



# VCU

VIRGINIA COMMONWEALTH UNIVERSITY

Work Incentives Planning and Assistance  
National Training and Data Center

# Introduction to Social Security Disability Benefits, Work Incentives and Employment Support – Lesson 1

# **Lesson 1: The Problem of Unemployment among Social Security Disability Beneficiaries – WIPA as Part of the Solution**

# Learning Objectives

Upon completion of this training, participants will:

1. Understand the issue of poverty as it impacts disability beneficiaries and efforts Social Security has implemented to address it;
2. Define financial stability and describe how employment supports this goal;
3. Identify the key provisions of the Ticket to Work Program and describe the role of Employment Networks (ENs);
4. Describe the key components of the Work Incentives Planning and Assistance (WIPA) program and the role of Community Work Incentive Coordinators (CWICs) as part of the employment support team; and
5. Describe how stakeholders can work with WIPA projects to support their shared goals.

# **Social Security disability beneficiaries are people who ...**

- Have very significant disabilities;
- Are unable to support themselves by working due to disability;
- Typically have little work experience or have been out of the workforce for a long time; and
- May be struggling financially.

# The Relationship between Poverty and Disability

- Poverty rate for people with disabilities is more than twice the poverty rate of those without disabilities.
- More than 70% of SSI recipients and 30% of Title II disability beneficiaries have income below federal poverty level.
- Only about 13% of Social Security and/or SSI disability beneficiaries earned at least \$1,000 in 2011. Those who worked and received benefits averaged \$637/month in that year.

# Causes of Unemployment among Disability Beneficiaries

- Lack of services and supports needed to help beneficiaries successfully obtain and maintain employment.
- Fear of losing critical cash benefits and health insurance.
- Beneficiaries may believe they are incapable of working due to their disabling condition(s).

# Social Security's Efforts to Promote Employment for Disability Beneficiaries

- Ticket to Work Program;
- Protection & Advocacy for Beneficiaries of Social Security (PABSS); and
- Work Incentives Planning and Assistance Program (WIPA).

# Ticket to Work Program

- Created as part of the Ticket to Work and Work Incentives Improvement Act of 1999.
- Provides expanded access to service providers (Employment Networks and State VR Agencies) that help beneficiaries prepare for employment, get and keep a job leading to greater financial independence.
- Provides exemption from medical disability reviews as long as the Ticket is in use and certain progress standards are met.



# Protection & Advocacy for Beneficiaries of Social Security (PABSS)

- Helps people with disabilities who receive SSI or Social Security Disability Insurance (SSDI) and have a disability-related employment issue.
- PABSS advocates provide legal support, advocacy and information to assist beneficiaries to resolve employment-related concerns.
- PABSS programs vary by state. Contact your state Protection & Advocacy agency more information.

# Work Incentives Planning & Assistance (WIPA)

- Created as part of the Ticket to Work and Work Incentives Improvement Act of 1999.
- Social Security has cooperative agreements with 83 community agencies across the nation and the U.S. territories to provide WIPA services.
- WIPA projects are staffed by Community Work Incentives Coordinators (CWICs) who are trained to provide individualized, in-depth employment focused benefits analysis and work incentives planning.
- To date, WIPA projects have served more than 750,000 individuals.

# Understanding the WIPA Program

# WIPA is all about WORK

The mission of the WIPA program  
is to promote employment  
and financial independence  
for beneficiaries of the  
Social Security disability benefit programs.

# WIPA Projects Work to:

- Increase the number of Social Security disability beneficiaries who engage in paid employment including self-employment.
- Support beneficiaries in successfully maintaining employment (or self-employment) over time.
- Provide accurate and timely work incentives planning and assistance services that enable beneficiaries to increase their earnings capacity over time and maximize the financial benefit of working.
- Reduce beneficiary dependence on Social Security disability benefits and other income support programs.
- Increase the financial independence and stability of beneficiaries through self-sustaining employment, asset development, and improved management of fiscal resources.

# Key Characteristics of the WIPA Program

WIPA services are:

- Based on collaborative partnerships;
- Focused on improving financial stability and independence;
- Individualized, intensive, and ongoing; and
- Delivered by trained and certified Community Work Incentives Coordinators (CWICs).

# Collaborative Partnerships

WIPA services delivered in coordination with other members of beneficiary's employment support team including:

- Employment Networks (ENs);
- State VR Agencies;
- Protection & Advocacy for Beneficiaries of Social Security (PABSS);
- American Job Centers;
- Public School Systems; and
- Other disability services providers.

# Financial Stability and WIPA Services

When working with beneficiaries, CWICs must keep the bigger picture in mind. While promoting employment is a critical part of their job, the more important outcome is **improved financial stability**.

Employment is a means to that end, but attaining true financial stability takes more than just getting a job.

# Defining Financial Stability

- Having enough money to avoid lifelong poverty and reduce or eliminate dependence on disability benefits or other income support programs. Being able to meet basic expenses.
- Having enough income to live independently and pursue chosen lifestyle.
- Maintaining employment that meets individual's economic and personal goals, and provides fringe benefits, long-term security.
- Having ability to manage finances, save for the future and access support necessary to make sound financial plans.
- Managing one's own benefits, including monitoring use of work incentives and reporting earnings to benefit programs.

# Individualized Work Incentives Planning & Assistance

This is the cornerstone of WIPA services and may include:

- In-depth personalized benefits analysis covering all Federal, state, and local benefits.
- Customized counseling about the impact of work on all Federal, state, and local benefits and development of a comprehensive Benefits Summary and Analysis (BS&A) report.
- Assistance with identifying, developing, utilizing, and managing Social Security work incentives.

# Individualized Work Incentives Planning & Assistance Continued

- Assistance with resolving problems related to benefits.
- Assistance with identifying and resolving barriers to obtaining or maintaining employment.
- Making referrals for needed services or supports with particular emphasis on meeting employment needs.
- Training and support on effective reporting procedures and benefits management techniques.

# Ongoing Proactive Follow-up

- Many beneficiaries require ongoing contact from a CWIC to avoid or resolve benefits problems over time.
- Ongoing follow-up is guided by the action steps included in the Work Incentives Plan (WIP). These steps determine the type, intensity, and duration of follow-up services.
- Follow-up is based on the unique needs of each beneficiary. Some may require long-term work incentives support on a scheduled, continuous basis. Others may only need short-term assistance or periodic check-ins.



# WIPA Services Delivered by Trained CWICs

To provide WIPA services, CWICs must:

- Receive a level 5 suitability determination from Social Security;
- Complete a rigorous initial training and two-part assessment process to achieve certification; and
- Complete ongoing training to maintain certification.

CWICs have access to technical support provided by VCU's National Training & Data Center (NTDC).

# Supporting Beneficiaries in Pursuit of Employment is a Team Effort

- Disability service providers and WIPA projects share the same overarching goal – to promote employment and financial stability for Social Security disability beneficiaries.
- All stakeholders must work collaboratively to achieve our shared goals and must communicate the same positive message about work and benefits.
- WIPA projects are unable to meet the work incentives counseling needs of all beneficiaries. Other stakeholders can help by providing general information and assistance.

# The Message

- Paid employment and Social Security disability benefits don't have to be mutually exclusive.
- It's possible to work (even full-time) and keep Medicaid and/or Medicare in almost every case.
- It's possible to work and come out ahead financially even if benefits are reduced or ceased.
- It's possible to get benefits back again if lost due to employment.

# What You Can Do To Help

- Understand the basic effect of earned income on Social Security benefits and be able to explain it in simple terms.
- Be aware of specific work incentives and identify beneficiaries who could use them.
- Help beneficiaries understand and comply with reporting requirements.
- Recognize priority candidates for WIPA services and make timely referrals.

# Summary and Next Lesson

- Lesson one introduced the issue of poverty and disability, and the network of employment supports put in place by Social Security to address these issues.
- We discussed the concept of financial stability and the role of employment in achieving this goal.
- Next we will provide an overview of the Social Security disability programs, including types of benefits and eligibility requirements.