



KentuckyWorks

Benefits 101: A Guided Study of Your Own Situation

The creation of this course was made possible by a grant through the National Disability Institute's Lead Center for economic excellence and KentuckyWorks, funded by the US Administration on Intellectual and Developmental Disabilities, Administration for Community Living.

The LEAD Center is a collaborative of disability, workforce and economic empowerment organizations dedicated to a single mission: advancing sustainable individual and systems level change to improve competitive, integrated employment and economic self-sufficiency for all people across the spectrum of disability.

Before We Begin...

The information in this course gives an introductory overview of how earned income by affect eligibility for and entitlement to social security disability benefits and supplemental security income are:

- to clarify the facts about the impact of work upon disability benefits and supplemental security income benefits and
- to provide you with the basic knowledge to make an informed decision about how obtaining employment may affect your financial situation.

Syllabus

Section 1: Getting Started

Section 2: Earned Income's Effect on Benefits

Section 3: Incentives & Safety Nets

Next Steps

Resource Listing

Research shows there are many benefits to working in addition to earning income:

- Improved self-esteem
- Better control of psychiatric symptoms
- Reduced substance abuse
- Greater life satisfaction
- Improved finances
- Expanded social networks
- Feeling productive and valued
- Building a solid foundation to advance goals and future
- Developing new skills, both work and non-work related

Take a few minutes to think about your employment goals and write down what you hope to achieve or to get out the experience.

What is your employment goal?

Do you already have a position you want?

How many hours would you like to work each week?

Is there a dollar amount you want to add to your monthly income?

What questions or concerns do you have about employment and disability benefits?

Check out the available resources in the handout. In your handout, put a ★ star beside the ones you want to investigate further.

- [Kentucky One-Stop Career Centers](#)
- [Office of Vocational Rehabilitation](#)
- [Office for the Blind](#)
- [Ticket to Work Employment Networks](#)
- [Community Work Transition Program](#)
- [Veteran’s Employment and Training Service \(VETS\)](#)
- Medicaid Waiver Case Manager
- Other

Application Tips

Click on the video to watch.



SSI Calculation Worksheet

1 Unearned Income*	
2 “Any-Income” Deduction (only if you have unearned income)	- 20.00
3 Total Countable Unearned Income (Subtract line 2 from line 1.)	=
4 Gross Earned Income	
5 Student Earned Income Exclusion	-
6 Remainder (Subtract Line 5 from Line 4)	=
7 “Any-Income” deduction if not used before**	- 20.00

8 Remainder (Subtract line 7 from line 6.)	=
9 Earned-Income Deduction	- 65.00
10 Remainder (Subtract line 9 from line 8.)	=
11 Impairment-Related Work Expense, if not blind (IRWE)	-
12 Adjusted Gross Earned Income (Subtract line 11 from line 10.)	=
13 50% of Adjusted Gross Earned Income as a Work Incentive Deduction (Divide line 10 in half.)	-
14 Remainder (Subtract line 13 from line 12.)	=
15 Blind Work Expenses (BWE)	-
16 Total Countable Earned Income (Subtract line 15 from line 14.)	=
17 Total Countable Unearned Income (Amount from line 3)	
18 Total Countable Earned Income (Amount from line 16)	+
19 Total Countable Income (Add line 17 and line 18.)	=
20 PASS Deduction	-
21 Total Countable Income (Subtract line 20 from line 19.)	=
22 Total Countable Income (Amount from line 21)	
23 Base SSI Rate (fill in appropriate amount)	-
24 Adjusted SSI Payment (Subtract line 23 from line 22.)	=

25 Adjusted SSI Payment (Amount from line 24)	
26 Gross Earned Income Received (Amount from line 4)	+
27 Gross Unearned Income Received (Amount from line 1)	+
28 IRWE, BWE or PASS Expenses (Combine lines 11, 15, & 20.)	-
29 Total Financial Outcome (Add lines 25, 26, and 27. Subtract line 28.)	=

What would you do with an extra \$200, \$400 or \$800 per month?

Wrap-Up

As you move forward in your employment search, here are some helpful steps we suggest you take.

- Get approved for SSI and/or SSDI, if not already. Visit www.ssa.gov for information and to apply or start the process.
- Visit SSA.gov or call 1-800-772-1213 to get all your questions answered about working while receiving disability benefits.
- Contact your area WIPA partner to see if you are eligible to receive CWIC assistance.
- If you already receive assistance from one of the agencies in the Resource Listing, ask them about access to a CWIC for employment assistance.
- Visit www.choosework.tw.net or telephone 1-866-968-7842 for information on the Ticket to Work Program and to get information about work incentives.

Resources

↳ WIPA CWIC ➤ Community Partner CWIC

Center for Accessible Living ↳

A disability rights and resource center for people with disabilities, governed by people with disabilities. Services are offered to individuals with all types of disabilities. Experienced staff provides information, advocacy and services that create opportunities for people with disabilities to live as independently as possible.

www.calky.org | Contact: 502-589-6620
(Louisville office)

Coalition for Workforce Diversity

Workforce development services for individuals with disabilities including: personalized services, on the job training and support, and benefits analysis.

<http://www.coalitionford.com> | Contact: 502-955-7280

Community Work Transition Program

The Community Work Transition Program (CWTP) is a collaborative effort between participating local school districts, the Kentucky Department of Education (KDE), Office of Vocational Rehabilitation (OVR), and the Human Development Institute at the University of Kentucky (HDI).

The CWTP is designed to provide a positive beginning in the world of work for students in special education during their last two years of high school.

<http://www.hdi.uky.edu/cbwtp> | Contact: meada.hall@uky.edu

Division of Developmental and Intellectual Disabilities ➤

Administers the Supports For Community Living Waiver and the Michelle P Waiver.

<http://dbhdid.ky.gov/ddid> | Contact: 502-782-6228

Goodwill Industries of Kentucky ➤ ➤

Goodwill's workforce development programs benefit people who are looking for and want to maintain a job. Goodwill's services include training in job seeking skills, job placement, referral services, vocational counseling, follow-up, and exit consultation. Help with academic skills is also available in Louisville through Goodwill's Alice H. James Adult Learning Center.

<http://www.goodwillky.org> | Contact: 502-585-5221

Goodwill's toll-free WIPA line: (866) 336-3316
Ticket to Work helpline: (866) 968-7842
TTY (hearing impaired): (866) 833-2967

Harbor House of Louisville

Supported employment services for individuals with disabilities.

<http://www.hhlou.org> | Contact: 502-719-0072

Jewish Family & Career Services

Provides employment assistance in the form of job search readiness training, career testing, one on one career counseling and self-employment start-up assistance. Also offers mental health counseling on a sliding fee schedule and free mental health services for individuals 60+ years of age who live in the state of Kentucky.

<http://jfcslouisville.org> | Contact: 502-452-6341

Job Accommodation Network (JAN)

A service of the Office of Disability Employment Policy, U.S. Department of Labor. Leading source of free, expert, and confidential guidance on workplace accommodations and disability employment issues to help people with disabilities enhance their employability. JAN consultants offer one on-one guidance on workplace accommodations, the Americans with Disabilities Act and related legislation, and self-employment options for people with disabilities

<http://askjan.org> | Contact: Visit Website

KentuckianaWorks

Customized career advice, assistance with interview skills, specialized services for qualifying veterans, group workshops, resources for individuals with disabilities, and more.

<http://www.kentuckianaworks.org> | Contact: 502-574-2500

Kentucky Career Center

Job seeker services for individuals with disabilities, veteran services, job training, workforce development, and more.

<http://kentuckycareercenter.ky.gov>

Contact: Visit website to find an office near you.

Kentucky Office for the Blind

Individuals with significant visual disabilities seeking employment may receive services such as assessment to determine eligibility and needs, vocational guidance and counseling, job development, job placement services, assistive technology services and devices, orientation and mobility, work experience, bioptic driving, and other support services.

<http://blind.ky.gov/consumerservices>

Contact: 502-429-4460; 800-346-2115 (toll free); TTY: 502-429-7105

Kentucky Office of Vocational Rehabilitation ➤

Social Security Administration (SSA) Ticket to Work program provider. Provides access to services such as assessment, vocational counseling, training, rehabilitation technology, interpreter services, disability resource information, community resource information, educational support services, driver evaluation, attendant care, comprehensive rehabilitation center services, and job placement and follow-up.

<http://www.ovr.ky.gov/programservices/district.htm> | Contact: 502-595-4173

Options Unlimited

Assists individuals with disabilities to become as independent as possible by obtaining opportunities to participate in and contribute to their community through work and educational programs.

<http://www.optionsunlimitedinc.org> | Contact: 502-955-7271

Path Forward of Kentucky

Social Security Administration (SSA) Ticket to Work program provider. Supported Employment Services. Provides effective and individualized support to individuals with disabilities.

<http://www.pathforwardky.com> | Contact: 502-451-2565

Social Security Administration

The federal agency that reviews, approves and manages Retirement, Disability, and SSI Benefits.

<https://www.ssa.gov> | Contact: 1-800-772-1213

United States Department of Veterans Affairs

Compensated Work Therapy (CWT) vocational rehabilitation program; Vocational Rehabilitation and employment services for veterans.

<http://www.benefits.va.gov/vocrehab>

Contact: Vocational Rehab: Bernard Hayward, 502-619-9103; CWT: 502-287-4230

Veterans' Employment and Training Service (VETS)

VETS serve America's veterans and separating service members by preparing them for meaningful careers, providing employment resources and expertise, and protecting their employment rights.

<http://www.dol.gov/vets>

Zoom Group ➤

Zoom Group offers assistance to adults with developmental disabilities with services, including: job training, employment services, and involvement in the community.

<http://zoomgroup.org> | contact: 502-581-0658

Additional Online Resources

<https://www.ssa.gov/redbook/> For more in-depth information about SSI and SSDI.