

Maximizing Income for Veterans Experiencing Homelessness

NATIONAL COALITION FOR HOMELESS VETERANS

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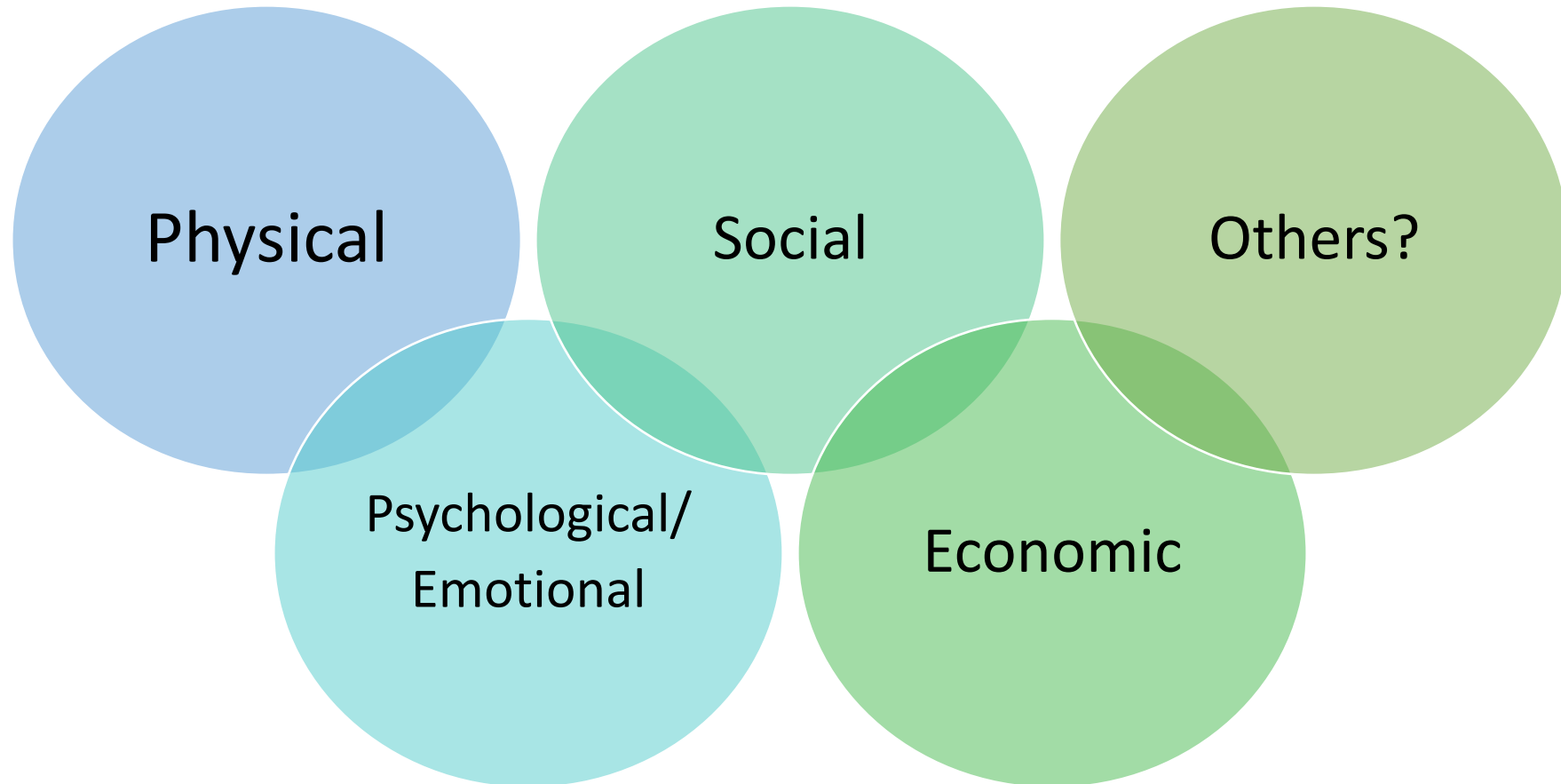
Agenda

- Income Maximization from a Trauma-Informed Perspective
- Centering Equity
- Pre-employment/benefits
- Connecting to employment and benefits
- Supporting people after they begin employment/receiving benefits

Foundational Principles

- All people deserve housing and adequate housing is a precondition from which health, wellness, and recovery can be better achieved.
- Individuals with serious mental illness, substance use disorders, and/or co-occurring disorders can successfully maintain independence in permanent housing and employment
- Sobriety is not a pre-condition to housing or employment
- Trauma-Informed Framework: safety; trustworthiness and transparency; peer support; collaboration and shared decision-making; empowerment, voice, and choice

Trauma-Informed Housing Navigation – Aspects of Safety



Trauma-informed Care

Trauma-informed care seeks to:

- Realize the widespread impact of trauma and understand paths for recovery;
- Recognize the signs and symptoms of trauma in patients, families, and staff;
- Integrate knowledge about trauma into policies, procedures, and practices; and
- Actively avoid re-traumatization.

Principals of Trauma-informed Care

- **Safety** – Throughout an organization, consumers and staff need to feel physically and psychologically safe.
- **Trustworthiness and Transparency** – Decisions are made with transparency and with the goal of building and maintaining trust.
- **Peer Support** - Individuals with shared experiences are integrated into the organization and viewed as integral to service delivery.
- **Collaboration** - Power differences — between staff and clients and among organizational staff — are leveled to support shared decision-making.
- **Empowerment** - Patient and staff strengths are recognized, built on, and validated — this includes a belief in resilience and the ability to heal from trauma.
- **Humility and Responsiveness** - Biases and stereotypes (e.g., based on race, ethnicity, sexual orientation, age, geography) and historical trauma are recognized and addressed.

Centering Equity

Real Talk

- Not discussing individual behavior – focus on systems and institutions
- Disparities are found within systems that impact the pathway into and out of homelessness
- We should seek to understand why these disparities exist
- Concrete steps that can be taken

Why we lead with Equity?

- We have an ethical responsibility to provide services to all of our community members.
- Race is the single largest predictor of outcomes along the social determinants of health.
- Allow us to be good fiscal stewards of our funding.

Addressing Racial Disparities

- Just as the work to end all homelessness demands a focus on racial equity, the work we do to maximize income with Veterans also requires a commitment to equitably serving disadvantaged populations Black, Indigenous, and People of Color, LGBTQIA and other related identities, and ethnicities such as Latinx/a/o.
- All racial and ethnic subgroups have benefited from the movement to end Veterans' homelessness, Veterans in minoritized populations often face higher risks of homelessness, higher returns to homelessness, and longer lease up times.

The Data

In 2020, the overall unemployment rate (jobless rate) for the United States averaged 8.1 percent. However, the rate varied across race and ethnicity groups.

- Jobless rates were higher than the national rate for American Indians and Alaska Natives (11.7 percent),
- People categorized as being of Two or More Races (11.6 percent),
- Blacks or African Americans (11.4 percent).

<https://www.bls.gov/opub/reports/race-and-ethnicity/2020/home.htm>

The Data

The labor market downturn in 2020 reflected the impact of the coronavirus (COVID-19) pandemic and efforts to contain it.

The effects of the pandemic on the job market, while widespread, varied across race and ethnicity groups.





Blacks, Asians, and Hispanics were disproportionately affected by the pandemic-induced recession in the spring of 2020, reflecting their overrepresentation in some of the hardest-hit sectors of the economy.

In addition to the effects of the pandemic, there are long-standing labor market differences among the race and ethnicity groups. Factors include:

- Variations in educational attainment across the groups;
- The occupations and industries in which the groups work;
- The geographic areas of the country in which the groups are concentrated, including whether they tend to reside in urban or rural settings; and
- The degree of discrimination encountered in the workplace.

<https://www.bls.gov/opub/reports/race-and-ethnicity/2020/home.htm>

Equality vs. Equity

| | | | |
|---|--|--|--|
|  <p>REALITY</p> |  <p>EQUALITY</p> |  <p>EQUITY</p> |  <p>JUSTICE</p> |
| <p>One gets more than is needed, while the other gets less than is needed. Thus, a huge disparity is created.</p> | <p>The assumption is that everyone benefits from the same supports. This is considered to be equal treatment.</p> | <p>Everyone gets the support they need, which produces equity.</p> | <p>All 3 can see the game without supports or accommodations because the cause(s) of the inequity was addressed. The systemic barrier has been removed.</p> |

Pre- Employment/Benefits

Small Group Activity/Reflection

Each person, describe a time when you faced a barrier to maximizing income with a Veteran.

- Was the barrier at the Veteran level or the System/Organizational level?
- Did you and the Veteran successfully address the barrier?
- What do you think caused this barrier?
- What are other potential solutions to this barrier?

Multi-dimensional Approach to Income and Benefits

- Just because Veterans qualify for VA, doesn't mean they DON'T also qualify for other resources.
- Important to know how different streams impact each other.
- Benefits aren't stagnant and require ongoing paperwork/monitoring – help Veteran understand how to navigate.
- Understand state/local income access opportunities.
- Partnership, partnership, partnerships!

Combining Income Streams

- Combining VA Benefits and SSI
- Combining VA Benefits and SSDI
- Combining SSI/SSDI
- Combining Employment with Benefits
- Include/consider other state/local benefit streams
- Focus on finding the most appropriate, individualized, net-positive combination of income supports available

VA Income and Benefits Calculator

Designed to encourage individuals to utilize SSA work incentives to maximize their income

Includes separate calculators for SSI and SSDI beneficiaries

Provides a visual and calculated representation of how increasing income from employment or other benefits will affect overall income.

SSI Calculator: Employment and Unearned Income

To estimate total gross monthly income, fill in the box below using monthly amounts:

| | |
|--|--|
| Unearned Income (VA or state benefits, etc.) | |
| Gross Monthly Wages (before taxes) | |
| Plan to Achieve Self-Support (PASS) | |
| Impairment Related Work Expenses (IRWEs) | |

Calculating Gross Monthly Wages

| | |
|--------|-------------------------------|
| \$0.00 | Hourly Pay |
| 0.00 | Hours Worked (monthly) |
| \$0.00 | Gross Monthly Wages (pre-tax) |

Unearned Income

| | |
|---------------|---|
| \$0.00 | Unearned Income (VA benefits, state benefits, etc.) |
| -\$20.00 | General Income Exclusion |
| \$0.00 | Total Countable Unearned Income |

Earned Income from Wages

| | |
|---------------|---|
| \$0.00 | Gross Monthly Wages (before taxes) |
| -\$65.00 | Earned Income Exclusion |
| -\$20.00 | Any remaining General Income Exclusion |
| \$0.00 | PASS Plan |
| \$0.00 | Impairment Related Work Expenses (IRWEs) |
| \$0.00 | Gross wages, after subtracting exclusions |
| + 2 | Divide by 2 (SSA counts \$1 for every \$2 earned) |
| \$0.00 | Total Countable Earned Income |

Calculating SSI Benefit Amount

| | |
|-----------------|---|
| \$771.00 | SSI Federal Benefit Rate (\$771 in 2019) |
| \$0.00 | Add an SSI State Supplement (if applicable) |
| \$0.00 | Total Countable Income |
| \$771.00 | SSI Benefit Check |

Total Monthly Income (Before Taxes)

| | |
|-----------------|-----------------------------------|
| \$0.00 | Unearned Income |
| \$0.00 | Gross Monthly Wages |
| \$771.00 | SSI Benefit Check |
| \$771.00 | Total Gross Monthly Income |

Total Monthly Income (Before Taxes)

Note: This calculator is for estimating income only. The Social Security Administration will make the official determination when you report your unearned income and wages.

<https://soarworks.samhsa.gov/article/income-benefits-calculator>

Connecting with Employment Services and Benefits Assistance

Increasing Veteran's Income

- Increasing income can be accomplished through increasing benefits or employment.
- Working to increase a Veteran's income should be an immediate focus in case management.
- Income maximization can result in increased options for care.
- Veterans may be eligible for a combination of benefits based on age and disability status.
- It is recommended that Veterans apply for all benefits for which they may be eligible and that they start this process by applying for benefits in which they may be automatically entitled to

Resources and Gaps

What resources do you find in your community for employment services?

- Describe how you/case managers help Veterans to access these resources.
- Are they accessible to all Veterans?

What resources do you find for Benefits assistance?

- Describe how you/case managers help Veterans to access these resources.
- Are they accessible to all Veterans?

How can your system be improved?

- What steps can you take to start this change?

SSI/SSDI Outreach, Access, and Recovery (SOAR)

- Designed to provide assistance to homeless or at-risk individuals who have disabling conditions to increase access to SSI and SSDI
- Since 2006, have assisted more than 50,957 people who were experiencing or at risk of homelessness in obtaining SSI or SSDI benefits
- SOAR-trained providers have a cumulative approval rate of 65% on initial application (top 10 states have 79% cumulative approval rate on 22,510 applications)
- In contrast to the SOAR model's high approval rates, individuals who are experiencing homelessness and do not have SOAR assistance have a 10- to 15-percent approval rate, and all applicants regardless of housing status have a 29 percent average approval rate on initial applications

VA SOAR Integration Toolkit

Helpful guide to review:

- SSI/SSDI eligibility criteria
- SSA work incentives
- Combining income streams
- Collaborating with other community programs
- Connecting with SOAR State and Local Leads

<https://soarworks.samhsa.gov/article/ssvf-soar-integration-toolkit>



Supporting people after they
begin employment/receiving
benefits

Discussion

What are some challenges Veterans encounter when they begin working or receiving benefits?

- Does trauma have an impact on the challenges you see? How?

What have you found to be successful in overcoming those challenges?

Session Wrap Up

Activity/Discussion

- What is something you learned today that you'd like to implement in your organization/work?
- What systems change in your community is needed to help support successful transitions to employment or benefits acquisition?
- What support from local or national organizations would be helpful in achieving this?