

Fear of losing Supplemental Security Income (SSI) benefits prevents many young adults with disabilities and their families from pursuing employment opportunities. This concern, coupled with limited knowledge of work incentives, creates a significant barrier to competitive integrated employment. As a result, young adults with disabilities experience lower employment rates, earn less than their peers without disabilities, and often face financial instability, sometimes living below the federal poverty line (Iwanaga et al., 2021). To address these challenges, Work Incentives Benefits Counseling (WIBC) was developed to help young adults and their families navigate these concerns, better understand their options, and achieve successful employment outcomes.

What is Work Incentives Benefits Counseling?

WIBC is a service designed to help individuals receiving Social Security disability benefits (SSI and Social Security Disability Insurance [SSDI]) and public health care programs (Medicaid and Medicare) understand how employment impacts their benefits. Provided through the state-federal vocational rehabilitation (VR) program, WIBC equips individuals with the knowledge to make informed decisions about work without the immediate loss of essential supports (Iwanaga et al., 2021). The primary objectives of WIBC include promoting financial independence, supporting informed decision-making, and encouraging sustained employment (Schlegelmilch et al., 2019). Counselors guide individuals through key aspects of work incentives, such as how earnings affect benefits, and strategies to maximize available supports while maintaining critical services.

What the Research Says

WIBC has been shown to significantly improve employment outcomes for individuals with disabilities. Participants in WIBC programs were more likely to secure employment, with rates

ranging from 34% to 58.9%, compared to 13% to 43.9% for non-participants (Iwanaga et al., 2021; Schlegelmilch et al., 2019). Additionally, WIBC led to an average increase in hourly wages by \$0.68 (Iwanaga et al., 2021), with many participants earning above the Substantial Gainful Activity (SGA) threshold. Notably, in a study of the PROMISE program (a federally funded demonstration grant), 81% of youth receiving SSI who were earning above SGA received WIBC services (Schlegelmilch et al., 2019). Furthermore, WIBC participants explored more job opportunities and held more jobs than their non-participating peers (Schlegelmilch et al., 2019).

One of the key benefits of WIBC is its ability to address common barriers to employment. Many individuals with disabilities and their families experience fear of losing benefits and a lack of understanding regarding work incentives (Iwanaga et al., 2021; Schlegelmilch et al., 2019). WIBC effectively alleviates these concerns by providing personalized, consultative approaches that build trust and address specific needs (Schlegelmilch et al., 2019). Additionally, WIBC prevents families from feeling overwhelmed, leading to greater engagement in employment-related decisions (Schlegelmilch et al., 2019).

Taken together, WIBC shows evidence of promoting competitive integrated employment and financial independence for individuals with disabilities. Work incentives, such as the Student Earned Income Exclusion, allowed participants to retain benefits while still earning income (Schlegelmilch et al., 2019). As a result, participants demonstrated progress towards economic self-sufficiency and reduced reliance on public benefits, effectively overcoming historically low employment rates among individuals with disabilities (Iwanaga et al., 2021; Schlegelmilch et al., 2019).

Guidelines for Practice

WIBC is an integral component of transition planning for students who receive SSI. Transition educators can support students and their families

to explore SSI work incentives by connecting them with a VR benefits counselor. The following practices may also assist transition educators to support families and students with making informed career decisions.

- Address the family's concerns regarding earnings and their impact on SSI and Medicaid benefits as soon as they arise.
- Include WIBC as a core transition practice, whether by informing parents about services or inviting a benefits counselor to school to share information with parents and students.
- Get to know benefits counselors in the community to learn about their services and help families make connections.
- Seek out professional development opportunities about WIBC to prevent sharing misinformation with parents.

Additional Resources

Social Security Administration: Ticket to Work Program-Benefits Counseling Fact Sheet
<https://choosework.ssa.gov/Assets/cw/files/Library/2020/Fact-Sheet-Benefits-Counseling.pdf>

Illinois Department of Human Services: Work Incentives Planning and Assistance Program
<https://www.dhs.state.il.us/page.aspx?item=137647>

References

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- Schlegelmilch, A., Roskowski, M., Anderson, C., Hartman, E., & Decker-Maurer, H. (2019). The impact of work incentives benefits counseling on employment outcomes of transition-age youth receiving Supplemental Security Income (SSI) benefits. *Journal of Vocational Rehabilitation, 51*(2), 127-136. doi: <https://doi.org/10.3233/JVR-191032>

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