training and technical assistance to support children and adults who are experiencing or at risk of homelessness to apply for SSA disability benefits. For more information about SOAR or to find other briefs in this series, visit SOARWorks.

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Overview

The Substance Abuse and Mental Health Services Administration (SAMHSA) Supplemental Security Income (SSI)/Social Security Disability Insurance (SSDI) Outreach, Access, and Recovery (SOAR) model helps increase access to Social Security Administration (SSA) disability benefits for eligible adults and children who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or co-occurring substance use disorder. Use of the SOAR model's critical components can increase approval rates on SSI/SSDI applications, resulting in a significant step toward housing stability, resiliency, and recovery. The SOAR model's culturally-sensitive engagement process and holistic approach to SSI/SSDI application assistance can be a critical support for American Indian and Alaska Native (AI/AN) community members whether residing on or off reservations.

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FRAMING THE ISSUE

People with disabilities who are experiencing or at risk of homelessness (including those returning to the community from institutions such as hospitals, jails, or prisons), often struggle to access the resources they need. Approximately one-quarter of people experiencing homelessness have been diagnosed with a physical, mental, or intellectual disability.[1] Many experience mental illnesses and co-occurring substance use, trauma, and medical issues that impact their ability to work. The path to stability and resiliency can be extraordinarily challenging when a person is struggling to meet basic needs. Having income and healthcare benefits is often a critical first step on the road to recovery.

In addition to these common barriers, Native individuals face additional challenges in accessing SSI/SSDI benefits that include lack of awareness of services and transportation, language, and low literacy barriers. Additionally, the remote rural location of many Native communities and lack of access to technology such as broadband internet and cellular service adds to the difficulties for providers to conduct ongoing outreach and applicants to receive assistance and support.

"Homelessness in Native communities is a hidden, but critical, problem."[2] Homelessness or circumstances that lead to a person becoming at risk of homelessness affect nearly all tribal communities. Native individuals and people who identify as two or more races make up a disproportionate share of the people experiencing homelessness.[3] The

Fast Facts

1 in 1,000
people in the United States are Native American

1 in 200
Native individuals experience homelessness

1 in 3
Native individuals live in poverty

Homelessness in Native Communities is a hidden, but critical, problem.

Urban Institute notes that about 1 in 200 people who identify as Native is experiencing homelessness, however in terms of overall population, Native individuals represent only 1 in every 1,000 individuals.[4]

Additionally, about 1 in 3 Native individuals live in poverty, with a median income of less than $25,000 per year. Unemployment among Native individuals exceeds 40 percent on some reservations, and two-thirds of the 27 counties with a majority Native population have significantly higher unemployment rates than the national average.[5] These numbers highlight the stark inequalities faced by the nation's Indigenous people.[6]

While there are many factors that contribute to homelessness, access to income is key to obtaining stable affordable housing. When individuals experiencing homelessness have disabling health conditions that impact their ability to work, they may be eligible for Social Security Administration (SSA) disability benefits (i.e., SSI/SSDI). This income, coupled with long term supportive housing subsides can lead to better long-term housing outcomes, and an overall improvement in public health.[7]

UNDERSTANDING SSI/SSDI

SSA offers two federally funded disability benefit programs that are available to eligible members of American Indian (AI)/Alaska Native (AN) communities. While the programs are similar, there are many important differences.

Supplemental Security Income (SSI) is a needs-based program for individuals who have low income and are disabled, blind, or elderly.[8] The Federal Benefit Rate (FBR) (e.g., monthly benefit) is set by Congress annually. The eligibility determination process begins with assessing an applicant's financial situation including income, living arrangement, and financial resources.

Social Security Disability Insurance (SSDI) is an entitlement program based on a person's insured status through Federal Insurance Contributions Act (FICA) contributions; a beneficiary's monthly payment will be calculated based on their earnings history.

To qualify for either program an applicant must meet SSA's definition of disability.

📖 SSA's Definition of Disability

1. The applicant must have a medically determinable physical or mental health condition.
   → The condition(s) must be documented with clear evidence from an acceptable medical source defined by SSA.[9]

2. Substance use will often co-occur with physical or mental health conditions. Since an applicant cannot be approved based solely on a substance use disorder diagnosis, the SOAR model trains case workers to gather and provide evidence that the applicant's use is not material to their disability, (i.e., symptoms of the applicant's physical or mental health condition(s) would persist if the applicant were not using substances).

SSA disability benefits, coupled with long-term supportive housing subsides can lead to better long-term housing outcomes, and an overall improvement in public health.

3. The condition(s) must have lasted or be expected to last for a continuous period of at least 12 months or be expected to result in death.

4. The condition(s) must prevent the applicant from engaging in substantial gainful activity (SGA).

   → SGA is an amount of monthly earnings from work that is determined yearly by Congress and SSA.

   → SSA and the Disability Determination Services (DDS) are seeking to answer the question, "Can the applicant work at an SGA level?"

ℹ SSDI/SSDI for AI/AN People

When evaluating eligibility for SSI, SSA considers an applicant's earned (i.e., income from work) and unearned (e.g., state disability payments, unemployment benefits) income. For Native individuals, there are special considerations for SSI/SSDI payments.

These considerations may include income received through the Bureau of Indian Affair's Indian Money Accounts, income received from the *Cobell vs. Salazar* settlement, cash allotments provided by Tribes, or annual cash distributions from Alaska Native Villages or other village corporations.[10]

Table 1. Comparison of SSI and SSDI

SSI	SSDI
Benefits: • Low income • Disabled, blind, or elderly individuals • Congress annually sets monthly benefit amount → Some states provide additional financial support	**Benefits:** • Insured • Disabled or blind individuals and some eligible family members
Based on Need: • Need is a complete picture of income, living arrangement, and personal resources	**Based on Earnings**: • Employees and employers pay into Social Security • Amount based on FICA contributions
Required Documentation: • Income • Living arrangement • Personal resources and assets (limits on)	**Required Documentation:** • Recent wage information (e.g., W-2, paycheck stubs) • Work and earnings history

For example, Individual Indian Monies (IIM) paid on Indian lands are not counted as income unless the beneficiary receives more than $2,000 per year. Annual cash allotments and tribal distributions from villages may affect an individual's eligibility or benefit rate. Overall, it is important to report all income to SSA to find out if and how income will be counted.[11]

ACCESSING SSA SERVICES IN AI/AN COMMUNITIES

SSA supports Native communities through retirement, disability, and survivor's benefits. SSA works in collaboration with Tribal governments to establish Tribal liaisons and benefit coordinators that reach out and work directly with Native communities. They also provide training to Tribal Social Service Offices on the disability benefits application process, and work to establish Video Service Delivery (VSD) Centers to allow for greater accessibility in rural and reservation communities. The SOAR initiative also assists by establishing liaisons within SSA field offices and ensuring that these contacts are familiar with the SOAR process through frequent communication and training. These connections help to ensure timely review of SOAR-assisted SSI/SSDI applications.

Possible SSA Income Exemptions

Exempt Income

- Distributions from Alaska Native Claims Settlement Act (ANCSA) Corporations and Settlement Trusts
- Individual Indian Monies (less than $2,000/year)[14]
- Commercial, industrial, recreational, mineral, or agricultural leases, grazing and range permits
  - → Timber sales and permits
  - → Rights-of-way uses
  - → Land sales
- Court judgment or settlement awards for Tribes and individuals (e.g., *Cobell vs. Salazar)*
- Student financial assistance provided by the Bureau of Indian Affairs and/or Tribe
- Income that falls with the IRS General Welfare Doctrine
- Any income that is non-taxable according to federal law or IRS guidance
- COVID-19 Disaster Related Assistance[15]

Non-Exempt Income

- Tribal gaming per capita payments

SSA supports Native communities through retirement, disability, and survivor's benefits.

> "Our Native applicants need **an understanding of their life circumstances**, which may involve childhood trauma, whether that be physical, sexual, or psychological that's carried into adulthood and disables them from developing confidence and essentially taking care of themselves or others in a healthy way. Many of our people grew up poor and uneducated, which creates a mindset amongst us that we believe and accept our circumstances as in unchangeable with no hope of improvement. A best practice for working with Native applicants is to **use an approach of patience and persistence** to help change this mindset and provide a path to recovery."
>
> —**Margaret King**, Disability Benefits Specialist, Great Lakes Intertribal Council, Oneida Tribe of Indians of Wisconsin

USING SOAR TO INCREASE ACCESS TO SSI/SSDI

Access to Social Security disability benefits is just one step on the road to recovery and building resiliency. When combined with other support and resources it can lead to long term stability by increasing access to affordable or supported housing, more robust health care and treatment options, and additional employment opportunities.

People experiencing or at risk of homelessness who are eligible for SSI/SSDI may also be eligible for other mainstream benefit programs such as Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), housing assistance programs, and Medicaid.

While it can be daunting to apply for multiple benefit programs, the information gathered during the Social Security disability benefit application process is often similar to that required for other programs. SOAR-trained case workers who are assisting individuals to applying for SSI/SSDI may also be able to help access other benefits and secure additional supports.

Access to Social Security disability benefits is key to connecting beneficiaries to much needed health insurance coverage, or more robust health care and treatment options. In some states, access to Medicaid coverage is contingent upon approval for SSI; this is particularly important for individuals who reside in states that have not expanded coverage through the Affordable Care Act.

Medicaid coverage can provide support for medical and long-term care needs.

Additionally, SSDI beneficiaries are eligible for Medicare after a 2-year waiting period from their date of eligibility; this coverage may provide additional treatment options. For Native beneficiaries, Medicare and/or Medicaid can supplement treatment received through Indian Health Services and may provide for additional access and choice.

Community collaboration is key. While timely access to Social Security disability benefits is important, so too, is additional support and a warm hand off to treatment, housing supports, or case management services during and after the benefits acquisition process. The SOAR initiative works to break down silos and promote wraparound services to best suit the needs of each SSI/SSDI applicant.

Successful SOAR initiatives establish a steering committee which encourages collaboration with providers throughout the community, promotes a workable plan for implementing SOAR, and ensures that agencies work together to achieve the best outcomes for applicants.

Additionally, engaging with Native communities to implement a new initiative may take time and it is important to identify Native allies. Developing these connections may include reaching out to Native community members or technical assistance providers who can facilitate an introduction to key Native stakeholders or tribal elders. It is crucial to be open minded and learn about the Native community with which you are engaging (especially its social service systems and structure), identify potential opportunities for partnership, and share how the SOAR initiative can be an asset to their community. Overall, it is important that the initiative is community driven.

ENGAGING NATIVE COMMUNITIES IN THE SSI/SSDI APPLICATION PROCESS

Engagement is a key part of the SOAR process. One of the main goals of a complete SOAR application is to "tell the applicant's story," and to clearly illustrate how their diagnoses affect their ability to function and work. The SAMHSA SOAR Technical Assistance (TA) Center estimates that each SOAR-assisted application takes, on average, 20 hours to complete over the course of 60 days. A large portion of this time is spent engaging with the applicant, getting to know them, and establishing trust.

There are 574 federally recognized Tribes in the United States; each are sovereign nations with their own history, cultures, and services.[12] Just as each Tribe is unique, so is each SOAR application—the type and amount of engagement will vary depending on the applicant. Throughout the engagement and application process, SOAR-trained case

> ❝ It is helpful to validate the experience of intergenerational trauma, and always acknowledge the impact of colonization; honor community and the importance of the applicant's Native identity.
>
> —**Penny Wertenberger**, SOAR-trained case worker, IHS-funded Urban Indian Clinic, Missoula, Montana

workers will ask the applicant to provide personal information about their life. A person who is experiencing or at risk of homelessness and who is living with a mental illness may be distrustful of others. It is also important to understand that many Native individuals continue to experience the effects of intergenerational, historical, and cultural trauma from harmful experiences and policies often perpetuated by the federal government. These experiences may lead to a distrust of government officials and programs, such as Social Security disability benefits, and a hesitance to engage in the application process.

Case workers should strive to create a comfortable environment in which the applicant feels safe and respected in addition to offering choice, flexibility, and control over the process. Being trustworthy and delivering on what is promised is critical, as is understanding that it may take time to build a connection.

For case workers from non-Native cultural backgrounds, it is imperative to learn about the local tribal history, relevant federal law, SSA considerations for American Indians and Alaska Natives, and cultural considerations prior to engaging with Native individuals and communities.

Penny Wertenberger, a SOAR-trained case worker at an IHS funded Urban Indian Clinic in Missoula, Montana shared, "it is truly important to take your time to get to know the applicant. Let them know you want them to succeed and listen to their story. It is helpful to validate the experience of intergenerational trauma, and always acknowledge the impact of colonization; honor community and the importance of the applicant's Native identity." She also shared that as an Urban Indian Clinic, the organization prides itself on advocating for their applicants and works to reduce stigma. "This is a safe space and our environment adheres to and respects Native cultures," she stated.

BUILDING RESILIENCE: ENCOURAGING RETURN TO WORK

When SSI/SSDI benefits begin, that does not mean that employment goals end. While illness and disabilities may interfere with a beneficiary's

ability to maintain employment, that may not be permanent. Recovery and return to work are possible! People who are applying for or

receiving SSI/SSDI should be encouraged to seek employment and access employment services throughout the application process and after benefits are obtained.

Recovery is a personal journey of healing and working toward one's goals. It should be self-directed, individualized, empowering, and supported. Native individuals' recovery may be rooted in spirituality, traditions, and a deep recognition of cultural norms. While employment may be a goal, building resiliency and returning to work may not be solely about income. Work can help define a person's role within their community, create feelings of self-worth and confidence, foster connections to others, add structure to a person's day, and create purpose through a framework of goals and expectations. Work may also be non-traditional, and SOAR case workers are encouraged to engage with Native employers and employment programs located within Native communities to support and encourage beneficiaries to return to work.

When assisting beneficiaries in their efforts to return to work, SOAR-trained case workers should work closely with SSA and SSA Work Incentive Coordinators to access the many work incentives that SSA provides. One such work incentive is the Ticket to Work program. Ticket to Work is an employment support program for people who receive Social Security disability benefits and are interested in returning to or increasing their work. Beneficiaries can obtain supported employment services from Employment Networks (EN) or State Vocational Rehabilitation (VR) agencies that have been authorized by SSA. In Native communities, employment networks could be federally funded Tribal programs, such as a Tribal workforce agency, a Tribal vocational

Work Incentives

Federal Programs

- **Ticket to Work:** A free and voluntary SSA program that helps people who receive disability benefits return to work or work for the first time

- **Employment Networks:** An entity that enters into an agreement with SSA to either provide or coordinate the delivery of services to Social Security disability beneficiaries.

- **State Vocational Rehabilitation Agencies:** Agencies that provide a range of services to assist individuals with disabilities to prepare for and engage in gainful employment.

Employment Networks in Native Communities

- Tribal workforce agencies
- Tribal vocational rehabilitation services projects
- Tribal-owned businesses

rehabilitation services project, or a Tribal-owned business.[13]

Additionally, return to work in Native communities may take on different forms, and may look different from what many may view as jobs in a traditional workforce. Kim Vigue, founder and managing partner at Wolf River Consulting, Inc., shared that "this may include values-based programming that allows options to participate in cultural activities and education

as part of workforce and educational training." Many Native communities recognize a cultural and spiritual connection as a means for personal and professional workforce development; a

person who is knowledgeable in these practices may be sought to assist with behavioral health and rehabilitation planning and services.

RESOURCES

- [SOAR for American Indians and Alaska Native Communities](#)
- [SSI/SSDI Eligibility for American Indians and Alaska Natives](#)
- [Getting Involved with SOAR in Tribal Communities](#)
- [Implementing State and Local SOAR Initiatives in American Indian and Alaska Native Communities](#)

- [Identifying American Indian and Alaska Native SOAR Applicants](#)
- [Medical Summary Report (MSR) Interview Guide and Template and American Indian and Alaska Native Communities](#)
- [Sample SOAR Referral Tool for American Indian and Alaska Native Communities](#)

WORKING WITH THE SAMHSA SOAR TA CENTER TO ENHANCE SOAR IMPLEMENTATION

SOAR implementation occurs at the local, regional, and statewide levels. Locally, case workers become trained in the SOAR model via the SOAR Online Course. Regional and statewide initiatives are led by SOAR State and Local Leads who work to build an infrastructure to support SOAR success, including building relationships with stakeholders to support SOAR, offering ongoing trainings and support, providing quality review of SSI/SSDI applications, and assisting with the outcomes collection process.

In addition to the implementation occurring on the local level, the SAMHSA SOAR TA Center also plays an integral role in SOAR success by offering the following services:

Assists with **strategic planning meetings** to bring together key tribal, state, and local stakeholders, (e.g., Tribal social services; Tribal family services; Urban Indian Organizations; Indian Health Services clinics; SSA and Disability Determination Services (DDS); State Mental Health Agency and Department of Corrections leadership; community homelessness, health, behavioral health providers; and youth, family, and adult peer representatives), to **collaborate and agree upon a SOAR process** for the submission and processing of adult SSI/SSDI and child SSI applications and develop an action plan to implement SOAR within their community.

Provides ongoing support throughout the SOAR implementation process to SOAR-trained case workers and Local Leads through **individualized application assistance**.

Hosts **SOAR Leadership Academies** designed to train SOAR Local Leaders to support SOAR-trained case workers and coordinate Tribal SOAR programs. The Leads work in conjunction with the **SOAR Online Course: Adult and Child Curricula**. These free, web-based courses include the development of a practice case using a fictional applicant and trains case to complete SSI/SSDI applications using the SOAR model.

Provides **individualized technical assistance** to SOAR-trained case workers, supports **community wide action plan implementation**, helps to identify opportunities for **funding SOAR dedicated position**s, assists with the development of quality review procedures, promotes the use of the SOAR Online Application Tracking (OAT) program to track outcomes, and works to identify areas for SOAR improvement and expansion.

The SAMHSA SOAR TA Center is available to support SOAR growth in Native Communities and organizations while acknowledging that building an initiative from the ground-up may take time.

Catie LaMay, Social Security Advocacy Tribal Coordinator and SOAR Local Lead in Minnesota, says that growing a SOAR initiative in Native Communities requires "having patience," adding, "being a resource for SOAR-trained case workers and the community as a whole is key to success."

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