Presentation Objectives

1. Describe the Social Security disability benefit programs.
2. Describe the Social Security Administration’s employment initiatives
3. Provide an overview of the Work Incentive Planning and Assistance (WIPA)
4. Provide an overview of the National Training and Data Center
5. Discuss the importance of the NTDC Help Desk

Two Types of Social Security Disability Benefit Programs

- **Supplemental Security Income** is an income enhancement program for individuals with little or no income and usually minimal prior work experience. It is a means-tested program; that is, eligibility is subject to strict income and resource limits. SSI is funded by general tax revenues.

Social Security Disability Beneficiaries

- 4.5 million Supplemental Security Income (SSI) beneficiaries
- 8.0 million Social Security Disability Insurance (SSDI) beneficiaries
- 1.5 million individuals receive both SSI and SSDI benefits

Characteristics of Social Security Disability Beneficiaries

- People who have been born with developmental disabilities
- People who have experienced illness or injury

Two Types of Social Security Disability Benefit Programs

- **Social Security Disability Insurance** is an income replacement program for individuals with prior work histories who have acquired serious long-term disabilities. SSDI is funded through the Social Security Trust Fund.
**Characteristics of Social Security Disability Beneficiaries**

- People who are poor or who have experienced extreme financial hardship
- People who want to work if they can

**Disability and Poverty**

Approximately six million beneficiaries, more than 70 percent of SSI beneficiaries, and 30 percent of SSDI beneficiaries, are currently living below the federal poverty level.

**Disability and Poverty**

- The average SSI benefit of $564 per month (July 2016) is only 56.1 percent of the 2017 federal poverty level of $12,060 for a family of one.
- The average SSDI monthly benefit of $1,166 (August 2016) is only 116 percent of the 2017 federal poverty level for a family of one.

**Obstacles to Employment for Social Security Disability Beneficiaries**

1. Poor health
2. Discrimination
3. Work disincentives in Social Security program rules
4. Lack of employment services

**Employment Status of Social Security Beneficiaries**

- Very few beneficiaries work
- Many beneficiaries want to work

**Additional Indicators**

- 50% of individuals with disabilities are “Unbanked” - Have no access to financial services (checking and savings, credit, money transfer, insurance, or pensions) through any type of financial sector organization such as banks, non-bank financial institutions, financial cooperatives and credit unions, finance companies.
- Only 10 percent of individuals with disabilities own their own home, as compared to 65% of all working age adults.
Work Oriented Beneficiaries

• Forty percent of all Social Security disability beneficiaries, are "work oriented" individuals who (1) have a clear goal to enter or reenter the workforce, or (2) have engaged in employment related activities in the past 12 months.
• This equals over 5 million beneficiaries

The Myths

• If you receive disability benefits, don't work
• Or, if you work, don't work too much
• And, whatever you do, don't save!

New Work Incentive Paradigm

• Work is not only good, it is essential to escaping a life of dependency on benefits and poverty!
• While work and earnings are essential, they are not the outcome or end point, but rather the beginning step in building income and wealth.
• Financial education provides the information and tools needed to set financial goals and effectively manage their income and assets to meet goals - both short and long-term.

The New Paradigm

• Few people have ever spent their way out of poverty. Those who escape do so through saving and investing for the long-term. ”

   Michael Sherraden
   Center for Social Development

Social Security Disability Benefit Programs

• SSA disability benefits are paid through two basic programs:
  – Supplemental Security Income (SSI)
  – Title II Disability Benefits
• These two programs are completely different and treat earned income very differently

Comparison of SSI and Title II Disability Benefits

SSI:
• Needs-based program funded by federal tax dollars, not SSA trust fund
• Limits on earned income, unearned income & resources
• Health coverage through Medicaid

Title II Disability:
• Entitlement program based upon insured status, funded by SSA trust fund
• No limits on unearned income or resources – just earned income
• Medicare
Work and SSA Disability Benefits are NOT Mutually Exclusive!

- Beneficiaries can earn money and still keep cash benefits in almost all cases
- Even if earned income causes loss of cash payments, Medicaid and/or Medicare coverage can be kept – sometimes indefinitely!
- Even full time work for better than minimum wage is possible in many cases
- In most cases, working results in MORE disposable income

Social Security Employment Initiatives

Improve Employment Opportunities

The Ticket to Work Program

Improve Employment Opportunities

Social Security – Vocational Rehabilitation Cost Reimbursement Program

Address Work Disincentives

The Work Incentive Planning and Assistance Program (WIPA)

Test New Program Rules

- The Benefit Offset National Demonstration (BOND)
- Promoting Opportunity Demonstration
- Supported Employment Demonstration
WIPA National Training and Data Center

The National Training and Data Center is all about improving employment opportunities and outcomes for Social Security disability beneficiaries.

The WIPA Program

- A national network of 83 programs serving beneficiaries in all 50 states, District of Columbia, and seven U.S. territories
- The program started in 2000.

WIPA Programs

WIPA projects provide Social Security disability beneficiaries work incentives planning and assistance services to support their efforts to acquire, retain, and increase meaningful employment and improve financial independence.

The National Training and Data Center

VCU - Abt Associates
Social Solutions Global
Griffin Hammis and Associates
Cornell University
Georgia Tech University

The WIPA Program

- Provides planning and assistance to encourage disability beneficiaries to return to work
- Helps disability beneficiaries to determine eligibility for federal or state work incentives programs (including programs other than Social Security programs, such as utility subsidy and housing programs)

The National Training and Data Center

- Since 2000, VCU has provided training and technical assistance to Social Security’s work incentive counseling initiative
- The National Training and Data Center provides training, certification, and technical assistance to support the 400 CWICs
The WIPA Program

- Refers disability beneficiaries to Employment Networks or state vocational rehabilitation agencies for employment services and supports
- Provides information about federally subsidized health benefits coverage (Medicare or Medicaid) and other programs available to those who enter the workforce

WIPA is an Employment Support Program

Work Incentive Counseling services enable beneficiaries to overcome two major barriers to employment (National Beneficiary Survey)
- Fear of loss of cash benefits and health care coverage
- Complexity of Social Security work incentives

WIPA Service Priorities

- Beneficiaries who are working full/part time, are self-employed full/part time, or are about to work full/part time;
- Beneficiaries who have had a job interview within the 30 days prior to their first contact with the WIPA or Help Line, or who have a job interview within the two weeks following contact with the Help Line or initial contact with the WIPA

WIPA Service Priorities

- Transition-aged youth between the ages of 14 and 25 at any stage during the employment continuum
- Veterans seeking assistance to return to work

Two Types of WIPA Services

- Information and Referral Services – General information on Social Security and other federal benefit programs, work incentive provisions, health care coverage, and other related issues. May require detailed research on the part of the Community Work Incentive Coordinator.

Two Types of WIPA Services

- Individualized WIPA Services – Individualized, case-specific information to enable a beneficiary to make informed choices regarding their career and financial goals, and to link beneficiaries with the employment services and support to enable them to obtain or retain employment.
Benefits Summary and Analyses

The BS&A is a written report that summarizes a person’s benefits and analyzes the effect of work on those benefits.

Benefits Summary and Analysis

- Confirmation of the benefits a beneficiary receives;
- Confirmation of the beneficiary’s current earning goal(s);
- Work incentive information that relates to the beneficiary’s benefits and earning goal(s);
- Estimated changes, if any, to benefits given the earning goal(s);
- Recommendations for employment services; and
- Options for resolving any benefit issues

Report Writing BS&A Software

- Launched in 2016–17
- 23 WIPI projects using the software
- Also includes state specific benefits
- Examples

Role of the CWICs

- Helping beneficiaries confirm their career and financial goals;
- Helping beneficiaries determine what services supports or accommodations are needed to achieve the career and financial goals;
- Explaining Social Security’s Ticket to Work program and other vocational services and supports available to individuals with disabilities in the local service area;

Role of the CWICs

- Connecting beneficiaries with the specific services and supports needed to obtain and maintain paid employment; and
- Assisting beneficiaries with disabilities to resolve problems related to work, higher education, occupational skills training and work attainment or continuation of work.

CWIC Training and Support

- 40 hours - Face-to-face initial training
- 36 hours - Part 1 assessments
- 40 hours – Part 2 assessments
- 12 hours – Other required trainings
- 90 hours – Year 1 technical assistance
- 228 hours – Total first year Training and TA
CWIC Continuing Certification

18 hours of continuing certification credits

- Four NTDC supplemental trainings (12 hours)
- One Benefit Summary and Analysis review (3 hours)
- One state specific benefit training (3 hours)

Ongoing Technical Assistance

Is it possible for a person to be receiving SSDI benefits as a DAC (receiving a small amount from the parent), as a disabled worker from their own record (also a small amount) while also being eligible for SSI as the SSI shows non-pay due to access income?

Introduction to Social Security Disability Benefits, Work Incentives, and Employment Support Programs Web Course

- Launched this past spring
- 239 participants in May, 2017
- 58 Employment Network Staff
- 44 Vocational Rehabilitation Agency Staff

2016-17 Totals

- 434 Full or Part-time Community Work Incentive Counselors
- 44,150 beneficiaries served during the past project year

Type of Benefit

<table>
<thead>
<tr>
<th>Benefits Received at Intake</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>SSDI</td>
<td>61.93%</td>
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<tr>
<td>SSI</td>
<td>21.00%</td>
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<tr>
<td>Both SSI and SSDI</td>
<td>17.07%</td>
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<tr>
<td>Total</td>
<td>100.00%</td>
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</tbody>
</table>

Age at Intake

<table>
<thead>
<tr>
<th>Range</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>14 – 25 Years Old</td>
<td>10.13%</td>
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<tr>
<td>26 – 35 Years Old</td>
<td>14.43%</td>
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<tr>
<td>36 – 45 Years Old</td>
<td>18.09%</td>
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<tr>
<td>46 – 55 Years Old</td>
<td>28.31%</td>
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<tr>
<td>56 – 66 Years Old</td>
<td>29.04%</td>
</tr>
<tr>
<td>Total</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
The CWIC Network

- Former employment support providers
- Former counselors and social workers
- Sometimes individuals with disabilities

Promoting Opportunities Demonstration

- 4 ½ year demonstration program with the Social Security Administration (SSA)
  - Abt Associates (Abt) is implementing POD
  - Mathematica Policy Research (Mathematica) is evaluating POD
- POD is a Randomized Controlled trial in 8 sites
  - Two treatment groups (5,000 participants each)
  - One control group (5,000 participants)
- Intervention implemented in sites by VRs (5) and WIPA providers (3)

Purpose of POD

- The Bipartisan Budget Act of 2015 (BBA) renews SSA’s authority to conduct demonstration projects that are designed to promote labor force attachment and identify mechanisms that could result in savings to the Social Security Disability Insurance (SSDI) trust fund.
- BBA also requires SSA to implement a new demonstration to test a new $1 for $2 benefit offset formula for the SSDI program.

Why is the Demonstration Important?

Congress is considering many types of modifications to the Social Security disability benefit program:

- Work requirements for some Social Security disability beneficiaries;
- Time limited benefits;
- Rapid repayment of overpayments, and
- Encouraging individuals with high earnings potential to work their way off benefits

Why is the Demonstration Important

- The disability community has promoted the idea of a gradual earning offset in the SSDI program for two decades.
- The results of the POD demonstration are vital to determining (1) whether the offset will be implemented and (2) how the offset will be structured.