

# Impact

Published by the Institute on Community Integration (UCEDD) · Research and Training Center on Community Living

Feature Issue on Young Adults with  
Disabilities & Social Security Administration  
Employment Support Programs

Volume 15 · Number 1 · Spring 2002



With the support of the I Can Work! project, Nikki Fletcher, pictured here at her 2001 high school graduation, is in college and on her way to earning a law degree. See story below.

## Achieving a Dream of Attending College

by Joyanne Cobb and Nikki Fletcher

"I decided I wanted to go to college a long time ago. I think that as soon as I found out what it was, I knew I wanted to go. I understood at a very early age that if I was going to get what I wanted out of life, I was going to have to get an education past high school. I want to be an attorney because I realize that with a law degree, I can help improve and strengthen the system of services for disabled people." These are the words of Nikki Fletcher, a young woman who is successfully pursuing her dream with support from I Can Work!, a project designed to assist youth and young adults with disabilities who receive Supplemental Security Income to make a successful transition from high school to adult employment and independence.

Nikki has cerebral palsy. She uses an electric wheelchair for mobility and has attendant care services on a daily basis. In May, 2000, while still in high school, she enrolled in the I Can Work! project, funded by the Social Security Administration and operated by MAXIMUS, a company that provides a wide range of program management, information technology, and consulting services to government agencies throughout the United States. From the beginning of her participation, she made it clear to the I Can Work! staff that postsecondary education was her goal and that she

[Cobb, continued on page 28]

## From the Editors

"Unemployment rates for working-age adults with disabilities have hovered at the 70 percent level for at least the past 12 years" notes the Executive Summary of the Bush Administration's New Freedom Initiative. The initiative, launched a year ago, expresses a strong federal commitment to removing remaining barriers to employment and all other aspects of community living for persons with disabilities. One priority is "swift implementation" of the Ticket to Work and Work Incentives Improvement Act of 1999. This act created incentives and opportunities for individuals with disabilities to receive the services and other supports needed to access education and employment options. The provisions of the act, in combination with Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI), have the potential to help transition-age young people become valued employees and contributing community members. One of the barriers that remains to realizing that goal is lack of adequate understanding about these programs. This *Impact* seeks to address that need for greater understanding of these federal employment support programs and incentives, and to open the doors for more young people to utilize them as they move into adult life.

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The College of Education  
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## ***The Importance of SSI Work Incentives for Transition-Aged Youth with Disabilities***

by David R. Johnson

Ensuring the successful transition of youth with disabilities from school to work and adult life has been a major federal policy initiative since the mid-1980s. Despite efforts of the federal government, state and local agencies, parents, and community service providers, young adults with disabilities still achieve limited outcomes as they leave school and attempt to access employment and adult services (Johnson, McGrew, Bloomberg, Bruininks, & Lin,

The SSI program is important to children and families because it extends to its beneficiaries general income support and health insurance.

Through its SSI program, SSA shares the U.S. Department of Education's commitment to supporting transition-aged students as they prepare for entry into the workforce and adult life. Providing monthly cash payments, SSI can be a valuable resource to eligible transition-aged students and their families. Students receiving SSI benefits may also use the SSI program's work incentives, which are designed to increase their overall income while engaging in employment during and after their secondary education experience. SSI work incentives available to transition-aged students include Earned and Unearned Income Disregards, Student Earned Income Exclusion (SEIE), Impairment-Related Work Expense (IRWE), Plan for Achieving Self Support (PASS), Blind Work Expense (BWE), and Property Essential to Self Support (PESS). Each of the SSI work incentives is an income or resource exclusion that combines to assist individuals with disabilities in maintaining necessary SSI benefits while pursuing employment. These incentives can be particularly helpful in designing community-based, paid employment transition programs for students without decreasing the cash assistance benefits provided by the SSI program.

### ***SSI and IEPs***

The Individualized Education Plan (IEP) for special education students must include a statement of needed transition services, beginning no later than age 14 (or younger, if deemed appropriate), which includes a statement of the inter-agency responsibilities or linkages (or both) before the student leaves school. Information concerning the potential

use of SSI work incentives can be incorporated within the transition component of the IEP plan in relation to the IEP team's discussion regarding school and postschool employment and related goals. It is within these federal requirements that opportunities can and should be created to address how the SSI work incentives can benefit a student during and directly following high school. It is this critical link between the SSI work incentives and the federally required transition planning process that must be forged in an effort to help young people achieve meaningful employment outcomes. In doing so, special education personnel will need to assume a major responsibility for ensuring that these SSI work incentives are discussed and potentially incorporated within students' IEPs.

### ***Need for Information***

Although there is evidence of increased interest in incorporating SSI work incentives into the IEP/transition plan of students with disabilities, work incentives remain an under-utilized resource nationally. Currently, it is estimated that only 15% of parents learn of the SSI program through public school personnel (Virginia Commonwealth University, 1996). Further, information concerning SSI work incentives programs rarely complements student transition/IEP planning meetings. Less than 1% of transition-aged students with disabilities use the Impairment-Related Work Expense or PASS program to augment the transition process (Social Security Administration, 1996). Parents, individuals with disabilities, and professionals are in urgent need of information, support, and assistance in order to access the SSI benefit program and effectively use its work incentives.

***Special education personnel can take several steps to support the use of SSI work incentives as a viable part of transition planning.***

1997; Lou Harris Poll, 1998; National Council on Disability, 2000). An oft-cited barrier to successful postschool employment and related outcomes for these youth with disabilities is a lack of access to needed adult services (e.g., vocational rehabilitation, postsecondary education, supported employment, residential services) and other supports (e.g., Supplemental Security Income and related benefit programs, family supports, medical assistance).

### ***SSI Programs***

Currently, many children and youth with disabilities receiving special education services also receive Supplemental Security Income (SSI). The Social Security Administration (SSA) reported, for example, that in 1996 a total of 974,189 children under the age of 18 were enrolled in the SSI program (SSA, 1996).

## How Schools Can Help

Special education personnel responsible for the transition of students from school to work and independent living can take several steps to support the use of SSI work incentives as a viable part of transition planning. Specifically, these school personnel can:

- Identify students who are currently receiving SSI benefits and students who may or will be eligible.
- Incorporate SSI work incentives into the IEP/transition planning process and community-based employment.
- Inform students and parents about SSI program benefits, eligibility, and work incentives when transition planning begins (at age 14, or younger, if appropriate).
- Assist students and parents in collecting appropriate documentation on students' disabilities, limitations, performance, and behaviors that will assist SSA in initial determination, continuing disability review, or age-18 redetermination of eligibility.
- Establish a close relationship with local SSA staff to facilitate communication among students, parents, school personnel, and SSA staff.
- Collaborate with and engage other professionals (i.e., vocational rehabilitation, SSA, and human services) who share a common interest in students' secondary and postsecondary education, and employment success.

## Additional Support

Other recent federal legislation has also been enacted to support students' postsecondary participation in employment. The Ticket to Work and Work Incentives Improvement Act (P.L. 106-170), signed into law in 1999, is an example of federal legislation designed to help SSI and SSDI recipients access employment. The Ticket to Work program, for example, expands the number of employment service providers, and grants to SSI and SSDI recipients the right to choose from whom they will receive services.

In addition, the U.S. Department of Labor, through its newly established Office of Disability Employment Policy (ODEP), has recently funded several new demonstration projects focused on the employment of youth with disabilities. Those include Demonstration Grants for Youth with Disabilities, High School/High Tech Start-up Programs, and High School/High Tech Realignment Programs. These demonstration programs serving high school age youth with disabilities are intended to design and test effective strategies and approaches that increase employment opportunities for these young people.

## Conclusion

The SSI work incentives can serve as a valuable support to secondary students both while in school and upon graduation. These work incentives enable students to be proactive in obtaining training, support or other services critical to enhancing their future employment opportunities and outcomes. With the availability of these work incentives, special education teachers, SSA professionals, vocational rehabilitation personnel, parents, and others must become knowledgeable of their application, use, and benefit for youth with disabilities as a means to achieving positive employment outcomes.

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## Definitions of Terms

**Supplemental Security Income (SSI).** A program authorized under title XVI of the Social Security Act. It provides monthly benefits to people who have a disability, or are 65 or older, or are blind, and who meet the income and resource eligibility criteria. SSI provides income in the form of a monthly check, and access to services such as food stamps and Medicaid. Children under age 18 can apply if they meet the disability criteria.

**Social Security Disability Insurance (SSDI).** A program authorized under Title II of the Social Security Act. It provides a monthly check to support individuals no longer capable of maintaining employment due to a disability. Eligibility criteria include insurance contributions and how the disability might prevent an individual from doing work for which they are qualified.

**Ticket to Work and Work Incentives Improvement Act.** The federal Act, signed into law in 1999, is designed to provide state governments with a variety of policies and programs they can use to help low-income individuals with disabilities join the workforce without losing their Medicaid benefits. The Act has two sections: Title I deals with employment and Title II with health care coverage. Title I is called the Ticket to Work and Self-Sufficiency Program, and is a voluntary program administered by the Social Security Administration to assist individuals with disabilities to gain access to employment training and placement services.

For additional information see the 2002 *Redbook on Employment Support: A Summary Guide to Employment Support Available to People with Disabilities Under the Social Security Disability Insurance and Supplemental Security Income Programs* (SSA Pub. No. 64-030), published by the Social Security Administration. Available on the Web at [www.ssa.gov/work/Resources/Toolkit/redbook.html](http://www.ssa.gov/work/Resources/Toolkit/redbook.html) or by calling 410/965-0945.

## SSI and Postsecondary Education Support for Students with Disabilities

by Thomas P. Golden and Megan A. Jones

Young adults with disabilities who receive Supplementary Security Income (SSI) may think that postsecondary education is beyond their financial reach because their SSI benefits do not provide them with enough income for living and medical expenses after the costs of education have been met. Employment in addition to schooling may not seem a viable option because earned income can result in a decrease in, or disqualification from, the receipt of SSI and related medical benefits. However, there are ways that students with disabilities can finance postsecondary education and retain all or some of their SSI benefits.

The option of retaining benefits while financing postsecondary education is especially important for students with disabilities given findings that only approximately 27% of these students go on to postsecondary education as compared to 68% of students without disabilities (Blackorby and Wagner, 1996; Wittenburg, Fishman, Golden & Allen, 2000). Further, data shows that youth who participate in and complete postsecondary education or vocational training are more likely to secure employment than are those who do not (Benz, Doren and Yvanoff, 1998; Blackorby & Wagner, 1996; National Organization on Disabilities, 1998). The remainder of this article examines ways in which SSI can be compatible with postsecondary education support.

### **Tuition Waivers and Financial Aid**

Given that SSI is a means-tested program, based on an individual's income and resources, recipients of SSI can take advantage of several incentives that exist under other state and federal programs. For example, most state community college systems offer tuition waivers for students who meet certain financial requirements (e.g. Florida and Mary-

land to name two). In many states, youth who receive SSI are automatically entitled to tuition waivers as long as they meet entrance requirements. Further, most institutions of higher education offer financial aid packages of which students with disabilities should be aware.

It is important to remember that when accessing a tuition waiver, a student should make sure to understand the impact that a part-time job or participation in a work-study program may have on this benefit. In some cases, earnings may impact the amount of the SSI check received and inadvertently impact qualifying for the waiver.

Though income earned while receiving SSI will usually reduce the amount of benefit that an individual receives, once that individual is enrolled in postsecondary school or further education some earnings from work-study programs or part-time employment can be excluded so that they do not impact SSI benefits. These exclusions are possible under several incentives administered by the Social Security Administration (SSA).

### **Impact of Earnings on SSI and Income Exclusions**

The SSA allows students under age 22, who regularly attend school and who meet other criteria, to exclude up to \$1,320 of earned income per month (up to a total of \$5,340 per year) in 2002. This is known as the Student Earned Income Exclusion. Under this incentive, a student who meets eligibility criteria could earn up to \$5,340 a year and not affect the amount of SSI received.

The Student Earned Income Exclusion is applied prior to any other exclusions. It is applied only to earned income on a monthly basis up to the monthly threshold until the annual ex-

clusion limit is either exhausted or the student is no longer eligible. When taking advantage of this income exclusion, students must provide documentation of their attendance/participation in school and the amount of monthly earnings. An example illustrating the Student Earned Income Exclusion follows:

Chris attends his local community college and earns \$900 per month as a part-time librarian. Using the Student Earned Income Exclusion, all of his monthly income for his first month of work will be "excluded" and will not impact his monthly SSI check. His second month's earned income will also be excluded as he is beneath the monthly allowable limits in 2002 of \$1,320 and has only used \$1,800 of his maximum allowed threshold of \$5,340. Chris can continue working at this level for the next three months without impacting his SSI. At the end of five months of work he will only have exhausted \$4,500 of his Student Earned Income Exclusion for the year. However, in the sixth month he can only exclude \$840 of his \$900 monthly earnings as that will bring him to the annual limit of \$5,340. In months one through five of employment Chris will continue to receive a full SSI check.

Once the Student Earned Income Exclusion is applied and exhausted on either a monthly or annual basis, there are additional income exclusions that may be applied if the student still has countable earned income. The SSA will also deduct an Earned Income Disregard of \$65 from any remaining countable earnings. It also allows a \$20 General Income Exclusion, which can be applied to unearned income (i.e. Social Security Disability Insurance, monetary gifts), or if the student has no unearned income

this can be applied to remaining countable earned income after the \$65 disregard. From the remaining countable earned income, the SSA will only count half of that income, meaning that they will divide what earnings remain by half and then deduct that amount from the federal benefit rate allowed for that individual. Using the example of Chris:

In Chris' sixth month of employment, he will only be able to exclude \$840 of his \$900 earnings – leaving countable earnings of \$60. From this remaining \$60 the SSA will subtract the \$65 Earned Income Disregard, meaning that Chris will still have no countable income in his sixth month of work and will receive a full SSI check. However, Chris' seventh month of employment has a very different impact on Chris' benefit check. If Chris earns \$900 during the seventh month of employment, and is not in a new calendar year, no Student Earned Income Exclusion will be available. This means that SSA will begin by deducting the \$65 Earned Income Disregard from the \$900 earnings, leaving countable earnings of \$835. As Chris has no unearned income, the SSA will deduct the General Income Exclusion of \$20 leaving countable earned income of \$815. The SSA will then divide the \$815 in half leaving countable earnings of \$407.50. This amount will be subtracted from the federal benefit rate. So if Chris is single and living alone in 2002 in a state that doesn't supplement the federal benefit rate, his normal monthly SSI check of \$545 will be reduced to \$137.50.

This example illustrates how the Student Earned Income Exclusion can support the pursuit of postsecondary education by increasing monthly disposable income. If Chris simply attended school and did not work, during the seven months outlined above he would have had only \$3,815 of disposable income. However, by working and by being able to retain much of his SSI check to support his postsecondary education, Chris

has a disposable income of \$6,300 in earnings plus his SSI benefit of \$3,407.50, totaling \$9,707.50 – a \$5,892.50 increase from collecting SSI benefits alone. Also note that as long as he is eligible for SSI, Chris is also eligible for the federal and state medical benefits that exist under this program.

### **Additional Work Incentives**

The Social Security Administration provides several other work incentives that may support a student with a disability to pursue postsecondary education. Impairment-Related Work Expense allows a SSI recipient to exclude from their countable earned income work expenses that are related to their disability. These work expenses must be impairment-related and paid for by the recipient. These expenses are excluded prior to dividing countable income in half as referenced in the example above, meaning that a person can only re-coup up to 50% of the amount of the actual expense. In addition, the SSA also has a Blind Work Expense for individuals who are legally blind. Blind Work Expenses are deducted from countable earnings after the SSA divides earned income in half. This means that the recipient can re-coup up to 100% of work expenses paid out of pocket. Finally, the SSA administers the Plan for Achieving Self-Support Program, which allows eligible recipients to set aside certain income and resources that they need in order to reach a specific vocational objective.

More information about these and other work incentive provisions are outlined in the *SSA Red Book on Employment Support* (SSA Publication #64-030) that can be found online at <http://www.ssa.gov/work> or by visiting your local SSA office. A national network of Benefits Planning, Assistance and Outreach Projects has also been established by the SSA to provide supports and information to SSI recipients and to SSDI beneficiaries seeking vocational goals and employment. A listing of these centers across the U.S. is available at the Administration's Web site listed above.

### **Implications for Practitioners**

Although it is evident that Social Security work incentives can assist postsecondary students with disabilities by allowing them to work and still retain all or some of their SSI benefits, many may not be aware that these incentives exist. They may also be daunted or confused by the paperwork, reporting requirements, and formulas that are required and applied in order to receive incentives. For students with disabilities to benefit from receiving SSI while working and attending school, it is necessary to:

- Educate high school and postsecondary school guidance counselors, postsecondary student employment personnel, and disability service personnel about the benefits of and procedures for applying for SSI and related work incentives.
- Provide students with direct assistance in applying for SSI benefits, filling out PASS plans, etc.
- Offer career counseling geared specifically for postsecondary students with disabilities.
- Conduct outreach to local employers promoting employment of students with disabilities.

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## Supporting Families to Coordinate Cross-Agency Benefits and Utilize Work Incentives

by Kris Schoeller

The Brown family has three children with disabilities. Ann, who is currently in a transition program in her school, has Down syndrome. She has been on Supplemental Security Income (SSI) and Medical Assistance (MA) for three years and has held a competitive job, with school support, for most of that time. Although the Social Security Administration (SSA) had sent written information periodically during that time, they had not conducted a formal review of the family's benefits in those three years. When the family attended a parent workshop on SSI and Work Incentives, they became very concerned when they heard that in order to receive SSI the limit on Ann's resources was \$2000, and that her wages must be reported in order to adjust the SSI amount. Ann's savings and checking account was over the \$2000 limit and no wages had been reported. The Browns immediately made copies of their bank statements and pay stubs and made an appointment with SSA. They felt that if they showed good faith, SSA would not penalize them for misunderstanding the information and limits. Because SSA rules state that a person "should have known" (20CFR416.552[abc]) the agency would not consider a waiver of overpayment. For each month that Ann had a balance exceeding \$2000, the family owed the entire SSI amount, a total of \$12,000. To add to the problem, SSA staff suggested there may be fraud charges. Ann was immediately dropped from SSI and Medical Assistance. Her file was placed in inactive status. They were told that as long as she didn't reapply they probably would not attempt to retrieve the overpayment. If they did reapply, the overpayment would be collected on a monthly basis.

The lives of families who have children with disabilities can be overwhelming. During the transition years (ages 14-

21), life can become even more complex with the addition of outside agencies and benefits. The language and regulations for each agency are often difficult to understand, and confusion or lack of awareness regarding all the requirements on the part of families are not uncommon.

### Study of Families Receiving SSI

This article presents findings and discussion from a follow-along study of six families involved with SSI and Social Security Disability Insurance (SSDI) who documented the problems they experienced navigating the systems involved, and have made recommendations to improve the ability of families to utilize SSI/SSDI work incentives to enhance employment results for their transition-age member with disabilities. The follow-along study in which they participated was conducted by the Institute on Community Integration at the University of Minnesota, and The Study Group, Inc., with funding by the Office of Special Education and Rehabilitative Services, U.S. Department of Education. Its goal was to develop and test strategies for increasing utilization of SSI/SSDI work incentives for enhancing employment of transition-age youth with disabilities.

Six families with a total of seven youth, ages 18-21, from the St. Paul (Minnesota) Public Schools' Focus Beyond Transition programs participated in the study. The young adults were 18-21 years old; five had mental retardation with or without other conditions, one had learning disabilities and behavioral needs, and one had post-polio syndrome and mental health needs. Their cultural and ethnic heritage was Caucasian (4), Vietnamese (1), Hmong (1), and African American (1). Three of the families had been denied SSI benefits as a result of

the redetermination process at age 18. Two families had received notice of overpayment, one of whom owed a substantial amount due to a misunderstanding of resource limits and SSA's failure to conduct any review in three years. One family had been switched to SSDI as a result of their son's work history and earnings, and one family struggled with the interface between multiple benefits (housing, waivers, SSI and Medical Assistance [MA]).

### Six Major Issues for Families

Six major themes related to their experiences with SSI were identified by the families, youth, and the professionals who worked with them. They were:

- The information and process regarding SSI/SSDI/MA, work incentives, and how wages impact these benefit programs is confusing and overwhelming for families, youth, and transition planning teams. They suggested that a single point of contact, a person knowledgeable about SSI/SSDI, work incentives, impact of wages on SSI/SSDI and other benefits such as Section 8 housing and Medicaid, be part of the transition team to address these issues.
- Parents, youth and professionals do not have adequate knowledge of what assessment and disability/work related information was needed by Social Security and Disability Determination Services (DDS), especially during the redetermination process at age 18.
- Although SSA sends written communication to families and youth regarding eligibility and resource requirements, families don't fully understand and comply with resource limits and wage reporting requirements, causing overpayments. Many fami-

lies are engaged in communication with multiple agencies to secure medical, educational, and functional supports for their child. This often results in families not tracking the different requirements for each.

- Staff in the Social Security Administration, education, rehabilitation, and other services/agencies lack adequate education in cultural competence, sensitivity, and awareness.
- Emotional/behavioral disorder (EBD) does not translate into an SSA mental health diagnosis.
- There is little benefit for families and youth to use the Plan for Achieving Self-Support (PASS) and Impairment-Related Work Expense (IRWE) work incentives while still in transition school programs.

Below are summaries of their comments on each of the six areas.

### **Confusing and Complex Process**

The system is too complex for many teachers or families to navigate. They continue to need information and support to clearly understand the application and reporting processes, resource requirements, the differences between SSI and SSDI work incentives, and the impact of wages on these benefits. Outcomes for youth with disabilities would improve if transition services provided a service coordinator to work with families, youth, and transition planning teams to coordinate and navigate multiple service systems. SSA has currently established Employment Support Representatives, and in all states funded Benefits Specialists, who will work with families and community agencies in this regard. More are needed.

### **Process During Redetermination at Age 18 Lacks Uniformity**

Many of the denials at age 18 redetermination are based on inadequate information from education, health and human services, and rehabilitation services. Bar-

riers include inadequate assessment and documentation of the disability, understanding of how the disability impacts employment, and lack of skills in reporting supports that youth receive on a job. With better coordination and communication to adequately document and articulate the supports provided to youth by teachers and rehabilitation counselors during the transition years, DDS and SSA would better understand the employment assistance that students receive. Developing a uniform student reporting form for all outside agencies would also help in obtaining better information on students. Ongoing training and technical assistance for families, youth, and all those individuals involved in the transition process would increase the likelihood of complete and accurate reporting.

### **Fear of Overpayments**

Families are overwhelmed with the day-to-day needs of parenting children and youth with disabilities. Some families are working with multiple agencies and medical experts, each using terminologies that are difficult to understand and each with eligibility and maintenance systems that are complex. In addition, for some families English is their second language or they do not read. Thus, the information regarding limits on resources and impact of wages on benefits is not always completely understood. This results in overpayments, some very excessive. The fear of overpayment was an ongoing passionate concern and tremendously stressful event addressed for these families. SSA holds all beneficiaries responsible for knowing and understanding these requirements. Annual reviews could result in catching problems and lessening the amount owed in overpayment. Ongoing outreach and training for families and consumers would increase their knowledge. Families can better process and understand complex information when it is presented informally and, if possible, in person rather than in writing by teachers, county social workers, rehabilitation counselors,

*[Schoeller, continued on page 29]*

## **Parental Expectations of Students Receiving Benefits**

*In a 2000 study of Social Security issues for students in transition from high school to adult services, 121 pairs of students and parents were surveyed by the Institute for Community Inclusion at Boston Children's Hospital. The study assessed the career path, barriers to employment, and career decision-making process for young adults with disabilities; investigated the role of parents in the transition from school to work; and examined the impact of SSI/SSDI participation on career expectations. Eighty percent of the students were under age 18, 75% were reported as having a learning disability, and 25% received Social Security benefits. The results indicated that parents of students who received some type of support from the Social Security Administration had statistically significant differences in some expectations for their children when compared with parents of children not receiving benefits. They included:*

- *The short and long-term expectations that their children would be working or engaged in educational or vocational training after high school were lower for parents of students receiving benefits.*
- *Parents of SSA beneficiaries rated their children's self-determination in career decision-making lower than did parents of non-beneficiaries, and were more likely to indicate that their children could not make their own decisions, evaluate what they were good at, or ask for help.*
- *Other factors such as the nature of disability or type of education services (segregated or integrated) did not contribute to differences in expectations.*

*Families and schools need to work together to understand these expectations and their impact, and employment options for student beneficiaries.*

Contributed by Sheila Fesko, Institute for Community Inclusion, Boston Children's Hospital. For information on the complete report contact her at 617/355-6271.

# Implications of the Ticket to Work and Self-Sufficiency Program for Young Adults

by Thomas P. Golden, Susan O'Mara, David Brewer and Carol Blessing

On December 17, 1999, President Clinton signed the Ticket to Work and Work Incentives Improvement Act (P.L. 106-170) into law establishing in section 101(a) the Ticket to Work and Self-Sufficiency Program (Ticket to Work Program) as well as several other provisions to support the movement of beneficiaries with disabilities who receive Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) into employment.

The Ticket to Work Program was established to expand the universe of providers available to beneficiaries with disabilities as they are afforded the opportunity to choose from whom they access their needed employment services and supports. The Ticket to Work Program also increased provider incentives to serve these individuals. The Social Security Administration (SSA) administers this new program with the support of Maximus, Inc, the entity contracted with by the SSA to serve as the program manager.

The SSA is currently contracting with agencies to serve as Employment Networks (EN). These ENs perform an array of duties under the law, including providing employment services, vocational rehabilitation (VR) services, and other support services to assist individuals with disabilities to obtain and maintain employment. Under this program, the SSA is directed to provide to beneficiaries with disabilities who meet certain eligibility criteria a Ticket they may use to obtain employment services, VR services and/or other support services from an EN of their choice.

"A Ticket under the Ticket to Work and Self-Sufficiency Program is a document that provides evidence of SSA's agreement to pay an EN or a State VR agency for providing employment services, VR services and/or other support services to a Ticket recipient who re-

quests such services." (SSA 2001, p. 12) The Ticket to Work Program will be phased in nationally over a three-year period beginning in January, 2002, with beneficiaries in 13 states: Arizona, Colorado, Delaware, Florida, Illinois, Iowa, Massachusetts, New York, Oklahoma, Oregon, South Carolina, Vermont and Wisconsin. The remaining states will be included by January, 2004.

## Who Is Eligible For The Ticket To Work Program?

The Ticket to Work Program is a voluntary program for those beneficiaries with disabilities with an interest in going to work. To be eligible for a Ticket a beneficiary must be entitled to cash benefits from either SSI or SSDI and have completed their age 18 redetermination as well as their first continuing disability review if medical improvement was expected by the SSA. Translated into English, this means that most beneficiaries between the ages of 18-65 will get a Ticket. This would include transition-aged youth that meet the above criteria.

## What Services Are Available Under The Ticket To Work Program?

Basically, there are no limitations on services and supports available under the Ticket to Work Program as specified in the Ticket to Work and Work Incentives Improvement Act. However, services and supports may be limited by the capacities and expertise of specific ENs and whether or not the service is employment-related and necessary to support the employment goal.

## What Are the Types of Employment Awareness?

When thinking about the type of employment services that may best suit

youth in transition, it is helpful to recognize that they may fall among one of the following three distinct categories of employment awareness. Services will vary greatly depending upon which of the three profiles a person most closely matches, however all of these areas require that service providers are adept at forming and sustaining strong partnerships within and throughout a variety of communities:

- A person has limited or no idea of what they are interested in pursuing in relationship to employment. The person who fits into this category benefits from being provided multiple opportunities to acquire first-hand knowledge about a broad variety of employment options. The individual may participate in a range of assessment activities including but not limited to completing interest inventories, touring employment sites, interviewing employees/employers, and experiencing internships both within the school and general community. The intended outcome of the work is to guide a student through different work environments and activities in order enable them to make more specifically informed decisions about the chosen employment path.
- A person has an idea about the type of employment they are interested in pursuing, but there is no formal plan guiding the path towards employment. In this scenario, it is important that the student's employment goal is articulated in the plan for education so that appropriate services may be obtained and orchestrated in concert with the academic goals for standard achievement. The intended outcome of the work is to integrate the program and services so that a person is moving steadily toward their stated employment goal and that annual

evaluations and subsequent educational/program goals are developed in response to this. Linkage to community service providers, employers, and other community entities is essential for providing a seamless transition from school to employment.

- A person has clearly articulated employment goals and there is a formal plan in place and it is being implemented. The person who fits this category will benefit from employment services and supports that will enhance the existing programs, services and activities. Fine tuning vocational skills, honing work environments, expanding community membership roles, building a career ladder, etc. are the outcomes toward which to strive.

### ***What Are Decisions That Should Be Made In Accessing Ticket To Work?***

Once a beneficiary has made a decision to pursue work, that person must take into consideration several types of information to aid them in making the best decision in regard to selecting an EN:

- Their unique interests, preferences, abilities, and support needs.
- The impact of their choices on their financial well-being and independence.
- Individual service provider capacities to best meet their unique set of employment needs.
- Elements of a comprehensive work plan clearly outlining their preferred employment indicators, goals, and objectives.

While the notion of gathering and organizing such information can be a daunting task for any person considering employment, the prospect may be even more overwhelming for a youth in transition who has limited experience in the competitive employment and employment service arenas. It is important to recognize, however, that for many it does not entail starting from scratch. Many transition-aged youth who be-

come eligible to access the Ticket to Work program will already be actively engaged in planning for the transition to life and employment in the community. As defined in federal statute, transition planning should begin at age 14, or earlier if deemed appropriate. The Individuals with Disabilities Education Act mandates several transition benchmarks be adhered to. They include the development of a statement of needed transition instruction, development of an Individual Education Plan, identification of long-term adult outcomes, identification of needed transition services, and, finally, development of a coordinated set of activities for transition to employment, postsecondary education, and community living. Employment-related questions that transition-aged youth, parents, and educators are likely to be already addressing during the transition planning process include:

- What are the quality indicators of employment for this student?
- Are the student's preferred outcomes viable and do they have a feasible plan for attainment?
- If not, how will we support them in identifying more viable and feasible outcomes?
- What supports might this person need to work toward this outcome?
- What are current resources and supports that can be built on?
- Where can additional resources and supports be secured?
- What will be the impact of work on the person's benefits, health care, and overall financial situation?
- What level of earnings/income will the student need to generate to support their overall goals for adult life in the community?

For many, the information and insights they will have gained through addressing questions such as these in the transition planning process will serve as a foundation for their efforts to evaluate and choose an Employment Network responsive to their interests and needs.

### ***Consideration of Interests, Abilities, Preferences, and Support Needs***

Prior to selecting a provider to deliver employment services, an individual must consider developing a profile of what their preferred employment outlook is based on their interest, preferences, abilities and support need. To begin developing this profile, an individual should first consider what they are most interested in doing for work – their preferred field of interest (e.g. computer technology, customer service, health and human services, etc.). Next they should look at what types of environments they are most interested in performing this work in. Let's say for example a person expresses a strong interest in computer technology – specifically data entry and materials development. That type of work can be done in a variety of settings – a college, a factory, a doctor's office, and an array of other locations. Selecting the setting, in many cases, is dictated by other employment indicators. Does the person want a fast-paced environment, low stress, high occurrence of interaction with co-workers, certain hours/schedule, certain types of benefits, a specific pay range, etc.? These preferences dictate the type of environment that might be most conducive to the individual's overall level of job satisfaction. Getting an understanding of this up front in the employment planning process is critical and will assist the individual in making a more informed choice as to what provider is best equipped and has the most experience placing individuals in jobs that best match their profile.

A second important aspect is the person having an understanding of what their unique and specific needs for support are. For example, if the individual doesn't understand the functional implications of their disability for work, they might want to consider a provider who can assist them in learning more about themselves as an important first step in developing their work plan. If the provider does not have specific expertise in assessment or evaluation, the individual might want to consider another pro-

*[Golden, continued on page 30]*

# SSA Employment Support Update

by J. Kenneth McGill

A number of important policies and structures through the Social Security Administration (SSA) support young people with disabilities in transition to adulthood. Some of the employment supports have been in place for years, while others are the result of recent changes. This article summarizes the long-standing provisions most likely to be used in transition planning, as well as recent regulatory changes that enhance those supports.

## Long-standing Work Incentives

The following are highlights of some of the ongoing work incentive provisions in SSA programs most likely to be used in transition planning:

- **Impairment Related Work Expenses (IRWE).** SSA deducts out-of-pocket costs of certain impairment-related items and services that an individual needs to work from the gross earning when SSA decides if the “countable earnings” demonstrate performance of Substantial Gainful Employment (SGA). SSA also excludes IRWE from earned income when determining an individual’s Supplemental Security Income (SSI) monthly payment amount.
- **Plan for Achieving Self Support (PASS).** The PASS provision allows individuals to set aside income and/or resources for a specified time for a work goal. For initial and continuing SSI eligibility determinations, the income and/or resources set aside under a PASS are not counted.
- **Special Payments for People who Work 1619a.** An individual can receive SSI cash payments even when earned income (gross wages and/or net earnings from self-employment) is at the level of SGA. This eliminates the need for the Trial Work Period (TWP) and the Extended Period of Eligibility.
- **Continued Medicaid Eligibility-Section 1619b.** An individual can continue to have Medicaid coverage even if earnings become too high for SSI cash payments.
- **Continued Payment of Benefits.** Payment of benefits may be continued for an individual whose disability ceased because of medical recovery while participating in an approved State or non-State vocational rehabilitation program if requirements are met.
- **Study Abroad Provision.** Under this provision, a student of any age may be eligible for SSI benefits while temporarily outside the U.S. for the purpose of conducting studies if he or she meets the requirements.

There are other work incentives which support SSI and Social Security Disability Insurance (SSDI) beneficiaries’ work activities. For more information about the above and other provisions go to the SSA online work incentive resource, *The Redbook on Employment Support*, at <http://www.ssa.gov/work/Resources/Toolkit/redbook.html>. Or call 410/965-0945 or fax 410/965-0696.

## New Supports and Opportunities

In 2000, the SSA issued regulations to improve the program’s return-to-work features and provide additional opportunities for youth to gain employment skills and access to work. These regulations made the following changes:

- **Student Earned Income Exclusion.** Individuals up to age 22, not married nor head of household, who are regularly attending school, are eligible for the Student Earned Income Exclusion. SSA does not count up to \$1,320 of earned income per month when figuring the SSI payment amount. The maximum yearly exclusion is \$5,340 for 2002. The monthly

and yearly limits will be adjusted annually based on the cost of living index.

- **Substantial Gainful Activity (SGA).** The maximum amount of earnings a person could have and continue to receive SSDI payments was \$500 per month in January 1990 through June 1999. This was considered a barrier to those who wanted to work more but feared that they could not sustain work and that they would lose this support. This amount has been increased and, more importantly, is now indexed to the country’s rate of inflation. In 2002, a person can earn \$780 per month and continue to receive their SSDI benefits. A visually impaired youth could earn \$1300 per month. SGA is an issue for someone applying for SSI.
  - **Trial Work Period Policy (TWP).** Students entering work may use the TWP, which allows SSDI beneficiaries to test their ability to work for a minimum of nine months over a five-year period. During those nine months, the beneficiary will receive full SSDI benefits regardless of earnings so long as they continue to have a disabling impairment. In 2002, SSA increased to \$560 the monthly earnings that are used to determine if a month counts for the TWP.
- In addition to the new supports and opportunities resulting from changes in regulations, the Ticket to Work and Work Incentives Improvement Act of 1999 offers additional options to youth. The Ticket to Work and Work Incentives Improvement Act of 1999 was enacted to assist people with disabilities who desire to work to overcome various employment barriers. This legislation contains many features that are important to youth, including the following:
- **Benefits Planning, Assistance, and Outreach Program (BPA&O).** BPA&O Specialists are located in all

states and in many different types of service organizations. These specialists are trained and certified to provide accurate information on SSA programs so that they can be selected and used to carry out youth transition goals and plans.

- **Protection and Advocacy Services for Beneficiaries of Social Security (PABSS).** PABSS staff are available to insure that individuals are aware of their rights and know how to both protect and apply them.

Through these features, assistance is available in the broader community and within the agency at the point of contact between the organization and the applicant for employment services.

There have also been changes that have expedited reinstatement of SSI/SSDI benefits. Effective January 1, 2001, former SSI and SSDI beneficiaries are able to request reinstatement of benefits if the benefits were terminated because he or she went to work and is unable to continue work because of the same medical condition on which previous disability benefit was based. A request for reinstatement must be filed within 60 months from the month in which the previous benefits were terminated.

And, lastly, there have been changes to the continuing disability review process that are of benefit to youth. Effective January 1, 2001, SSA does not conduct a continuing disability review of a SSI or SSDI beneficiary's medical condition while the beneficiary is using a Ticket to Work. And as of January 1, 2002, SSA will not conduct a continuing disability review of a beneficiary's medical condition because the beneficiary is working if the beneficiary has received Social Security disability benefits for at least 24 months.

### **Partnerships to Support Transition**

While SSA does not have direct responsibility to provide transition services, it has a vested interest in the outcome of the youth policies and programs of organizations at all levels of government and

in the private sector. As a result it is actively engaged in partnerships and relationships which share youth transition as a goal. It is also pilot testing programs that can answer questions about the role SSA plays in overall national youth policy development. Ongoing SSA activities to ensure youth involvement include the following:

- Interagency committee participation.
- Pilot projects on youth and transition.
- Conference participation.
- Agency collaboration funding youth transition program.
- Legislation and policy development.

Examples of current partnerships that are providing SSA with information on the transition process for youth beneficiaries are:

- **Youth Continuing Disability Initiative (Maryland and Florida).** In Maryland and Florida, youth ages 15 and 16 receiving SSI participate in the pilot initiative for enhanced transition services and are motivated to explore employment opportunities. Participants work with a Career Development Specialist.
- **Putting the Pieces Together for Employment (Illinois).** In three Illinois high schools, youth with disabilities along with their families are provided benefits counseling in preparation for employment and receive information on additional resources available. This research project is the one project of the 12 State Partnership Initiatives with a youth focused intervention. Participants work with a Benefits Specialist.
- **Cooperative Agreement with DC Children's Medical Center.** In Washington, DC, there is a partnership with DC Children's Medical Center and the school system to provide transition planning for SSI youth 11-21 years of age. Participants receive vocational counseling with their parents and attend transition workshops. Participants have oppor-

tunities for leadership development and college preparation. Participants work with a Vocational Rehabilitation Counselor.

SSA also encourages the involvement of SSI/SSDI youth in employment, educational and leadership opportunities such as development of research models and evaluation mechanisms; partnering with agencies in the annual National Youth Leadership Conference; initiating community outreach activities to gather ideas and suggestions from youth, families, service providers, and State and Federal employees; creating youth focused employment support projects; and maintaining a Web site ([www.ssa.gov/work](http://www.ssa.gov/work)) to make it possible for individuals to obtain up to date information on youth focused activities.

The Social Security Administration's Office of Employment Support Programs looks forward to partnerships with educators and administrators to help youth effectively transition to gainful employment. It anticipates future collaboration in youth forums and other venues, which address youth transition planning, program development, and research and evaluation. Looking to the future, SSA recently held three conferences to gather ideas and suggestions from the public and published a Notice soliciting input from the community on the design of future transition projects and policies.

### **Conclusion**

Long-standing and new SSA provisions provide valuable transition resources. The Social Security Administration continues to plan for new supports to enhance the transition process for youth with disabilities.

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## Benefits Planning and Outreach Projects: Providing Beneficiaries with Information

by Valerie Brooke

Most professionals and advocates working in the field of education and rehabilitation are aware that the Social Security Administration's (SSA) Disability Insurance (SSDI) and Supplemental Security Income (SSI) disability benefits were designed to provide income and support to individuals who are not capable of engaging in any substantial gainful activity by reason of a disability. All too often, misinformation and fear of losing cash benefits and/or medical benefits has prompted SSA beneficiaries to limit their employment options. For some, these concerns are so grave that despite a strong desire to enter the labor force they feel that they must refuse any type of competitive employment.

*The U.S. General Accounting Office reports that beneficiaries remain uninformed regarding these work incentives and consequently SSA work incentives are highly underutilized.*

Recognizing these problems, SSA, several years ago, instituted a number of work incentives for beneficiaries, including referral to state Vocational Rehabilitation services, trial work periods, continuing eligibility for Medicare, deduction of Impairment Related Work Expenses (IRWE) from taxable income, exclusion of income and resources when using a Plan for Achieving Self Support (PASS), subsidy, extended period of eligibility, grace period, and Blind Work Expense. Recently, to further support in-

dividuals with disabilities SSA established the Office of Employment Support Programs. Yet, after several studies conducted by SSA tracking the utilization of these work incentives, the U.S. General Accounting Office reports that beneficiaries remain uninformed regarding these work incentives, and consequently SSA work incentives are highly underutilized (U.S. GAO, March 1999).

### **Benefits Planning and Outreach Programs**

The Ticket to Work and Work Incentives Improvement Act of 1999 (PL 106-170) attempts to address these concerns by removing many of the existing barriers to employment for people with disabilities and by making information about work incentives available in communities across the country. The Ticket legislation directed the SSA to establish community-based benefits planning, assistance, and outreach programs designed to provide accurate information and assistance on benefit programs, and work incentives to SSA beneficiaries. To accomplish this goal SSA established a program of cooperative agreements with entities across the country. These new Benefits Planning and Outreach Programs (BPA&O) provide information and support across the following areas:

- **Information and Referral.** Provide basic information in response to inquiries about all Federal and State benefit programs, and/or referral to government agencies and other community resources. One to several contacts over a short period of time.
- **Problem Solving and Advocacy.** Solve specific Federal and State benefit and work incentive issues and may involve advocating on behalf of recipients with other agencies. Involvement extending for several weeks or months.

- **Benefits Analysis and Advice-ment.** Provide assessment of real or potential effects of employment or similar changes that will impact recipients' overall financial well-being, and inform recipients of various options available and the projected outcome of each. Time-limited assistance.
- **Benefits Support Planning.** Give direct assistance in the construction of a plan to promote effective monitoring and management of recipients' benefits programs and work incentives. Time-limited assistance.
- **Benefits Management.** Provide benefits monitoring and management assistance to recipients who are likely to experience employment, benefits, or other changes that will affect their benefits status, health care, or overall financial well-being. Assistance on a scheduled basis over an extended period of time.

To date, a total of 116 cooperative agreements have been awarded, covering every state, territory, and the District of Columbia. There are 153 sites, 451 Benefits Specialists, and 18,831 beneficiaries who have received services from their local BPA&O projects between March 1, 2001 and May 1, 2002. Of those SSA beneficiaries receiving services, 49.9% were between the ages of 40 and 59 years of age, with about half of respondents reporting a mental or emotional disability and systems diseases. Over 90% of those individuals who received intensive benefits support through their BPA&O program were either employed or seeking employment (Kregel, Head, 2002).

This SSA program of national significance requires intensive and ongoing training, technical assistance, and evaluation of effective practices for national replication. To ensure the overall quality

of the BPA&O projects, SSA contracted with Cornell University, University of Missouri-Columbia, the National Association of Protection and Advocacy, and Virginia Commonwealth University to serve as technical assistance centers to all BPA&O Benefits Specialist on SSA's disability programs and work incentives, the Medicare and Medicaid programs, and other federal work incentive programs.

### Conclusion

SSA's national BPA&O projects have been growing both in terms of numbers and in terms of expertise. Because the programs are in their early stages of de-

velopment, we anticipate many changes in the data. However, Kregel and Head (2002) report a number of themes that have clearly emerged at this early stage and they include: 1) beneficiaries who are accessing services want to work, 2) youth were not significantly represented in program services, 3) few beneficiaries are receiving income through other Federal programs, and 4) a wide variety of work incentives are being presented to beneficiaries for their consideration. For a complete report or information about the technical assistance centers, contact the Virginia Commonwealth University Benefits Assistance Resource Center (BARC) at <http://www.vcu-barc.org> or e-mail Valerie Brooke at [vbroke@](mailto:vbroke@saturn.vcu.edu)

[saturn.vcu.edu](http://www.saturn.vcu.edu). To find the BPA&O project nearest you, visit <http://www.ssa.gov/work/ServiceProviders/bpaofactsheet.html> on the Web.

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## The New Freedom Initiative and Ticket to Work

*President Bush announced the New Freedom Initiative on February 1, 2001, as part of a national effort to remove barriers to community living for people with disabilities. It is "a comprehensive plan that represents an important step in working to ensure that all Americans have the opportunity to learn and develop skills, engage in productive work, make choices about their daily lives, and participate fully in community life" ([www.hhs.gov/newfreedom/init.html](http://www.hhs.gov/newfreedom/init.html)).*

*The following excerpt from the initiative ([www.whitehouse.gov/news/freedominitiative/freedominitiative.html](http://www.whitehouse.gov/news/freedominitiative/freedominitiative.html)) outlines the use of the Ticket to Work legislation as a means to support participation in the workplace for persons with disabilities:*

### **Integrating Americans with Disabilities Into the Workforce (Part B: Ticket to Work)**

#### Overview

*In 1999, Congress passed the "Ticket to Work and Work Incentives Improvement Act," which will give Americans with dis-*

*abilities both the incentive and the means to seek employment.*

*As part of the New Freedom Initiative, the Administration will ensure the Act's swift implementation.*

*Today, there are more than 7.5 million Americans with disabilities receiving benefits under Federal disability programs. According to a recent Harris Survey, conducted by the National Organization of Disability, 72 percent of the Americans with disabilities want to work. However, in part because of disincentives in Federal law, less than 1 percent of those receiving disability benefits fully enter the workforce.*

*Prior to the "Ticket to Work" law, in order to continue to receive disability payments and health coverage, recipients could not engage in any substantial work. The Ticket to Work law, however, provides incentives for people with disabilities to return to work by:*

- *Providing Americans with disabilities with a voucher-like "ticket" that allows them to choose their own support services, including vocational education programs and rehabilitation services.*
- *Extending Medicare coverage for SSDI beneficiaries so they can return to work without the fear of losing health benefits.*
- *Expanding Medicaid eligibility categories for certain working people with severe disabilities so that they can continue to receive benefits after their income or condition improves.*

#### Summary of Action

*President Bush Has Committed to Sign an Order to Support Effective and Swift Implementation of "Ticket to Work." The order will direct the federal agency to continue to swiftly implement the law giving Americans with disabilities the ability to choose their own support services and to maintain their health benefits when they return to work.*

Reprinted from [www.whitehouse.gov/news/freedominitiative/freedominitiative.html](http://www.whitehouse.gov/news/freedominitiative/freedominitiative.html) and [www.hhs.gov/newfreedom/init.html](http://www.hhs.gov/newfreedom/init.html).

# The I Can Work! Project: Enhancing Employability for Youth with Disabilities

by Sandra Smith

For many individuals with disabilities, disabling conditions are long-term. However, with early intervention and appropriate accommodations and services, there is a greater opportunity for individuals to lead full and independent lives. To test this assumption, in 1999 the Social Security Administration (SSA) awarded a three-year contract to MAXIMUS, to create the I Can Work! project. MAXIMUS is a company that provides a wide range of program management, information technology, and consulting services to government agencies throughout the United States. The project is designed to assist youth with disabilities who receive Supplement Security Income (SSI) in obtaining the information and services they need to successfully transition from school to work.

## Project Overview

The I Can Work! project serves 15-16 year old youth who receive SSI and have had a Continuing Disability Review (CDR) performed by the State Disability Determination Services (DDS). The pilot, operated in Florida and Maryland, is designed to test whether some of these youth will choose and transition to employment and independence as a result of receiving vocational assessment, employability transition planning, and support services. Services begin when eligible individuals selected for the study are referred to the project from the DDS offices in each state. Project staff review the referral information and meet with the participant to determine the needed vocational assessments and employability services. Services needed to meet employment goals are coordinated by project staff from among available resources and service providers in the community. The education system in which the participant is enrolled is contacted in order to collect additional

background information and to collaborate on transition services. MAXIMUS staff also educate families about SSA benefits and work incentives, including how to use these incentives to assist in the transition to independence.

At the conclusion of two years of operation, the I Can Work! project has successfully demonstrated that enhanced employability services can result in the employment and eventual independence of youth with disabilities.

## Project Design and Outcomes

Key to the success of this project is an individualized, client-centered services approach that includes the participant, the participant's family, and education and agency representatives in a coordinated team, focused on the goal of employment and the transition to independence. Project outcomes include the following:

- Completion of individualized Youth Transition Plans (YTP) that include information on assessments conducted; participant career interests; identification of strengths and challenges across each critical domain (educational, vocational, family, psychosocial, medical and life skills/community); and identified service strategies. Goals and objectives for each service recommendation are established and progress on the achievement of each objective is thoroughly documented.
- A team-based services approach that brings various perspectives to the transition planning process and leverages problem-solving and resource identification and use. This approach enables all players to communicate with each other based on a consistent plan of action and services that are client-based.
- Provision of comprehensive vocational assessments and pre-employment services such as travel training to help prepare participants to succeed in their employment experience. A range of progressive employment experiences are provided that may begin with job shadowing or unpaid experience, transitioning to paid employment.
- Linkages with community services and resources to obtain needed employability services and to employers in need of participant skills and abilities who can provide employment experiences. This includes connecting youth with community organizations and other service providers not previously serving these individuals, as well as forging links between such agencies as state departments of social services and juvenile justice and the school systems to ensure achievement of employment goals.
- A quality assurance system for cost-effective case coordination services, including the use of a Case Action Pay Point system that only pays for specific, measurable services and outcomes.
- Creative leveraging of existing networks including interagency councils, business groups, workforce development organizations, and social services forums by project staff to identify and secure services.
- Education, empowerment, and enabling of participants, their families, educators, and service providers in relation to the transition process, and support and case coordination in achieving desired transition outcomes. Case coordination addresses all family system and provider system issues affecting participant employability.

- Participants are able to identify vocational interests and goals and are following through on recommended transition objectives and service strategies, such as getting needed medical and therapeutic assistance, complying with behavioral objectives and demonstrating progress in achieving educational objectives.
- A dramatic increase in the numbers of participant families participating in Individualized Education Plan (IEP) meetings at schools and in increased understanding of the utility

of the IEP to their child's transition to employment and independence. In several cases, the YTP goals and service strategies have been integrated into the IEP. Project youth are supported in accessing all appropriate post-high school options including enrollment into postsecondary education and training.

This project has enabled staff to address employability issues earlier in the lives of the enrolled young people and has encouraged service systems to attend to their transition needs at an ear-

lier age. It has helped identify and address service gaps and link existing resources in a cohesive manner to support achievement of independence. Thus far, successful placement into a variety of employment options (including paid and non-paid) has occurred for over 35% of enrolled individuals.

*Sandra Smith is the Project Director for the MAXIMUS I Can Work! Project. The project's administrative office is located in Alexandria, Virginia. Ms. Smith can be reached at 703/236-6671 or at sandrasmith@MAXIMUS.com.*



## Granting a 'Wish' to Help Someone Work

by Terry Carles

*In the process of helping one young woman improve skills needed for employment, a new employment development project for youth with disabilities was also able to help her achieve a special wish. Tinishwa Harris, a young woman enrolled in the MAXIMUS I Can Work! project in Orlando, Florida, needed to develop her manual dexterity, coordination, strength and endurance in order to obtain employment. She also had a wish: She wanted to learn to play the piano. Through combining the resources of several organizations, both the need and the wish were met.*

*Tinishwa, who has microcephaly (small cranium), ataxia, and developmental delays, is enrolled in special education classes at her high school, uses an adaptive speaking device, and has difficulty with fine motor tasks. During her IEP meeting, she expressed vocational interest in working with small children and/or working with plants at a nursery. The IEP team members reported that she needed to improve her employment readiness skills in the areas of fine motor coordination, strength, and endurance, and increase her rate of attending to tasks. The team suggested that one of the best ways to affect all these key employability skills would be through an activity such as that of which she had dreamed – learning how to play the piano. Though Tinishwa had the ability to learn how to play, the school and family were unable to provide a piano.*

*The MAXIMUS staff person assigned to this case began researching community-based organizations that might be able to help make this young woman's dream come true. This research led her to the New Hope Children's Wish Foundation, in Maitland, Florida. This organization grants wishes to children not yet age 18, whose lifespan will likely be shortened due to disability or disease. Upon hearing about this participant's*

*circumstances, the director of the foundation, along with MAXIMUS staff, encouraged the family to complete a wish application requesting a piano and one year of piano lessons with a special education instructor. Other agency partners who work closely with this project became involved following their attendance at Tinishwa's transition planning meeting held at the school. An SSA Employment Services Representative in a local SSA field office researched piano instructors capable of providing lessons to children with special needs. In March of 2001, the wish for a new piano and free lessons for one year was granted by the New Hope Children's Wish Foundation. That day the piano was delivered to her home. She has been dedicated to her weekly lessons, only taking time away for surgery, and has been offered an opportunity to play at her church. She will begin job-shadowing with the campus day care center now that she has begun to improve her employability skills.*

*The MAXIMUS "I Can Work!" project has been a catalyst in helping this one young woman achieve her dream of learning to play the piano while also helping her develop skills for her future independence.*

Contributed by Terry Carles, Site Manager for the MAXIMUS I Can Work! Project in Orlando, Florida. She can be reached at 407/245-8000, or by e-mail at TerryCarles@MAXIMUS.com.

## Planning for Something Other Than Poverty: Benefits Counseling in Vermont

by James Smith

In 1999, the Vermont Division of Vocational Rehabilitation established a comprehensive and statewide benefits counseling program for individuals receiving Social Security Disability Benefits (Supplemental Security Income and Social Security Disability Insurance). These services are funded through a grant from the Social Security Administration, which supports six full-time benefits counselors. Since 1999 over 500 people have received comprehensive benefits counseling services. Based in part on the success of this project, in 2001 Vermont received grant funding from the Federal Department of Education to develop a benefits counseling service specifically for youth (ages 16 to 27) in transition. This project will establish five full-time Benefits Specialists to work within high schools and youth services statewide. The goal is to inform and educate youth, families and professionals about their Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), and other public benefits and the incentives built into these programs that support their employment and educational goals.

### ***A Little Knowledge Can Be Dangerous***

In 1999, shortly after Division of Vocational Rehabilitation had established the benefits counseling program, I had a conversation with a counselor who specialized in serving youth. He informed me that he had a good understanding of benefits issues for youth. He told me he “made sure none of the young people ever earned over \$500 a month” so they would not put their Social Security benefits at risk. His advice, though well-intentioned, was, for most of the people he served, based on totally inaccurate information. What is worse, many of those young people went on to limit

their employment to career opportunities based on a totally arbitrary (and inaccurate) number. Furthermore, the families and other supporting professionals involved with this counselor also walked away with misinformation about the impact of work on SSI and SSDI benefits.

I do not blame this counselor for his overly conservative approach. Like many rehabilitation professionals (including myself) who came into this field in the 1980s and early 1990s, he has seen many people get into difficulties by working “too much.” Over the years, a number of his clients had experienced a sudden unexpected loss of benefits, or worse, had discovered they were in an overpayment status and owed back Social Security in the amount of thousands of dollars. Like many professionals in the field, he saw his role as protecting his clients from these risks.

### ***Raising Expectations for Youth on SSI and SSDI***

While this conservative professional outlook is understandable, it is perhaps no longer appropriate. It unnecessarily and arbitrarily limits the potential employment of youth who receive SSI and SSDI benefits. By encouraging a young person to limit employment, the professional may be dooming that young person to a life of ongoing poverty. After all, that is what a lifetime on SSI would be. The fact is, in most circumstances, a young person on SSI or SSDI is almost always financially better off by going to work.

So what has changed? The Ticket to Work and Work Incentives Improvement Act has added and improved a number of work incentives built into the SSI and SSDI programs. These changes have built in some added protections and incentives that support employment. In addition, the SSI program (the

program youth with disabilities are most likely to receive) includes work incentives that support youth pursuing educational as well as employment goals namely the Student Earned Income Exclusion and Plan to Achieve Self Sufficiency (PASS).

However, to take advantage of these work incentives young people and their families must have access to accurate and complete information on the impact of employment on all their benefits. A young person can still get into difficulties if not fully aware or informed of rules of the programs including overpayments or unexpected loss of benefits. This is where benefits counseling comes in.

### ***Benefits Counseling for Youth in Transition***

The Vermont Division of Vocational Rehabilitation (DVR) model of benefits counseling targets people on SSI and SSDI who are working or interested in working. It is based on a consumer choice approach. That is to say, the consumer of services should direct the process and is best qualified to make the right decisions for his or her self. The role of the benefits counselor is to provide the person with the best information possible regarding the impact of employment on all the benefits they receive. The benefits counselors are well-trained specialists who focus exclusively on these services. They are based within DVR, but provide services in a number of community settings including community mental health programs, schools, and developmental services agencies. Based on the experience of the last three years we have identified the following as key issues for benefits planning and assistance for youth:

- Benefits counseling should provide youth with information on the im-

pect of employment on all their benefits, not just SSI and SSDI. Benefits counseling must incorporate an analysis of the impact of work on all the benefits received including Medicaid, Medicare, food stamps, housing assistance, fuel assistance and any other public benefits. The unexpected loss of any benefits (no matter how small) may undermine a young person's confidence in the benefits counselor and the system as a whole.

- Benefits counseling must take into account the whole family's benefits concerns and the family income as a whole. Many youth live with their parents or other family members during the transition years. The young person's earned income may not only impact their benefits but also their parents' and siblings' benefits. Also, many low-income families may depend on a child's SSI payment as part of the household budget. The benefits counselor must involve the whole family in the process to ensure everyone understands what will happen and the financial implications. This can involve some very challenging negotiations between family members.
- Benefits counseling must be available to the young person through the transition process and take into account the young person's changing circumstances and change in status. Benefits counseling is sometimes portrayed as a one-time or short-term intervention. In Vermont, we have found people need repeated access to a benefits counselor as they make the transition to employment. This is particularly true for youth in transition because of their changing status. For example, a young person's eligibility for certain programs or provisions changes as he or she gets older (e.g. a person is only eligible for the SSI Student Earned Income Exclusion through age 22). The rules for an 18-year-old full-time student who lives at home can be very different

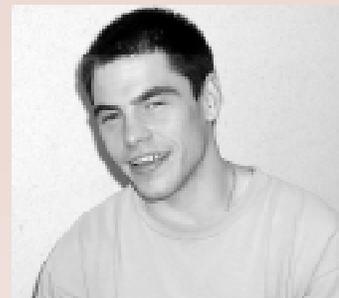
than for a 22-year-old who is no longer in school and lives in his or her own apartment. Also, just the probability the young person will have more earned income at age 22 than at age 18 will have a substantial impact on benefit status. Therefore, the young person must be able to go back to the benefits counselor repeatedly over time as new issues arise or sometimes just to get reassurance.

- The benefits counselor should work with the transition team to ensure supporting family members and professionals understand the benefits picture. It is unreasonable to expect school staff, VR counselors, and other professionals in a transition team to understand all the intricacies of Social Security regulations. However, the benefits counselor can ease concerns about the young person losing benefits or health care coverage unexpectedly. In some cases, eligibility for necessary adult services may depend on continued access to Medicaid so it is critical all members of the transition team are in the loop.

### Conclusion

We do not serve youth in transition by counseling them to limit their employment to preserve their eligibility for benefits. After all, a lifetime on SSI is a lifetime in poverty. New work incentives built into the SSI and SSDI programs do offer new opportunities for young people with disabilities to achieve greater financial independence. However, to be able to take advantage of these work incentives, young people in transition must have access to accurate and comprehensive benefits counseling.

*James Smith is Director of the Vermont Work Incentives Initiative, Vermont Division of Vocational Rehabilitation, Waterbury. He may be reached at 802/241 4480 or james@dad.state.vt.us*



### Jason's Story

*Hi. My name is Jason Davis and I live in Pittsford, Vermont. I am 22 years old and was born with cerebral palsy. I started working when I was 16 years old because all my friends were going out to get jobs and I felt I shouldn't be any different.*

*After trying other jobs, one day a friend's mom said to me "You love to talk. Have you ever thought about radio? That would be a good job for you." That sounded like something I would be interested in, and here I am now – I've worked in radio for three years in July. I am a production assistant and do a little part-time DJ-ing on the air. They keep me very busy.*

*One of the reasons that I am as far as I am in my career is that I've worked with a benefits counselor in Vocational Rehabilitation. I always felt like I really didn't understand my benefits and the system very well. After meeting with the benefits counselor, I was able to ask for an Impairment Related Work Expense (IRWE) for transportation as I needed a ride to and from work every day, and that allowed me to increase what I was earning to compensate for that expense. I also asked for a pay raise, and that felt great as I had turned down so many in the past because I didn't know how they might affect my benefits; my counselor reviewed my hours in relation to my benefits and helped me understand my options. I definitely would recommend benefits counseling because the system that is out there is very complicated and this is a nice resource to help me understand it better.*

## ***Benefits as a Bridge to Self-Sufficiency: The Minnesota Work Incentives Connection***

by Anita Boucher

The Minnesota Work Incentives Connection helps people with disabilities learn what happens to their government benefits if they work. The Connection's focus is on using government benefits as a bridge to self-sufficiency, rather than a road to long-term dependence and poverty. It is a resource for students with disabilities, parents, teachers, providers, and advocates throughout Minnesota.

### ***Connection Services***

The Minnesota Work Incentives Connection was started under a grant from the Social Security Administration at the end of 1998. Services include:

- A free phone hotline for assistance and questions related to benefits and working.

***The Connection's focus is on using government benefits as a bridge to self-sufficiency, rather than a road to long-term dependence and poverty.***

- Problem-solving and advocacy for complex benefit problems.
- Training and outreach on Social Security programs and related work incentives.
- Benefits analysis, including a written benefits management plan and ongoing assistance with issues related to work and benefits. Benefits analysis includes: verification of benefits, examples of how work affects each ben-

efit received, exploration of health care options, and a bottom line comparison of the individual's overall financial situation before and after working. As part of benefits analysis, the Connection also helps students with disabilities access special work incentives that can help them save money for education, training and special equipment they may need to become working adults.

The Connection's initial grant was directed toward adults with disabilities. Although some teenagers have also been served, the Connection recently received a second grant from the Social Security Administration that will allow more outreach to youth with disabilities in transition from school to work. Under this new Benefits Planning, Assistance and Outreach (BPA&O) grant, the Connection has contracted with knowledgeable transition specialists from the Minnesota Disability Law Center. These specialists will conduct outreach on work and benefits to groups of students, parents, teachers, and other interested parties. Outreach sessions will be held in school districts across Minnesota. The sessions will help make more people aware of the services offered by the Connection, as well as Supplemental Security Income (SSI) work incentives, such as the Student Earned Income Exclusion and PASS (Plan to Achieve Self Support). Young people with disabilities can use these work incentives to pursue education and work.

While the Connection's new BPA&O funding allows it to direct more of its outreach efforts to youth with disabilities, it only has limited funding to provide direct benefits planning and assistance to this population. It is looking for additional resources to further expand services to youth in transition. Connection staff members firmly believe that serving youth is critical so that 20 years

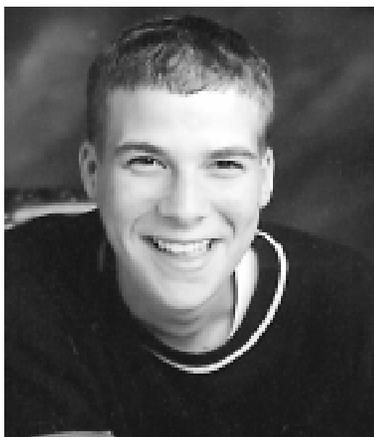
from now more people with disabilities will be able to work and maximize their self-sufficiency.

### ***The Connection's Future***

The Connection's new BPA&O funding became available as a result of the Ticket to Work and Work Incentives Improvement Act of 1999. This Act addresses many different issues relating to employment of people with disabilities, and the BPA&O provision provides funding to establish benefits planning and assistance programs, like the Minnesota Work Incentives Connection, in every state across the country. The Minnesota Work Incentives Connection is jointly administered by the Minnesota Department of Economic Security and the Minnesota Department of Human Services, in cooperation with the Social Security Administration. It emphasizes public-private partnerships and extensive involvement from people with disabilities, advocates, providers, government agencies and employers throughout the State. In the next couple of years, the Minnesota Work Incentives Connection plans to spin-off as an independent, non-profit agency, so it can continue as a long-term resource in Minnesota.

### ***A Successful Future: Dustin's Story***

Dustin Sammons is working hard to become self-sufficient, and Social Security work incentives are helping him achieve his goals. Dustin is 19 years old and lives in a small town in southern Minnesota. He was born with Spinal Muscular Atrophy (SMA) and uses a power wheelchair. He plays forward for the Minnesota Stars, the first organized electric wheelchair hockey team in the United States. Last year, the Stars won 4th place in the World Cup!



Dustin will always need some physical assistance, but that hasn't stopped him from looking toward the future. At age 18, Dustin qualified for the SSI program. He started working part-time at Goodrich Aerospace while he was still in

*"I hope for my future to be successful. I want to be important in my job. I would like to be able to move out on my own and eventually support a family of my own."*

high school. The Minnesota Work Incentives Connection helped him access the SSI Student Earned Income Exclusion to begin saving a portion of his earnings for his own van.

Since graduation, Dustin has worked full-time at Goodrich Aerospace. He continues to save money, so he can eventually study computer science in the Twin Cities. Dustin lives at home and his mother drives him to work each day. When he goes away to school, Dustin's mother will no longer be able to drive him, so he is learning to drive himself with funding from his State Rehabilitation Services counselor.

The Minnesota Work Incentives Connection advised Dustin on how he could use a PASS to add to the money he began saving using the Student Earned-Income Exclusion in high school. Dustin is using his PASS to purchase a van and to save for his tuition and fees at Brown Institute. Rehabilitation Services will help pay for making the van wheelchair accessible, and for a portion (but not all) of his schooling. Dustin hopes to have enough money in his PASS plan to start classes at school in about a year. His ultimate goal is to pursue a career in computer science.

When he goes to school, Dustin hopes to move into an apartment with his brother. He will need daily personal care assistance (PCA) services, which will most likely be funded through the Medical Assistance program. Because of his past work history, Dustin now qualifies for Social Security Disability Insurance, in addition to SSI. He views these benefits as tools to help move toward his ultimate goal of living and working independently as an adult.

When asked about his plans, Dustin said: "I hope for my future to be successful. I want to be important in my job. I would like to be able to move out on my own and eventually support a family of my own." Dustin's mother had this to say about Jennifer Harker, his counselor at the Minnesota Work Incentives Connection: "Jen has been a tremendous help to Dustin and I by informing us of and keeping us updated on benefits changes and how earned income affects those benefits. Minnesota Work Incentives Connection has been and is a very important link for Dustin to be able to achieve his goals." Considering what Dustin has already accomplished, he is well on his way to attaining these goals!

*Anita Boucher is Assistant Project Director with The Minnesota Work Incentives Connection. For more information or to join the Connection's mailing list, call 651/632-5113; 800/976-6728; 651/632-5110 (TTY) or Minnesota Relay at 711.*

## What Are Work Incentives?

*One of the Social Security Administration's highest priorities is to help Supplemental Security Income (SSI) recipients, including students, achieve a more independent lifestyle by taking advantage of employment opportunities. SSI work incentives are intended to give SSI recipients the support they need to enter the workforce. Work incentives allow individuals receiving SSI to deduct specified expenses from their gross earnings in calculating SSI payments and continued Medicaid eligibility. These incentives may be of advantage to transition-age students, particularly those participating in community paid employment programs as part of their transition plan. Four of the major work incentives applicable to students are:*

**Plan for Achieving Self-Support (PASS):** Allows a student to set aside income and/or resources for a specified period of time to apply toward a work goal. For example, a student may set aside money for postsecondary education or starting a business.

**Impairment Related Work Expense (IRWE):** Costs of certain impairment-related items and services that a student needs to work can be deducted from gross earnings. This can be helpful in obtaining transportation, job coaches, and assistive devices needed on the job.

**Earned Income Exclusion:** Allows a portion of a student's earned income to be excluded when figuring SSI monthly payments. For students under age 22, the **Student Earned Income Exclusion** allows a portion of earned income to be excluded when figuring SSI monthly payments; this exclusion is applied before the Earned Income Exclusion.

Adapted with permission from The Study Group, Inc. and The Institute on Community Integration (1998). *Meeting the needs of youth with disabilities: Handbook on Supplemental Security Income work incentives and transition students.* Minneapolis: Institute on Community Integration, University of Minnesota.

## ***West Texas at Work: The West Texas Benefit Planning Outreach and Assistance Project***

by Sandy Hardy

West Texas is a land of large open spaces, tumbleweeds and small communities. The landscape has its challenges, but in most ways, young people with disabilities are the same everywhere – seeking the opportunity to work as they enter adulthood. In Texas, students with disabilities at transition age are accessing the newest resource to enhance the chances of successful and meaningful

***Once professionals understand the basic concept that a person with a disability can earn a living wage and retain some benefits to assist in employment retention, then a whole new world begins to open up.***

employment. The West Texas Benefit Planning Outreach and Assistance (BPA&O) project, a program of Imagine Enterprises through a Social Security Administration grant, provides assistance for eligible students to turn their Social Security benefits into a meaningful employment tool.

### ***Work Incentives Overview***

Social Security cash benefits and Medicaid or Medicare insurance historically are viewed as income safety nets for people with disabilities. Like most issues facing the Social Security Administration (SSA), changing the system to reduce dependency on benefits is a hard sell. Recent changes in the Social Security Act have created work incentives to assist eligible recipients to enter the

workforce. Transition-aged students can use the work incentives to explore work opportunities and education that create a good career match for their future!

Identifying all the risks and the pros and cons of taking steps toward employment and self-sufficiency is a difficult and frightening task, but not impossible. Each person is different, and the maze of rules and possibilities that exist for each person requires expertise that is beyond the typical social service case manager. With teamwork, patience, creativity and determination, a person with a disability can go to work without the threat of losing the safety net of benefits and medical insurance until they are stable in long-term employment.

When Congress added new work incentives to the Social Security Act with the passage of the Ticket to Work and Work Incentives Improvement Act in 1999, it envisioned coordinated employment services between One-Stops, Vocational Rehabilitation, and State Mental Health and Mental Retardation systems. With the work incentives, people with disabilities can test their abilities, and may even be able to get help with disability-related expenses, education, training, and rehabilitation. Unfortunately, for many it hasn't been easy to get reliable information about work and benefits. People have a lot of misperceptions. We want to change that.

### ***The West Texas Project***

Since January 2001, the West Texas BPA&O Project has served as the information conduit in the 41 counties that constitute SSA's West Texas BPA&O area. Providing educational sessions to over 500 people in 27 different local agencies, we know it will take some time before the message starts to catch on, but once professionals understand the basic concept that a person with a dis-

ability can earn a living wage and retain some benefits to assist in the employment retention, then a whole new world begins to open up.

The project's home, Imagine Enterprises, is a non-profit employment agency with extensive experience in assisting people with disabilities who want to work. I am the Project Director and Stacey Sparks is the regional Benefits Planner. We provide services to people with disabilities that include assistance with housing, employment, community-based social services, Social Security, and other support programs. An estimated 17,000 Social Security recipients live in the geographic service area, and

***An estimated 17,000 Social Security recipients live in the geographic service area, and we work one-on-one with the person who has a disability and wants to explore how to work and use their disability benefits.***

we work one-on-one with the person who has a disability and wants to explore how to work and use their disability benefits.

Individualized services offered by the project include information and referral, problem-solving and advocacy, benefits analysis and advisement, benefits support planning, and short- and long-term benefits management. Services also include information and guidance on how work impacts other support programs such as Temporary Assistance for Needy



Families (TANF), Food Stamps, Federal Housing Subsidies, Unemployment Insurance, Worker's Compensation, Earned-Income Tax Credit, State Child Health Insurance Programs (CHIP), and others. We work with individuals and the local Social Security office to ensure full consideration of personal benefits. All services are individualized, friendly, and promote the beneficiary's or recipient's choice. Services are delivered in a setting selected by the beneficiary/recipient; it could be their home, their job, or the local coffee shop – the emphasis is on their choice. All benefit planning is completed in a non-judgmental manner and is focused on the future of the beneficiary/recipient, with special emphasis on his or her work goals. In addition, we provide training and outreach to disability advocacy organizations, state agency staff, and others interested in learning about the work incentives and how to help people with disabilities take advantage of them.

### ***"I'm Finding My Career"***

One success story from the West Texas BPA&O Project is that of Rod. When asked to describe his experience and his vocational and educational goals, he shared the following:

Hi, I'm Rod and I am 21. I have autism and use facilitated communication. I receive SSI and my Mom is my

payee. I go San Angelo Central High School. The school helps me find jobs; I have worked at the school and K-Mart. Right now, I have two jobs: I work at the YMCA and at a local restaurant. Mom and I were afraid I would lose my Medicaid because I worked. Mom met with Sandy and Stacey from Imagine Enterprises. They showed us how much I could earn before I would lose my SSI; they also said if I lost my SSI because I earned too much, I could maintain my Medicaid under 1619(b). After that, they told us about a program called Student Earned Income Exclusion. I can use it because I am a student and receive SSI. With it, Social Security won't count up to \$1,320 per month of my paycheck, up to \$5,340 per year. They are currently helping Mom write a letter to Social Security requesting it; then each month Mom will report my wages! It's that easy. While I am a student I can try different jobs or keep this job and not worry about my Medicaid!

After graduation, I am leaning toward something involving sports at the university. Sandy and Stacey said there is another work incentive called PASS that can help pay for job coaching and other expenses. Thanks to good information and support, I am given the opportunity to find my career!

*Sandy Hardy is Project Director with Imagine Enterprises, Abilene, Texas. She may be reached at 915/677-0767 or by e-mail at [shardy@imagineenterprises.com](mailto:shardy@imagineenterprises.com). Additional information and materials on SSI Work Incentives, including sample Plan for Achieving Self-Support (PASS) and Income Related Work Expense (IRWE) applications, can be found on the Web at [www.imagineenterprises.com](http://www.imagineenterprises.com).*

## ***The Plan for Achieving Self-Support (PASS)***

*The Plan for Achieving Self-Support (PASS) is a work incentive that allows an individual to set aside income and/or resources for a specified period of time to achieve a work goal. It can be used to support a number of expenses related to employment goals including tuition, fees, books, and supplies for school or training programs; supported employment services including a job coach; attendant care; equipment and tools needed to work; and transportation. The basic requirements include a feasible and reasonable occupational goal; a defined timetable; the need for income or resources, other than SSI benefits, to be set aside; and an explanation of expenditures to be covered by the set-aside funds. The most likely candidates for a PASS incentive are students who currently are receiving SSI benefits, want to work and have work goals in their IEP, are in school or a training program or plan to complete postsecondary training, or who plan to start their own business.*

*It is possible to incorporate a PASS into the IEP/transition plan of a student. To receive a PASS, a student must complete a PASS application and submit it to the local Social Security Administration office. Each PASS is reviewed for approval by the local PASS cadre. This process can take up to three months to complete. Anyone may help a student develop a PASS, including special education teachers and other school personnel, vocational counselors, social workers, employers, and private PASS vendors.*

*For further information contact your local Social Security Administration office.*

Adapted with permission from The Study Group, Inc. and The Institute on Community Integration (1998). *Meeting the needs of youth with disabilities: Handbook on Supplemental Security Income work incentives and transition students*. Minneapolis: Institute on Community Integration, University of Minnesota.

## Using Vocational Rehabilitation Funds to Support Study Abroad

by Mary Ann C. Higgins

Vocational Rehabilitation (VR) Counselor Denise McKoy had seen it before – the importance of helping her clients gain experiences outside of North Carolina to prepare for independent living and future employment. When Nick Klein and three of her other VR clients who were enrolled at St. Andrews Presbyterian College in Laurinburg, North Carolina, approached her about a summer-abroad program for credit, she listened with an open mind.

Nick Klein uses an electric wheelchair and requires a personal care attendant (PCA) for a few hours a day. During his

***It is critical that people with disabilities recognize the importance of international experience and, when possible, include it as part of employment preparation.***

junior year, Klein heard about an opportunity to study abroad in Scotland during the summer. He approached McKoy about the possibility of including it as part of his VR plan. McKoy recalls her response: “Whenever a student is interested in doing something that is out of the ordinary and wants to receive VR funding for it, I always encourage them to write a letter. I told Nick to write down what he wants to do and how it will help him reach his vocational goals.” Goals could include degree-related course support, increased confidence, global awareness, or functional skills such as adapting to new environments or hiring a PCA or notetaker. McKoy added, “I need the specifics, the

program requirements, the costs and fees such as airline ticket costs, extra tuition or fees, food and, if applicable, any PCA expenses. I also need to know what the student can contribute financially. VR may not pay for everything, but I want the student to be as specific as possible and include everything that will be needed.”

Klein recalls, “I drew up a proposal that I would be abroad for three weeks and my need for a PCA for four hours a day at \$9 per hour.” Nick was able to use other funds to pay for the balance of his PCA’s daily wages and the airfare, the university tuition, the lodging and transportation. One of the other participating students also used a PCA, so he and Klein were able to share some expenses: “My buddy and I split the costs for our PCAs’ airline ticket and meals.”

### VR Funding

“There is no federal regulation that prohibits the funding of an international program as part of an individual’s vocational rehabilitation plan,” reports Mary Davis, Rehabilitation Program Specialist at the Rehabilitation Services Administration (RSA) of the United States Department of Education, the federal agency that oversees the state level Vocational Rehabilitation Services. “Each state has flexibility in the nature and scope of what activities are covered, but cost alone can never be the only reason to deny a particular program.” She adds, however, “There does need to be a clear link between the international activity and the individual’s vocational objective.” It also should be clear that the experience is not available through participation in a domestic program. If a VR counselor agrees that the experience would be valuable and the VR department is supportive, it should be written into the vocational plan.

If VR has approved funding for a PCA, adaptive equipment or a notetaker to meet a vocational goal, it may be possible to use those funds to provide the same service while abroad. Davis recommends that individuals should discuss international program participation with their VR counselors if they feel it would increase their employability, as some states may have state level VR policies that apply. One of the considerations in approving the VR funding for Klein was that he would receive academic credit for the program. “The last two years we have not had summer school on the St. Andrew’s campus,” said McKoy, “so it was an advantage for the students to participate in this program and get credit during summer.”

### SSI Options

Another funding option for students with disabilities to consider is the SSI study abroad provision. It applies if a person with a disability receives Supplemental Security Income (SSI) benefits and has the opportunity to participate in an international exchange program. The provision allows for the continuation of benefits while participating in an overseas educational program. The exact wording from the *Social Security Handbook* (SSA, 2001) is:

A student of any age may be eligible for SSI benefits while temporarily outside the U.S. for the purpose of conducting studies that are not available in the U.S., are sponsored by an educational institution in the U.S., and are designed to enhance the student’s ability to engage in gainful employment. Such a student must have been eligible to receive an SSI benefit for the month preceding the first full month outside the U.S.

This is an exception to the more well-known “SSI Presence Rule” that does not allow for the continuation of SSI benefits while outside the United States for more than 30 days. The “30-day presence rule” was amended through legislation introduced by Rep. Pete Stark of California in 1994 as part of the Social Security Independence and Program Improvements Act, and it became effective January 1, 1995.

### **The Impact**

Emily Silberberg, the Director of Disability Services at St. Andrews, coordinated the three-week summer Scotland Abroad Trip for Nick Klein and other students with and without disabilities. The College Department of Humanities and Fine Arts approved the program so the students would receive academic credit. With this approval, all the participants and PCAs were covered under the college health insurance while they

*“This experience just really showed me that I can do anything – that I can be independent.”*

were abroad. McKoy and Silberberg both feel the students gained new perspectives on their lives. Silberberg shares, “Many of them had not been outside of the USA, let alone North Carolina before this trip. They saw that it was not that difficult to travel abroad in their wheelchairs and some have considered studying abroad again in the future. Laurinburg is a small town and all of the students are from rural North Carolina. I wanted them to see some possibilities including living in big cities and traveling abroad.” Klein said about the impact for him, “Oh man, there are just no boundaries; it was the best thing for me. After I got hurt, I felt confined. This experience just really showed me

that I can do anything – that I can be independent. It doesn’t matter what my goal is, I can accomplish it.”

Silberberg also had campus-wide goals in mind. “We wanted to show the faculty how easy it is to make a trip accessible, how working with the student to discuss needs related to transportation, lodging and other aspects of the program is completely possible. Being flexible is important for the student and the faculty member. If they think it is not accessible, they probably haven’t really explored it.” McKoy adds, “It is an alternative academic program. Just because a student has a disability doesn’t mean he or she can’t study abroad.” Mary Davis adds that individuals who feel that international experience is crucial to their future employability and yet are denied the opportunity to gain that experience as part of a vocational rehabilitation plan, should use their right to appeal through the Client Assistance Program. If an individual can present a strong case that the experience would make him or her more employable, it should be supported.

The Social Security Administration supports people with disabilities in getting the experience needed to be employed. It is critical that people with disabilities recognize the importance of international experience and, when possible, include it as part of employment preparation.

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## **The Impairment-Related Work Expense Incentive**

*The cost of certain impairment-related items and services that a person with a disability needs to work can be deducted from gross earnings through an Impairment-Related Work Expense (IRWE) incentive. A student requesting an IRWE must verify that the items or expenses are related to his or her disability and are necessary for job performance. The student will be asked to submit proof of payment. Impairment-related work expenses are deductible when:*

- *The expense enables a person to work.*
- *The person, because of a severe physical or mental impairment, needs the item or service for which the expense is incurred in order to work.*
- *The cost is paid by the person with a disability and is not reimbursed by another source.*
- *The expense is “reasonable” – it represents the standard charge for the item or service in the person’s community.*
- *The expense is paid in a month in which earned income is received or work is performed while the person used the impairment-related item or service.*

*Individuals with disabilities may rely on IRWE incentives throughout their entire lives. Work-related expenses that are incurred by a student while in secondary school are likely to continue when they exit school.*

*A student applying for an IRWE incentive under the SSI or SSDI programs should contact their local Social Security Administration office for specific details and documentation requirements.*

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## Student-Directed Job Searches: Project WISER in Montana

by Ellen Condon and Alicia Ruggles

Alicia Ruggles is a high school senior in Polson, Montana who will be graduating this spring. When she turned 18 on December 21st she became her own guardian, which means that she gets to make decisions about employment and who will provide support to her on her job. Through Project WISER, a national Transition Model Demonstration Grant directed by the University of Montana Rural Institute, and operating at Polson High School, Alicia and other students with significant disabilities are supported to gain access to employment as

***Through Project WISER, Alicia and other students with significant disabilities are supported to gain access to employment as a postschool outcome.***

a postschool outcome. Model components include individualized discovery of each student's strengths, interests, and support needs utilizing a planning tool called the *Vocational Profile*; individualized longitudinal career planning and job experience beginning with school-based jobs for students younger than 16; and individually developed community jobs for students age 16 and older. The model also builds Social Security Work Incentives into the transition planning process at each pilot school to maximize the student- and family-controlled resources available to support employment for each student.

Alicia's PASS (Plan for Achieving Self-Support) was approved earlier this year and gave her money to pay some-

one to help her to find a job, learn the job, and get to and from work since she doesn't drive. Her IEP team was committed to helping her develop and learn a job before she graduates on the first of June. Since the PASS plan is a source of money that she controls, she chose who to hire to help with that employment process using her PASS funds. With another student and teacher she developed a list of questions to ask people who wanted to help her find a job. Her student aide then typed them on the computer for her. Her friend's sister, Amanda, and another teacher, Nannette, wanted to be her job coach, so with assistance from her support person to set up the speaker phone, she called them and set up times to meet. She asked Carrie, her student aide, and one of the paraprofessionals to sit in the interviews to assist her to remember the questions she wanted to ask, or to help interpret what she was saying in case Amanda didn't understand her words. Some of the questions she asked were: "When can you work – nights, weekends, or day time?", "How will you teach me a new job task?", "How will you ensure that I am happy with the job coaching you are providing and my job?" She says that she felt powerful getting to ask the questions.

Two years ago Alicia began trying out different jobs at her school and in the community. In the beginning, she always had a job coach with her. The job coach helped her do the tasks she couldn't do by herself such as opening doors, grasping things, picking things up if she dropped them, setting up her work station and sometimes explaining or interpreting what she said to her bosses. She found it frightening when her team members began talking about her going to a job by herself, and at first she told them that she would always need a job coach. Then they talked

about leaving her only when she felt comfortable that she could do the job herself and when she knew her coworkers. "Now if I had somebody in the room when I got there I would be okay by myself," she says. She also wants to have a cell phone so that she can reach someone immediately if she needs to.

***Alicia now has a job working 20 hours a week as an aide in a local day care center.***

Now that Alicia has tried different jobs, like delivering mail between the middle and high school, making deliveries at the hospital, and volunteering at the Assisted Living Center, she has learned what things help her to work by herself, what kinds of help she needs, what jobs she likes, and what jobs she does well. Her IEP team has also developed a *Vocational Profile* for her, which is a document that summarizes all the information they have learned and discovered about her and that will assist her to develop or identify a job that she can do. Her team discovered her talents and gifts by spending time with her in new environments such as shopping, and in familiar environments such as the school. They all began to realize how much she could contribute to an employer. During her employment planning meeting, "a meeting with lots of people talking about things I can do well", people wrote things down on flipchart paper but "only when I said it was o.k." or correct. They listed things she could contribute, including: "has a fantastic memory"; "is observant and aware of schedules, her own as well as

all other students' and staffs"; "pays attention to detail and can point out errors or something that is out of place"; "likes to help people and is always offering assistance to solve problems"; "has a great sense of humor"; and "gets along well with coworkers." Next, they listed job tasks that she can do and, finally, employers in Polson that may meet her "ideal conditions of employment" where she could make a contribution. Some of the team members thought she would be good at quality control, but she told them "no." She liked the idea of working at the hospital, perhaps because she knows many of the people there and feels comfortable there. She chose to put that first on her job development list above the ideas of banks or schools.

Her paraprofessional developed a picture marketing portfolio for her, which her job developer took to the employers that she chose at her planning meeting. The pictures in her portfolio show the employers what she can do and what she can contribute.

Alicia now has a job. A customized paid work experience was developed for her at a local day care center, and she recently returned from that job announcing, "I got hired!" She will be working 20 hours a week as an aide, helping to supervise the children, read them stories, and help keep the schedule on track. She also continues her volunteer position at the Assisted Living Center. One of her financial goals is to put money into a savings account to pay for changes to her future house to make it accessible.

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## Savvy Strategies to Simplify SSI: Stress Reducing Tips for Families

*While Supplemental Security Income (SSI) presents many opportunities for young adults with disabilities and their families, managing SSI benefits can be confusing and stressful. Families of young adults receiving SSI may find it helpful to try the following management strategies. Following these tips can make it possible to use SSI as a creative tool for planning, and to go from stressed and reactive to positive and planful!*

- 1. Keep it on file.** Keep records of everything in a special notebook. Photocopy everything you send to SSA, including pay stubs.
- 2. Report changes in income immediately.** This is especially important if the monthly income from a job is inconsistent, as it often is for teenagers (if, for instance, they work a different number of hours every week or get paid biweekly).
- 3. Anticipate potential overpayments.** If you know an SSI check has not been adjusted to reflect a change in income, set aside some money to cover the upcoming overpayment so you don't feel squeezed when it happens.
- 4. Set up a meeting.** Sometimes it's easier to work out problems face-to-face. Meeting with a staff member at your local SSA office also allows you to develop a relationship with a person you can call on in the future.
- 5. Stick with the slow times.** Try not to contact SSA during busy periods, especially the beginning of the month (until the 5th or 6th). Early afternoons in the middle of the week and Friday

mornings are often quieter. Check with someone at your local office for the best times.

- 6. Put it in writing.** After you talk to someone, write down their name, the date, what you discussed, and what you decided to do. That way, if there are complications down the road you can point to "hard evidence." For particularly important issues, you may wish to follow up your conversation with a letter that confirms what you discussed.
- 7. Prepare for possible complications.** The Social Security Administration is a big and complex system. It can make the whole process a lot less stressful simply to realize that while problems do happen, they can also be solved. Make sure that you ask to speak to someone about SSI, as not all local office staff has the same knowledge. In the event that efforts at problem solving are unsuccessful, you can always appeal a decision. Appeals are often effective.
- 8. Find an expert.** Many schools, human services organizations, and state agencies have experts who specialize in Social Security planning.

*Reprinted and adapted with permission from Dreilinger, D. & Timmons, J.C. (Dec. 2001). "From stress to success: Making Social Security work for your young adult." Tools for Inclusion: Family and Consumer Series (9)3. Published by the Institute for Community Inclusion, Children's Hospital, Boston. For further resources visit their Web site at [www.communityinclusion.org](http://www.communityinclusion.org) or call Danielle Dreilinger at 617/287-4300 (voice) or 617/355-6956 (TTY).*

## The Illinois Benefits Education for Transition-Age Youth Project

by Deb Russell

The Illinois State Partnership Initiative, Putting the Pieces Together for Employment, is a five-year funded cooperative agreement between the Illinois Department of Human Services Office of Rehabilitation Services (IDHS-ORS) and the Social Security Administration (SSA), started in 1998. This systems-change project is focused on assisting youth with disabilities to better access employment after exiting school. The primary intervention of the project is providing benefits education and planning assistance to students and their families.

Through its three intervention sites – Chicago, DuPage County (near metropolitan Chicago), and Central Illinois – the students who are offered services are randomly selected from a list of all students meeting three criteria: 1) they are involved in IDHS-ORS funded work-experience programs as part of their Individual Education Plan; 2) they are between 16 to 21 years of age when enrolled; and 3) they are also receiving some form of SSA benefits. The youth and their families are offered the opportunity to receive benefits education and planning services in exchange for data collection. There is also a comparison group who are monitored via administrative databases. The families in the project have expressed great relief when offered these services; many parents and students have feared that being employed would prevent the student from continuing eligibility for income support benefit programs, and have been perplexed by the apparent inconsistencies of the programs. Often, even basic components of benefits programs are unknown to the youth and families.

When individuals are eligible for these benefit programs, many other programs become available to them automatically. These include access to funding sources for employment, residential and other support programs; tools and

services that can assist with the pursuit of postsecondary education or postsecondary employment; and medical coverage. Federal policy supports schools informing families about the existence of these programs and how to apply for them. Unfortunately, few schools have staff with the expertise to assist families in understanding how to maintain eligibility and what eligibility can provide in addition to the specific benefit. The Benefits Specialists in the State Partnership Initiative meet with the families and explain the impact of employment on the benefit programs that the student is enrolled in. The Benefits Specialists also educate the family about other income-support programs for which the student may be eligible. Tools such as the *Redbook on Employment Supports* and *Meeting the Needs of Youth with Disabilities: Handbook on Supplemental Security Income Work Incentives and Transition Students* are provided to the families. At the initial meeting, data is collected, the purpose of the study is explained and needs outside of benefits education and planning are identified. From this point on, the Benefits Specialist provides information and assistance as needed. The types of information requested include: trust/estate planning, guardianship, IEP advocacy, housing assistance, transportation assistance and linking with local service agencies and advocacy groups who can further support the family.

With most of the families served in the project, the level of income earned by the student is not enough to endanger eligibility for disability income-support benefits. The students are still in school and therefore do not have large numbers of hours worked each month at high wages. Even with the low wages of the project's participants, though, there are many instances of uncovering overpayments to Social Security either

through a lack of reporting wages, or usage of work incentives. In some cases, information for the families is not sufficient and the Benefits Specialist needs to assist in working with the local Social Security Office to resolve the issue. The last service the Benefits Specialist provides to the family is to assist them in staying current with changes in existing programs and awareness of the creation of new programs.

Illinois will be one of the first states to implement the Ticket to Work and Self Sufficiency program (Ticket). Youth usage of this opportunity can be one of the greatest tools offered to students. In addition, an older SSA program is also a great tool for this population – Plan to Achieve Self Support (PASS). Although transition-age youth face more issues related to the complexity of disability income support programs due to the nature of their categorical eligibility changing at the 18th birthday, there are also more opportunities offered to this group. The Benefits Specialists inform the family of how to use PASS and Ticket to ensure the continuum of services to support the youth in his or her goal of employment with no financial loss to the family. With the education of the family regarding the impact of earnings on benefits, the family is given the tools to use the systems to the student's advantage and leave the income-support roles when the student is ready. The ability to inform students, families, and educators about these opportunities and relieve their fears about accidentally losing benefits has been a most powerful opportunity to combat a large barrier to postsecondary success.

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## Resources for Further Information

- **Social Security Administration Web site ([www.ssa.gov/work](http://www.ssa.gov/work)).** The Web site includes information on work incentives, employment for beneficiaries with disabilities, and youth with disabilities. Among its resources is *Graduating to Independence*, a multimedia package that guides young people with disabilities through the transition from school to work ([www.ssa.gov/work/Youth/gradind.html](http://www.ssa.gov/work/Youth/gradind.html)).
- **2002 Redbook on Employment Support: A Summary Guide to Employment Support Available to People with Disabilities Under the Social Security Disability Insurance and Supplemental Security Income Programs.** Published by the Social Security Administration, the Redbook is a general reference source about employment-related provisions of SSDI and SSI, written for educators, advocates, rehabilitation professionals, and counselors. Available at [www.ssa.gov/work/ResourcesToolkit/redbook.htm](http://www.ssa.gov/work/ResourcesToolkit/redbook.htm), or by calling 410/965-0945.
- **Publications of the Program on Employment and Disability, Cornell University.** The program produces a wide range of materials on the topics of employment, Social Security benefits, and transition. Among available publications are:
  - A Brief Discussion of the Employment of People with Disabilities and the Definition of Disabilities
  - Benefits Planning and Assistance: Preliminary Job Functions and Domains
  - How Policy Variables Influence the Timing of Social Security Disability Insurance Applications
  - Impacts of Expanding Health Care Coverage on the Employment and Earnings of Participants in the SSI Work Incentive Program (Policy Brief)
- Private Insurance Contracts and Individuals with Disabilities Dealing with Overpayments of SSI/DI: A Practical Guide for Advocates (Policy and Practice Brief)
- **Guide to Strategic Planning for Transition Services and Supports in Local Schools**  
Many of the program's publications are available free online. For more information and publications, visit [www.ilr.cornell.edu/ped](http://www.ilr.cornell.edu/ped) or call 607/255-7727.
- **Publications of the National Center on Secondary Education and Transition, Institute on Community Integration, University of Minnesota.** The center publishes numerous materials for families, professionals, and policymakers on the topics of transition, secondary education, school-to-work, and employment. Among available titles are:
  - Providing a Quality Accommodated Experience in Preparation For and During Postsecondary School (Information Brief)
  - Parenting Postsecondary Students with Disabilities: Becoming the Mentor, Advocate, and Guide Your Young Adult Needs (Parent Brief)
  - Accommodations for Students with Disabilities in High School (Issue Brief)
  - Never Too Late: Approaches to Reading Instruction for Secondary Students with Disabilities (Research-to-Practice Brief)  
Many of the center's publications are available free online. For more information and publications visit <http://ici.umn.edu/ncset/publications> or call 612/624-4512.
- **Student-Led IEPs: A Guide for Student Involvement.** A guide for educators who are interested in increasing the involvement of students in the IEP process. Packed with practical ideas, forms, and approaches, this publication provides suggestions for starting a student-led IEP program, helping students understand their IEPs, engaging students in developing IEPs, preparing students to participate in or lead an IEP meeting, and monitoring ongoing self-advocacy. It also includes information on communicating with administrators, ensuring confidentiality, involving parents, planning lessons, and working with groups of students. Published on the Web at [http://www.ccc.sped.org/bk/catalog2/student-led\\_ieps.pdf](http://www.ccc.sped.org/bk/catalog2/student-led_ieps.pdf), or in print from the Institute on Community Integration, University of Minnesota, at 612/624-4512 or <http://ici.umn.edu>.
- **Individuals with Disabilities Education Act of 1997: Transition Requirements – A Guide for States, Districts, Schools, Universities, and Families.** A handbook providing technical assistance for the implementation of the transition services requirements of the IDEA. Available from the Institute on Community Integration, University of Minnesota, 612/624-4512 or <http://ici.umn.edu>.
- **School to What? Day Planner Inserts.** A set of day-planner inserts supporting investment in all learners through access to school and community learning experiences. The materials include laminated, full-color, 6" x 9" day-planner inserts listing action steps for students, school staff, employers, and parents; a student Personal Assets & Goal Setting Sheet; and a manual containing ideas for using the materials. Available from the Institute on Community Integration, University of Minnesota, 612/624-4512 or <http://ici.umn.edu>.

*[Cobb, continued from page 1]*

was not going to let any obstacles prevent her from achieving it. The MAXIMUS staff began to identify gaps in transition services that had to be addressed to help her achieve her goal. A transition team was formed and a Youth Transition Plan was drafted and implemented that identified strategies and services necessary for Nikki to succeed.

Today, Nikki is in her first semester at Catonsville Community College in Baltimore, Maryland, and is planning on eventually transferring to a four-year college. Below, she talks about her journey thus far from high school to college.

• • •

In high school, I had to deal with things that other kids take for granted, like the need to have the halls clear so I could get to and from classes on time in my wheelchair, and the fact that it takes me longer to write and I need help with my reading and writing. Just the amount of time it takes for me to get ready in the morning to go to school is something that others don't usually have to plan and organize to the extent that I do. And transportation is a challenge when you have to rely on a paratransport system over which you have no control. I missed many days of school and was often late getting home as a result of waiting for my rides. But I did feel accepted in high school. I had great friends in school that were very helpful and the teachers were all very supportive.

When I enrolled in the MAXIMUS program I also got a lot of support from them. They were able to bring together a transition team that included my team at school and they added more supports that directly impacted my goal of post-secondary education. The staff at MAXIMUS made referrals for me to providers that were outside the school to help with my community service hours that I needed to graduate. They referred me to the Department of Rehabilitation Services (DORS) for vocational rehabilitation services. My experience with DORS was mixed. Although they did evaluation and testing to determine my strengths and challenges, I felt that the educational options they presented were

not necessarily going to help me reach my career goal. So, when MAXIMUS told me about the SSI tuition waiver, I used that to enroll in the local community college that I am now attending. I always knew there would be a lot of obstacles for me to get a college education, but I knew that I could beat all of them except for the financial barriers. That was one that I just did not have the answer to. So, this tuition waiver for my first two years of school is a great help.

I plan to finish my first two years then I want to transfer to the College of Notre Dame in Towson, Maryland. I have visited there with my Career Development Specialist from MAXIMUS. I really like that it is an all-women's college because I cannot be worried about guys right now. I want to earn a bachelors degree in political science or something that will prepare me for a law degree. Then I want to go to law school.

I have great supports at Catonsville Community College! I have a note taker, a reader, books on tape, and I can take my exams with extra time. I can use a reader and a proctor for my exams as well. I seem to be fitting in and I like my professors. MAXIMUS found a tutor that works with me on math skills and on assessing my progress. MAXIMUS also just gave me a laptop computer through their computer donation program; it will be helpful to be able to work on papers while I wait for the paratransport to pick me up. I still have difficulty with the paratransport system. But that is a problem that the transportation system will have to keep working on. With my law degree, maybe I can help to improve that system as well as others that serve the needs of young people with disabilities who have dreams like mine!

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## **The Student Earned Income Exclusion and the Earned Income Disregard**

*The Student Earned Income Exclusion allows a person with a disability under age 22 and regularly attending school to exclude a set amount of earned income per month before applying the Earned Income Disregard. The Student Earned Income Exclusion may be used alone or in combination with the Earned Income Disregard. Students receiving this work incentive must submit a statement of school attendance, a statement of employment, and wage receipts periodically to their local Social Security Administration office. Local office procedures differ as to how often they are required.*

*The Earned Income Disregard applies to all SSI program recipients, including any student earning wages from a school-sponsored employment program or other employment. Under this exclusion, some earnings each month are not counted toward the specified SSI income limit. For many students with disabilities, the Earned Income Disregard alone will ensure that most or all SSI benefits are maintained while the student participates in school-sponsored paid employment or other paid work situations. In addition to the Earned Income Disregard, transition students receiving SSI benefits may be eligible for the Student Earned Income Exclusion.*

*For additional information on both of these incentives contact your local Social Security Administration office.*

Adapted with permission from The Study Group, Inc. and The Institute on Community Integration (1998). *Meeting the needs of youth with disabilities: Handbook on Supplemental Security Income work incentives and transition students*. Minneapolis: Institute on Community Integration, University of Minnesota.

[Schoeller, continued from page 7]

SSA outreach employment specialists, or others who are able to meet with families and to address these issues.

### **Need for Cultural Competence**

Education in cultural competence, sensitivity, and awareness is needed across agencies and systems. For families who are not citizens of the U.S., do not speak English, and/or do not understand our government bureaucracies, issues of trust and communication are prevalent. Many families from other cultures depend on many human services programs. When facing employment and wages that will impact benefits, they are fearful of losing those benefits and may refuse employment and career development options for their youth. Teachers are required through IDEA to develop career/vocational skills for students in transition, thus causing a conflict between education and families. Although SSA is working at making it a priority to hire culturally diverse staff, additional training for all transition agency staff in both cultural competency and the benefits programs is needed.

### **Aligning School/Adult Requirements**

Aligning school disability labels with the diagnosis requirements for eligibility in the adult system could greatly help families and youth to acquire and maintain supports and benefits and increase employment opportunities. The label of emotional/behavioral disorder without a psychiatric diagnosis does not meet eligibility criteria for SSI or health and human service benefits. For many youth, health insurance is also unavailable and schools do not employ psychiatrists for this diagnosis. Without Medicaid or Medical Assistance they will go undiagnosed, untreated, and unsupported. Youth with the EBD label would benefit from access to an adult diagnosis.

### **PASS and IRWE Rarely Used**

There is little reason for youth in transition to apply for a Plan for Achieving

Self-Support (PASS) or Impairment-Related Work Expenses (IRWE). Most youth who receive transition services through IDEA have access to services and supports for employment and career development. Transportation, assistive technology, job development and coaching, and in some states, post-secondary enrollment option programs, are part of transition planning and services. It would not be necessary for youth to use their own earnings to pay for these services, as they would be covered by the educational system while the youth is still in school. Some may want to write a PASS during their final year in school to set aside earnings for college tuition or transportation needs following transition services. Many adults who would require job coaching or assistive technology will have access to those services through their Developmental Disabilities or Rehabilitation Services.

### **Conclusion**

Additional studies are needed to evaluate the need for and effectiveness of inter-agency service coordination and benefits analysis for transition aged youth, families and the professionals that support them. The SSI program and its work incentives must be viewed as a viable option that supports students in transition and the attainment of adult life outcomes. Families and youth who participated in this follow-along study value the financial and health benefits from SSI and Medical Assistance. Involving families and youth in future Social Security discussions and planning may improve policy and program implementation for easier access and utilization of the work incentives for employment.

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## **Are Most Students in Special Education Eligible for SSI?**

*Educators may wonder if every student receiving special education services in their school is eligible for Supplemental Security Income (SSI) benefits. The answer is no. Only those students who meet the Social Security Administration's (SSA) disability, income, and resources requirements are eligible. The SSA requirements for disability determination are not the same as educational requirements for participation in special education. Not all students identified as disabled under IDEA will meet SSA's requirements for receiving SSI benefits. A number of students who have behaviors or conditions that require special education services do not meet SSI criteria. Conversely, there are students who have physical and medical impairments who do qualify for SSI benefits, yet are not in special education because they do not require specially designed instruction.*

*School personnel should be knowledgeable about the eligibility requirements in order to appropriately advise parents and students. Information and answers to questions are available through the SSA toll free number, 1-800-772-1213. Through this number, educators can obtain referrals and materials that will answer questions, including contact information for the SSA Professional Relations Officer in their region. This officer is knowledgeable on most aspects of the SSI system.*

Adapted with permission from The Study Group, Inc. and The Institute on Community Integration (1998). *Meeting the needs of youth with disabilities: Handbook on Supplemental Security Income work incentives and transition students.* Minneapolis: Institute on Community Integration, University of Minnesota.

[Golden, continued from page 9]

vider that does. In the case of someone who understands their capacities and ongoing needs for very specific, specialized support, they might want to consider a provider or group of providers that can not only provide vocational rehabilitation counseling, job development and placement services, but also specialized therapies needed such as speech language pathology, occupational therapy, cognitive therapy, etc. For someone who just needs modifications to a vehicle for transportation to and from work to achieve their specific work goal, they might want to consider locating a provider with resources to cover those associated costs or a provider who is knowledgeable about the SSA's work incentive provisions and can assist them in writing a Plan for Achieving Self Support.

### ***Impact on Financial Well-Being and Independence***

Most individuals considering pursuit of employment are doing so to increase their financial well-being and independence. It is a critical step in the informed decision making process to make sure that beneficiaries understand how their benefits will be impacted by earnings and employment. These benefits not only include SSI and SSDI, but also housing subsidies, Temporary Assistance for Needy Families, state Medicaid, Unemployment Insurance, Worker's Compensation and other state benefits. Benefits Planning, Assistance and Outreach Projects (BPA&O) around the country can provide major assistance in helping beneficiaries to understand this impact, as well as provide information on available work incentives to support the work effort. BPA&O Projects are specifically charged with the responsibility of targeting and providing benefits planning and assistance services to transition-aged youth in the geographic area served by their program. A Benefits Specialist within a BPA&O Project can help the young person and their family understand the specific dollar amount of earnings needed to off-set the loss of

benefits across an array of programs as well as other benefits the person might need to have such as health care. This dollar amount, coupled with other employment benefits needed, provides an important benchmark or profile for the potential service provider and beneficiary to work with as they consider annual earnings a job must generate to ensure the person's financial well-being and increased independence.

### ***Assessment and Selection of an Employment Network***

Once an individual has a basic understanding of what their unique interests, preferences, skill set, and need for employment supports are, the process of selecting a provider begins. A comprehensive and careful review and comparison of potential employment networks should occur during this assessment process. Potential providers should be evaluated on a number of levels including staff qualifications, service delivery characteristics, and their effectiveness in assisting other individuals with disabilities to realize their employment, benefits, and financial goals. In addition to formal interviews with potential employment networks and a review of their outcome data and records, effort should also be made to gain insight and feedback regarding the satisfaction of the network's current or former customers. Remember, it is the customer that has the choice of who they select as a service provider and/or deposit their "Ticket" with. As with shopping for a new car, it is important to shop around for the best deal with the most features.

### ***Comprehensive Plan for Employment***

Evaluating the services and supports being provided starts with ensuring that the beneficiary's individualized work or service plan incorporates all the important elements of services to be provided as well as the preferred employment outcome. This service-planning document serves as a contract between the benefi-

ciary and the service provider. If it has not been agreed to by both the service provider and the beneficiary and incorporated into the plan, then it becomes difficult to evaluate. For example, if the individual and the service provider have identified that a full-time job in the field of computer technology is the preferred outcome, it should be built into the individual's work plan. That will help guide the service provider as they are doing job development and provide them a benchmark against which to measure jobs they are developing. If the salary must be at a certain level to off-set loss of benefits, then that should be built in as well. Let's say an individual is going to lose their subsidized housing within a year of becoming employed at a certain level; that individual's plan should also identify strategies for supporting that individual in locating alternative housing or at a minimum a referral to a community resource to assist with this. A final important consideration is that of quality assurance. As mentioned earlier, under the Ticket to Work Program a beneficiary does have a right to terminate services with the original EN and solicit services from another EN. However, prior to making this decision, the individual should work with the provider to resolve any differences and make sure they understand how they are attempting to support the customer's movement toward employment.

### ***How Might the Ticket Work for a Transition-Aged Youth?***

Benz, Lindstrom and Yovanoff (2000) studied the relationship between transition practices and postschool outcomes. They summarized four areas of recommended policies and practices:

- "Focus secondary and transition services concurrently on the two goals of school completion and postschool preparation.
- Promote curricular relevance and student self-determination through student-centered planning and individualized services.

- Expand the use of collaborative service delivery programs as a mechanism for delivering transition services.
- Extend secondary school reform efforts to include career development, applied learning in the community, and transition planning as a central part of the regular education curriculum for all students.” (p. 527)

The Ticket to Work program supports these practices through payment for 18-21 year old students who receive SSI or SSDI benefits and obtain and sustain employment. The very process of using a Ticket insures that students engage in an individualized and collaborative planning, training and placement process, culminating in a paid employment outcome for each individual.

The most likely scenario for achieving an employment outcome involves school districts and agencies collaborating to form an Employment Network. The school and agency develop a memorandum of understanding, which details the way in which Ticket money will be divided to compensate each for rendered services. In this example, as the student turns 18, he or she would continue to engage in a person-centered transition planning process, to establish and refine hopes and dreams, and establish a circle of supportive adults and peers. As a part of the planning process, the student would re-establish eligibility for Social Security benefits and be presented with a Ticket and a list of available Employment Networks and activities to learn about each potential choice.

If a student chooses the school/agency collaboration as their Employment Network, the school would build on a student's career pathway, developed as part of the secondary education program, and engage the student within community-based work settings combined with technological and applied academic education, while a student is 18 and 19 years old. As a student turns 20 and 21 years old, a collaborating agency assists the student in securing a

paid position with job coaching and follow-up services beyond age 21 as needed. Because all of these activities lead to paid employment, this collaborative Employment Network would be eligible for payment through the Ticket to Work program.

### **Final Considerations**

The Ticket to Work and Work Incentives Improvement Act of 1999 is widely recognized as the most significant piece of legislation for people with disabilities since the passage of the Americans with Disabilities Act of 1990. Both through the Ticket to Work and BPA&O Programs outlined above, as well as through additional health care and work incentive enhancements, the Act enhances the ability of youth with disabilities to make choices and exercise greater control over the path they will pursue from school to work, as well as the supports that will be in place to make success possible. The following are suggestions to ensure that access to these programs and provisions is maximized on an individual level:

- Prior to age 18, plan and prepare for the SSI age-18 redetermination. Upon reaching age 18, a redetermination will be conducted to determine the individual's ability to continue receiving SSI cash benefits under the adult disability criteria. A determination that the individual is no longer eligible for cash benefits under SSI, will likewise compromise their eligibility for the Ticket to Work program.
- Begin early to gather and organize information on the Employment Networks providing service in your locality to ensure sound decisions and a smooth and timely transition to services.
- Identify and request benefits planning and assistance services from the BPA&O project in your area. A listing of projects across the country is available online at [www.ssa.gov/work](http://www.ssa.gov/work).

- Become familiar with the health care provisions in your State. The Act creates many opportunities and options for States to develop Medicaid Buy-in programs and make other targeted improvements to their Medicaid program. States are, however, not mandated to implement these provisions. As a result, there is significant variation between States in availability and access to these programs. Learn where your State is in this regard and link with appropriate State and local agencies for access.

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- **SSI and Postsecondary Education Support**
- **Supporting Families to Coordinate Cross-Agency Benefits and Utilize Work Incentives**
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- **Benefits Planning and Outreach Projects**
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*A publication of the Institute on Community Integration (UAP) and the Research and Training Center on Community Living, College of Education and Human Development, University of Minnesota. Dedicated to improving community services and social supports for persons with disabilities and their families. This Impact is also published on the Web at <http://ici.umn.edu/products/newsletters.html>.*

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## **Impact**

*Feature Issue on Young Adults with Disabilities & Social Security Administration Employment Support Programs*

*Volume 15 · Number 1 · Spring 2002*

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*Impact* is published quarterly by the Institute on Community Integration (UAP), and the Research and Training Center on Community Living, College of Education and Human Development, University of Minnesota. This issue was supported, in part, by Grant #90DD0506/01 from the Administration on Developmental Disabilities, US Department of Health and Human Services; Grant #H133B980047 from the National Institute on Disability and Rehabilitation Research, US Department of Education; and Grant #USDE8023D70303 and Cooperative Agreement #H326J000005 from the Office of Special Education Programs, US Department of Education. The opinions expressed are those of the authors and do not necessarily reflect the views of the Institute, Center, University, or their funding sources. For additional copies or information contact: Institute on Community Integration, University of Minnesota, 109 Pattee Hall, 150 Pillsbury Dr. SE, Minneapolis, MN 55455 • 612/624-4512 • <http://ici.umn.edu>.

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