

Social Security Benefits Eligibility at the Intersection of Disability, Advanced Age,
Homelessness, and the Labor Market

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Abstract

Older adults with disabilities who are experiencing homelessness and are between the ages of 50 and 64 continually fall between the cracks when pursuing safety-net programs due to limited awareness and access to governmental resources for which they may qualify. Despite this fact, homelessness scholarship has generally focused on both the demographics and the etiology of the phenomenon with minimal attention to access to support services that can benefit the population by providing financial resources. The current study identified barriers that impede quality of life, access to resources, and social integration among older adults with disabilities experiencing homelessness using social dominance theory to frame the research. The current study is a qualitative exploration of older adults with disabilities who are experiencing homelessness as they recount their experiences applying for and securing SSA benefits as a result of their chronically inconsistent and limited work histories. Fifteen women and men utilizing a rural emergency shelter in the Midwest participated in face to face semi-structured interviews. The participants provided insight into barriers within the application process for SSA benefits, homelessness across their lifespan, and reported barriers related to their age and the labor market. Emergent themes from the participant interviews related to securing SSA benefits are provided. Implications for policy and professional addressing homelessness are discussed.

Background and Literature Review¹

Homelessness impacts an estimated 3.9 million Americans in a given year (National Law Center on Homelessness and Poverty, 2007). Although homeless demographics are limited, due to the inability to capture all individuals experiencing homelessness, researchers have found evidence that the representation of older adults experiencing homelessness has remained consistent across the last several decades (Culhane, Metraux, Byrne, Stino, & Bainbridge, 2013; Sermons & Henry, 2010). This trend is significant as it is projected that the number of older adults experiencing homelessness will increase by 33% by the year 2020 (i.e., from 44,172 to 58,772). The culmination of the consistent representation of older adults experiencing homelessness and their unique needs requires inquiry into how older adults can be better served by services and safety-net programs, because older adults experiencing homelessness report longer durations of homelessness and limited career options which often maintain their current living situation (Gonyea, Mills-Dick, & Bachman, 2010; Kimbler, DeWess, & Harris, 2015).

Research suggests that additional social identities among individuals experiencing homelessness can further complicate their experience (e.g., race, age, and disability; National Law Center on Homelessness and Poverty, 2014). For example, although all individuals experiencing homelessness are susceptible to disability, older adults have higher rates of illness and geriatric conditions (Brown, Kiely, Bharel, & Mitchell, 2013). In addition, premature death is common among young and older individuals experiencing homelessness, however, older adults between the ages of 50 and 64 whether they are living in the elements or utilizing emergency shelters, are likely to experience declining health due to the accelerated health phenomenon (Goldberg, Lang, & Barrington, 2016). Moreover, the introduction of the accelerated health phenomenon, can shorten the time to disease and disability by 10 to 20 years. Because disability is both a likely outcome and a precipitator of homelessness among older adults, access to disability programs is essential.

Although disability programs cannot eliminate homelessness among older adults with disabilities experiencing homelessness, their presence can assist by providing financial assets, affordable housing vouchers, and medical insurance. Generally, research suggests that individuals with disabilities are likely to experience poverty due to their limited access to economic assets due to limited employment and education opportunities (Groce, Kett, Lang, & Trani, 2011). DeNavas-Walt and Proctor's (2015) findings based on the 2014 census concluded that individuals with disabilities were overrepresented in poverty compared to their counterparts without disabilities (29% vs. 12%). The co-occurrence of homelessness, age, and disability can hinder a person's ability to acquire economic assets (Kimbler, DeWess, & Harris, 2015; Shinn,

¹ The literature review search strategy commenced with scanning the following databases, ProQuest, ERIC, EBSCOhost, and PLOS ONE. A combination of the following keywords were used to search the databases: homelessness, Supplemental Security Income, older adults, disability, emergency shelters, labor market, safety-net, economy. This search yielded a large volume of medical and policy articles with limited attention to older adults. The following information resulted from the exhaustive review of the existing homelessness literature.

2007). Warranting an exploration of how older adults with disabilities who are experiencing homelessness navigate safety-net programs.

Programs such as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are notable federal safety-net programs administered by the Social Security Administration (SSA) for which older adults with disabilities who are experiencing homelessness may be eligible. SSI provides monthly payments to “people who have low income and few resources, who are aged 65 or older, blind, and disabled” (Social Security Administration, 2017). The SSDI program provides benefits to “those who have worked in employment that is covered by Social Security, have a medical condition that meets Social Security's definition of disability, and are unable to work for a year or more because of a disability” (Social Security Administration, 2017). Although these programs exist, achieving access to SSA benefits programs can be difficult. The application process for SSI and SSDI can be challenging for anyone. Research suggests factors such as difficulty gathering medical documentation, lack of reliable transportation, and missing appointments and deadlines established by Disability Determination Services (DDS) representatives due to unreliable communication can limit access to safety net programs for all individuals experiencing homelessness, including older adults with disabilities (Burt & Wilkins, 2012; Kennedy & King, 2014; O’Connell et al., 2007).

As one may imagine, age is a significant factor in the SSA benefits eligibility process. A claimants’ age will determine the eligibility procedures an individual will pursue. The terms advanced age and approaching advanced age are used by SSA to make a distinction between older adults and elders during their eligibility process. The distinction is necessary as some populations will become eligible for SSA benefits based on their age and assets test while other groups will provide additional resources. For instance, elders experiencing homelessness (65 and over; advanced age) who seek SSA benefits become eligible based on their age and assets test, whereas older adults (50-64; approaching advanced age) must provide information about the medical history of their impairments and, in some cases, provide their work history. If these older adults apply for SSDI, then SSA will need to verify their earnings. If they apply for SSI, then SSA will need to verify their income and resources (Burt & Wilkins, 2012; O’Connell et al., 2007; SSA, 2017). However, the existence of eligibility procedures for SSI and SSDI is twofold: they create safeguards against fraud and create a process that attends to a broad range of disability profiles of individuals who may be eligible for these resources.

Although safeguards are necessary to protect these programs their application process can be arduous for all claimants and especially for individuals experiencing homelessness. For example, those individuals classified as approaching advanced age will need to establish a history of disability through documentation, if they do not have this information accessible to them due to the instability of housing, they may have to pursue a medical exam by an SSA approved medical professional at no cost to the claimant (Social Security Administration, 2017). However, average wait times for such examinations can be lengthy, further elongating a person’s time to eligibility and resources (O’Connell et al., 2007).

In addition to age, employment status is a significant variable within the eligibility process for SSA benefits. Those individuals who have had less stable employment histories and

have not paid into the SSA system are likely to seek SSI benefits. While those who have had long work histories may qualify for both SSI and SSDI based on their work tenure. Among older adults experiencing homelessness, a large proportion of the population's employment histories are largely inconsistent, with a major percentage of the population experiencing chronic homelessness across their lifetime. In a study conducted by Brown et al., 2016, the authors found that older adults who had inconsistent work histories were more likely to experience homelessness chronically, however, the study did not address the intersection of disability and homelessness and acquiring benefits. Due to long histories of impaired human and social capital, securing financial supports can be critical to the livelihoods of older adults with disabilities experiencing homelessness (Shinn et al., 2007). Moreover, as mentioned in the aforementioned sections, SSA benefits cannot resolve or prevent homelessness. That fact alone insinuates that older adults with disabilities who are experiencing homelessness will require additional financial resources and employment to assist them in their removal from homelessness. However, histories of sporadic employment and medical conditions due to long durations of homelessness may present as difficulties to secure additional resources necessary to gain employment among this population.

Difficulties securing SSI and SSDI can prolong homelessness (National Health Council on Homelessness, 2011). Claimants of SSI and SSDI will often experience denials, which lead to an appeal process that extends the application time of claimants. However, once benefits are secured, these programs can improve health risks related to homelessness (depression, medical conditions) that can result from lack of access to housing and medical insurance (National Health Council on Homelessness, 2011). The value of such programs to older adults with disabilities who are experiencing homelessness has not gone unnoticed. Programs such as the SSI/SSDI Outreach, Access, and Recovery (SOAR) and Benefits Entitlement Services Team (B.E.S.T.) to assist older adults with disabilities who are experiencing homelessness exist to train professionals working with these individuals to decrease the ambiguity of the SSA process (Dennis, Lassiter, Connelly, & Lupfer, 2011; Kennedy & King, 2014). Such programs have been applauded and encouraged by the SSA. According to a report on the 2010 SOAR outcomes, a 73% successful application rate was obtained during the first attempt to secure SSA benefits; however, not all professionals addressing homelessness take advantage of such training (Kauff, Clary, Lupfer, & Fischer, 2016). The fact that programs such as SOAR and BEST are not ubiquitous warrants further exploration regarding the first-hand experiences of older adults with disabilities who are experiencing homelessness as they pursue SSA benefits.

The overarching research question of the study was the following: *How can governmental resources improve the quality of life of older adults experiencing homelessness?* The specific research questions of the qualitative study include: (a) What barriers are faced when pursuing governmental resources (e.g., Social Security Administration benefits) among older adults with disabilities who are experiencing homelessness?; (b) How can the Social Security Administration improve the benefits process for older adults with disabilities who are experiencing homelessness?; and (c) What structural changes in the workforce are predictive factors of unsuccessful return to labor market among older adults with disabilities who are experiencing homelessness?

Methodology

Social Dominance Theory. The current study was conducted within the framework of social dominance theory, which assumes that one must have “an understanding of the processes producing and maintaining prejudice and discrimination at multiple levels of analysis to include cultural ideals, institutional practices, interactions within and outside a particular group membership, and psychological predispositions” (Pratto, Sidanius, & Levin, 2006, p. 26). Social dominance theory in this study provided a lens to assess the value that policy places on older adults with disabilities who are experiencing homelessness and how some population within society may be perceived as having less value in a surplus producing society due to social identities based on age milestones or identities that are socially constructed by society (e.g., older adults (50-64) and homeless). To conceptualize the multiple levels that create social hierarchies and oppression, Bronfenbrenner’s (2001) bioecological model will be applied. This model identified six systems (i.e., Macrosystem, Exosystem, Mesosystem, Microsystem, Individual, and Chronosystem) with which an individual interacts that have a direct effect on his or her development over a life span. The current study will focus specifically on the Macrosystem (attitudinal barriers encountered by adults with disabilities who are experiencing homelessness), Exosystem (barriers within the SSI benefits process), and the Individual (the analysis of characteristics of older adults who are securing SSA benefits). The Macrosystem level refers to cultural context in which a person lives acknowledging individuals and systems a person interacts with (e.g., SSA disability determination professionals). The Exosystem refers to and includes elements of their environment that indirectly impacts them (e.g., the development of eligibility procedures for SSA benefits). The Individual level refers to age, sex, and other characteristics or identities the individual possesses.

Design. In an effort to capture the experiences of older adults who are homeless in securing SSI, in-depth case study was selected as the best method due to the individualized nature of the process. A descriptive approach was utilized to describe the phenomenon of securing SSI in a real-life context in which it occurred for each participant (Yin, 2013). The study used the approach of reviewing multiple cases to explore the phenomenon homelessness among older adults with disabilities who engaged in the SSA benefits eligibility process.

Sample Recruitment. A purposeful sampling approach was used to identify participants at an emergency shelter in the Midwest. Information about the study was provided to the shelter staff and posted on bulletin boards within the emergency shelter. The principal investigator frequented the location to discuss the study with potential participants interested in learning more about the study and the study requirements.

When interested participants were identified, further information about the study was provided. The potential participants were given a minimum of two weeks to review the study requirements to decide if they wanted to participate in the study. Once participants were sure they wanted to participate, they received a consent form which was reviewed with each participant. Once consent was discussed and obtained the participants provided the researcher with a convenient time to schedule their interview(s) at the emergency shelter in a private office space location. Face to face semi-structured interviews were conducted with each participant.

Participants were given the opportunity to participate in an initial interview and a second interview to review the emergent themes of the study with the principal investigator. Eleven of the 15 participants elected to participate in the second interview.

Sample. A total of 20 men (67%) and women (33%) were identified over a period of 7 months. Four participants declined the interviews. One interviewee was deemed unable to participate by the researcher. The remaining 15 participants fulfilled the eligibility criteria for the study: (a) age, 50 to 64 years; (b) currently experiencing homelessness based on the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009; (c) English speaker; (d) pursued or pursuing SSA benefits; and (e) currently utilizing emergency shelter services.

The majority of the participants had experienced homelessness chronically before the age of 50 (73%), while a few participants reported experiencing homelessness after the age of 50 (27%). All participants reported applying for SSI after the age of 50. The average age of participants at the time of the study was 59 years for men and 56 years for women. One participant had received both SSI and SSDI; however, due to back payments, neither benefit was available to the participant at the current time. Although participants could have applied for either SSI or SSDI benefits, the majority of the participants had not paid into the SSA system long enough based on their limited work experience and hence received SSI benefits.

Ethical Considerations. The study was approved by the Institutional Review Board (IRB) at the University of Iowa. Potential participants received written information about the study and were provided the opportunity to discontinue their participation at any time. Participants were provided compensation in the form of a \$15 gift card to a local grocery store at the conclusion of each interview. The amount was determined after consultation with the emergency shelter's research coordinator and the university IRB staff.

Although ethical consideration is required for all research, populations who are identified as socially vulnerable should be approached with consideration regarding coercion. The principal investigator understood that participants could use the gift cards for other purposes than for food. After reconciling those concerns, the principal investigator decided to proceed with the study as the experiences could prove valuable in the effort to holistically assess the SSA process for populations experiencing homelessness.

The semi-structured interviews were recorded, and each participant was informed regarding the taping of the interviews. In addition to taping, the recordings were transcribed by an IRB-approved transcription company with personal information removed from the audio recordings before submission of the recordings to the transcriptionist.

Data Analysis and Collection. The research team of the current study consisted of the principal investigator and a doctoral student with training in advanced qualitative research approaches who served as auditor. Both the principal investigator and the auditor read each case, looking for data related to the SSA process, labor market, disability, and age. Relevant data were collected by each member of the research team, making note of similarities, patterns, and contradictions (Miles & Huberman, 1994). The principal investigator used ATLAS.ti qualitative software to identify themes that emerged from the data, while the auditor used Excel to analyze the data. According to Stake (1995), the collective case study design focuses on analyzing multiple cases. The research team used open, axial, and selective coding to capture the essence of participants' experiences (Denzin & Lincoln, 1994). The participants' experiences were presented in a

narrative format in order to describe “plausible conditions” (a deeper meaning of homelessness and pursuing SSA benefits for participants; Strauss & Corbin, 1994, p. 24).

Qualitative Data Collection. The semi-structured interviews lasted between 45 to 60 minutes per participant. Once the written and audio files were gathered, they were then transcribed into an Excel database using a professional transcribing service. After transcription, the data were transferred into ATLAS.ti software to identify emerging themes and concepts. In addition, the researcher maintained a reflective journal of all thoughts, distractions, and biases related to providing transparency throughout the qualitative data collection and analysis.

Coding Procedures. As mentioned previously, open coding, axial coding, and selective coding were utilized for this study. During open coding, data from the semi-structured interviews, reflective journal, and field notes were categorized by identifying repeated words in a transcript and creating categories. Axial coding consisted of defining the open coding categories individually (i.e., putting data together in new ways by making connections between the categories; Creswell, 2007). After the completion of axial coding, selective coding commenced by developing main categories and subcategories. Creswell (2007) described selective coding as a process that provides “an abstract explanation for the process being studied in the research” (p. 444).

Triangulation Procedures. To ensure rigor, methods of triangulation guided the current study. Triangulation refers to using multiple perspectives (participants’ voices), methodologies, data sources (semi-structured interviews), and theoretical lenses (social dominance theory) to increase the trustworthiness of data (Patton, 2002). In addition, an external auditor, trained in qualitative research, was utilized to validate the analysis of data.

The data collected in the current study resulted in five major themes. Lack of understanding of my experience, securing legal counsel, employment, desire to regain their independence, and chronic homelessness. The theme *lack of understanding of my experience* was represented by participants reporting the difficulty pursuing the SSA eligibility process. The majority of the participants found applying for SSA benefits process extremely difficulty or reported the process as being some type of test of fitness within itself. *Securing legal counsel* developed as a result of the majority of the participants having legal counsel assist them in securing SSA benefits after various attempts of being denied benefits. The theme *employment* resulted from participants reporting their need to work in addition to receiving benefits, however, hesitation was present among participants as to how much an individual could make before losing their benefits. *The desire to regain independence* emerged from the majority of participants reporting that they wanted to have their own living spaces and free from living in an environment where there is limited privacy and exposure to disease (e.g., tuberculosis). Lastly, *chronic homelessness*, was a consistent theme for the majority of participants of this study. A small percentage of participants reported experiencing homelessness after the age of 50. This theme speaks to barriers faced by the participants in this study as well as maladaptive behaviors which perpetuate their current living situation.

Findings

Macrosystem (Attitudinal Barriers)

Lack of Understanding of my Experience. Participants in the current study reported feelings of frustration related to a lack of understanding of the process of securing SSA benefits and being heard when interacting with the application process. Some participants discussed not understanding the process and the steps, whereas others felt they were not heard by SSA employees when going through the process and felt they had to further prove themselves. Calvin, an African American male stated, “*This is just how it is. I think it’s supposed to be this way to just test you. They want to make sure you really need the resources, so you just have to prove it to them*”). Ruth, an African American female stated:

Well I wish I had somebody with me to help me out and fill out the paperwork. I think I may have did something wrong or something. I keep applying for this and then nothing seems to come out right. I probably wasn’t answering the questions right. I did it on my own, and didn’t get any assistance from the SSI workers... I think they should have someone to help you cause everyone isn’t good with filling out paperwork and some people need help. I don’t always understand everything on paper. I don’t think they understand how hard it is to get through the paperwork. I’m glad I didn’t give up or nothing.

Rosie shared:

For, no, for two months live on what the lowest paid person that's single lives on with what you give them and see how challenging it is for them. Maybe they can understand and fight a little hard. I know they're just employees, too, but they need to understand that when we come crying to them, or we come upset, they need to know why. It's not them personally, it's the system in general. That we're hurting and that's how I think a lot of people end up homeless, they don't have enough to pay everything.

On the other hand, some participants reported feelings of being supported as they navigated through the SSI process. Samuel, a Caucasian male, shared:

My process was pretty smooth, I completed the paperwork and I felt everything was pretty clear and I understood the process pretty well. The SSA worker was helpful to me and making sure I understood the process and communicating with me.

Similarly, Tyrone, an African American male, stated: “*I can’t remember having any issues understanding the process. I would say it was easy, I felt like they were trying to help me get what I needed because they knew I needed the assistance.*”

Exosystem (Systems Barriers)

Securing Legal Counsel. A majority of participants in the current study reported requiring assistance from legal counsel after being denied several times before receiving benefits. Others reported using nursing staff, social workers, and family members who they found were instrumental in assisting them in securing SSA benefits. Ruby, a African American female shared:

When I was in [location removed] I applied for SSI three, four times. When I get up here, I only applied once or twice, and I got it. I had a lawyer here, I didn't have a lawyer in [location removed].

William, a multiracial male, described his use of legal counsel to secure benefits he shared:

I was denied one time. It was stupid because they denied me before they even had the information. They made me go test for it. And that was stupid. I mean, social security has got to get smarter. They send you to take the test, but they deny you before they get the results back from the test. I turned it over to a professional lawyer, and that's what they did.

Other participants shared securing benefits from other sources of support. Kelvin, a multiracial male, reported the assistance of a social worker during hospitalization. He recalled:

When I was in the West I applied twice and was denied, I didn't have help, when I was in the hospital in the [Midwest] the social worker gathered all the medical information and was able to schedule my appointment. I was able to secure the benefits shortly after that.

Maurice, an African American male, shared: *"My wife helped me get through the process of getting SSI. She was my lawyer, doctor, my everything during this process."* Overall, the majority of participants were unable to secure benefits on their own and required legal counsel or assistance from another source. Only one participant reported having access to an attorney at the onset of securing SSI. April, a Caucasian female, shared: *"I had a disability attorney woman and she took care of the nastiness, and then we went somewhere and we had to sit and talk about this, to this judge...It was easy because I had an attorney. She took care of it all."*

Need for Employment. As reported by many participants in the study, employment is a necessity to maintain a living in addition to securing SSA benefits. Participants expressed that their benefits were not enough to maintain a living. However, some participants reported uncertainty in pursuing employment while receiving benefits. For example, Dennis, a multiracial male, shared: *"The Social Security Office says I can go to work and make all the money I want. But I don't trust them. I only get \$753 a month. That's poverty, because I can't even afford an apartment."* Other participants shared their interest in securing employment; however, they had been unsuccessful in their efforts. Ruby an African American female, shared:

Now I'm looking for part-time to sort of take-- because I do get SSI. And I have to have a part-time job, but I don't mind working full-time. I would not mind working full-time. The only reason I am not working is because I can't find a job.

William reported needing to secure employment as his benefits were being garnished for taxes. He explained:

...So, I get \$1,208 now a month. Well, the IRS decides to come along, because I still owe taxes, because these guys never paid all this junk for me. And they decide to take my money. So that reduced me down to about 100 bucks a month.

William went on to explain that he could work if he had the proper training, but he would need a vehicle to begin driving again.

Only a few participants believed that their age could be a potential factor in securing employment. Kelvin shared, *“there could be some issues in me getting a job, but I’m not sure, I guess it just depends on the type of work.”* However, other participants felt that their age had nothing to do with their inability to find work. Tyrone stated, *“I don’t think my age has anything to do with me not being able to find a job. I just haven’t found my job yet.”*

Individual (Characteristics)

Chronic Homelessness. Among the participants in the study 73% experienced chronic homelessness, while 27% experienced homelessness for the first time after the age of 50. Kim shared *“I’ve been chronically homeless for most of my adult life after my divorce”*. Ruth shared that she had experienced homelessness several times over the past 20 years. Ruth reported:

The first time I was living with my daughter and she kicked me out, then I moved in with my sister and that didn’t work out... I’ve been using shelters off and on, but I know I’ll get my own place soon.

In contrast to those who have experienced homeless chronically there are those who this phenomenon is new to them, Maurice, who worked and was able to provide for his family for the majority working labor jobs stated:

I grew up in a time where you didn’t depend on others or benefits, you got a job and provided for your family... when I started with drugs all that changed, look at me I made some bad choices and now I can’t get work with all my misgivings.

Desire for Independence. 100% of the participants in the study reported wanting a stable living situation. They reported that the shelter environment was unhealthy and not private. Some participants described feeling marginalized by staff, because they are not able to go the bed when they feel tired and everything is regimented at the shelter. Kelvin stated: *I feel I am going to get out of this cause my counselor says he works for me and I think he can help me out of this”* Although all participants expressed a desire to gain independence, there were some participants who reported not knowing how to depart from their current living situation. April reported: *“I want to have my own apartment with some cats, but I don’t know what I will do and just feel hopeless at times”*. While William shared,

...do you see why I’m stuck, I just don’t have the help that I need... They can’t help with getting me a car so I can get my license again, so I’m stuck... they treat us like kids, I’ve been driving since I was nine years old and I can’t go anywhere... they ask you to breathe in the breathalyzer before you can go upstairs... I’ve been trying to get out of here for a while.

Overall, the participants in this study presented complexities pertaining to securing SSA benefits and experiencing homelessness at the Macro, Exo, and individual level which prohibit their development in regaining financial security and leaving their current experiences with homelessness. Although the majority of participants were successful in securing SSA benefits,

they majority of participants reported feelings of not being understood due to a lengthy and difficult eligibility process. Participants also reported engaging the appeals process and being unsuccessful on average two to three times before receiving assistance from a lawyer or other service provider or family to navigate the SSA eligibility process. Contrary to misperceptions that individuals experiencing homelessness are not interested in work, the majority of the participants understood the value of work related to their current living situation even after receiving SSA benefits. Participants realized that employment was necessary, but also showed hesitation in losing SSA benefits. Lastly, the majority of participants in the current study experienced homelessness chronically throughout their life, yet still expressed a desire to live independently in society.

Demographic Characteristics of Participants (N=15)

Gender	Male	67%
	Female	33%
Average Age	Male	59
	Female	56
Race	Native American	7%
	Two or more	20%
	Not disclosed	7%
Education	Less than high school	27%
	High school diploma	60%
	College	13%
Homelessness	Chronic	73%
	First-time	27%

Discussion, Limitations, and Implications

The current study was guided by the following research questions(a) What barriers are faced when pursuing governmental resources (e.g., Social Security Administration benefits)

among older adults with disabilities who are experiencing homelessness?; (b) How can the Social Security Administration improve the benefits process for older adults with disabilities who are experiencing homelessness?; and (c) What structural changes in the workforce are predictive factors of unsuccessful return to labor market among older adults with disabilities who are experiencing homelessness? Although questions a and b were discussed by participants, only a few participants discussed changes in the labor market as it relates to climate and age. The following section will focus on the meaning of the findings from a social dominance perspective, limitations of the study and implication for policy and professionals addressing homelessness.

Participants in the current study demonstrated a need for SSA benefits based on their consistent lack of financial security and their advancing disability profiles. However, the majority of participants experienced difficulty navigating the SSA application process. From the social dominance theory perspective, hierarchy-enhancing behaviors were identified at the system level related to application process and the participants understanding of the eligibility process. The SSA is essentially a major hierarchy attenuating social institution (i.e., promoting access), however, like many social institutions (e.g., emergency shelters hours of operation and 45 day limits), some policies and procedures are difficult for some populations to navigate, which may result in unintentional hierarchy enhancing systems. Participants of the current study often had established need; however, there was a lengthy approval process which included multiple denials for services. Although SSA cannot be a sole resource to eliminate homelessness, it has the potential to provide financial stability for those who qualify for the safety-net program.

Research question 1: What barriers are faced when pursuing governmental resources among older adults with disabilities who are experiencing homelessness?

Transparency within the SSA application process appears to be an area of limitation cited by the participants in this study, as many participants were unable to navigate the paperwork, understand the jargon within the documents, and understand the logic behind the process. The majority of participants did not report employees from the SSA as helpful and providing resources. However, there were some who valued the assistance they received for SSA representative. Some participants reported using friends and family members to understand the process, whereas others reported that having someone who had gone through the process was useful in navigating the SSA application process.

In addition, the majority of participants reported navigating the SSA application multiple times and receiving on average three denials before obtaining legal counsel or the intervention of a service worker or friend (e.g., social worker). Participants who used legal counsel reported their process as going smoother after the introduction of legal aid. Although the assistance provided by professionals well-versed in the process proved beneficial for securing SSA benefits, there was little to no client autonomy in the descriptions of the experiences which included legal counsel. Participants viewed their legal aid from a savior perspective. Programs such as SOAR as mentioned earlier in the report, would be beneficial to this population, however, research suggests these programs although successful are not ubiquitous among shelters limiting their access to older adults with disabilities who are experiencing homelessness using shelters (Kennedy & King, 2014).

Research question 2: How can the Social Security Administration improve the benefits process for older adults with disabilities who are experiencing homelessness?

When asked how the SSA can improve the benefits process, the majority of the participants reported wanting more assistance during the application process, and limiting the amount of times a person is denied. In addition, those participants who participated in the SSA medical review process suggested limiting the time to examination and report. Many of the participant suggestions are related to the process, which may not be readily changed due to the constraints of conducting a thorough eligibility process and review of material to reduce fraud. However, SSA's continued support of programs such as SOAR are essential in addressing the confusion within the eligibility process, by utilizing shelter staff and others to assist the claimant throughout the review process reducing reduce unintended hierarchies.

Research question 3: What structural changes in the workforce are predictive factors of unsuccessful return to labor market among older adults with disabilities who are experiencing homelessness?

In addressing structural changes that may impede older adults with disabilities who are experiencing homelessness return to work, only a few participants discussed limitations in respect to their age. Although age discrimination may not be perceived as a limitation for the population of this study. AARP (2014) found that among older adults who were unemployed, but housed from the years 2010 to 2014, remained unemployed at the end of that time period. Older adults with disabilities who are experiencing homelessness may experience the same fate, as populations with disabilities often experience higher rates of unemployment (U.S. Department of Labor, 2015). Access to employment is a variable important for consideration, because SSA benefits are not sufficient to regain financial security in order to remove oneself from homelessness.

Moreover, participants of the current study expressed a desire to return to work, but reported the inability to locate work. The inability to locate work that accommodates one's skill set and disability needs can be challenging, further complicating an individual's return to work. Further examination of the impact of the labor force on the return of SSA claimants experiencing homelessness is warranted.

Limitations. As with all research, this study has limitations. The current study's representativeness is a limitation as the study concentrated on the experiences of individuals located in one geographical location, the Midwest. In addition, consideration should be given to the fact that the majority of participants had a chronic history of homelessness, however, were successful in securing the SSA benefits with assistance. The experiences of participants who successfully secured benefits may differ from those individuals within the population who are unsuccessful in securing SSA benefits. In addition, a study with a higher representation of older adults with disabilities who are experiencing homelessness for the first time may have different results because individuals who have experienced homelessness later in life often have longer work histories, which may result in receiving more benefits (Shinn et al, 2007). It is acknowledged that with a longer timeframe to conduct the study may have resulted in additional themes; however, due to the nature of the study, the timeframe for collecting data was limited.

Implications. Overall the SSA should continue its efforts and programs such as SOAR to provide assistance to populations experiencing homelessness as they navigate benefits (Burt &

Wilkins, 2012; King & Kennedy, 2014). Access to resources to navigate and understand the application process could reduce uncertainty among potential claimants. In addition, a better understanding about the relationship between work and SSA benefits among individuals who have experienced inconsistent work histories is necessary. Although individuals expressed a desire to work, there were a few who described only wanting to pursue working part-time or not knowing how much they could work in fear of losing their benefits. Benefits consultants who are often available at shelters may need to extend their availability to provide explanations of benefits and work.

Collaborating with agencies that focus on employment related to disability (e.g., vocational rehabilitation) may serve as a valuable resource to both claimants and the SSA. Rehabilitation counselors possess expertise in the psychological aspects of disability and mental health diagnosis as it relates to vocation and independent living. These professionals which can improve an individual's understanding of disability and increase their awareness of strategies to live a fully integrated life within society can assist claimants in securing gainful employment. This has implications for both the claimant and SSA as it reduces the dependence on SSA benefits. Interagency collaboration between SSA and vocational agencies can have long lasting effects on the quality of life among older adults with disabilities who are experiencing homelessness. In addition, rehabilitation counselors can also be a referral source to program such as SOAR which increases the access to benefits for eligible individuals.

Lastly, continued efforts to improve the accessibility of the SSA process among populations experiencing homelessness should be a continued consideration of SSA. Although the participants in this study did not cite homelessness as a barrier to securing benefits, it was apparent it was not a process that the majority of participants could navigate independently. In addition, continued attention should be given to the appeals process to reduce the average number of appeals a person engages at any given time.

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