

Work Benefits Youth

EDUCATOR PRE-WORK



Background

Benefits are a bridge, a safety net, not a way of life.

Benefits have long been viewed as a critical safety net for a person with disabilities. However, benefits alone typically don't provide enough support. The challenge for us is to reframe that 'safety net' perspective. We need to change our mindsets and help change the mindsets of youth in transition, families, and caregivers.

By helping youth understand the intersections of work and benefits, we all can help them change their life's trajectory from one of low expectations, poverty, and dependence on benefits to informed decision making, increased choice, control, and independence.

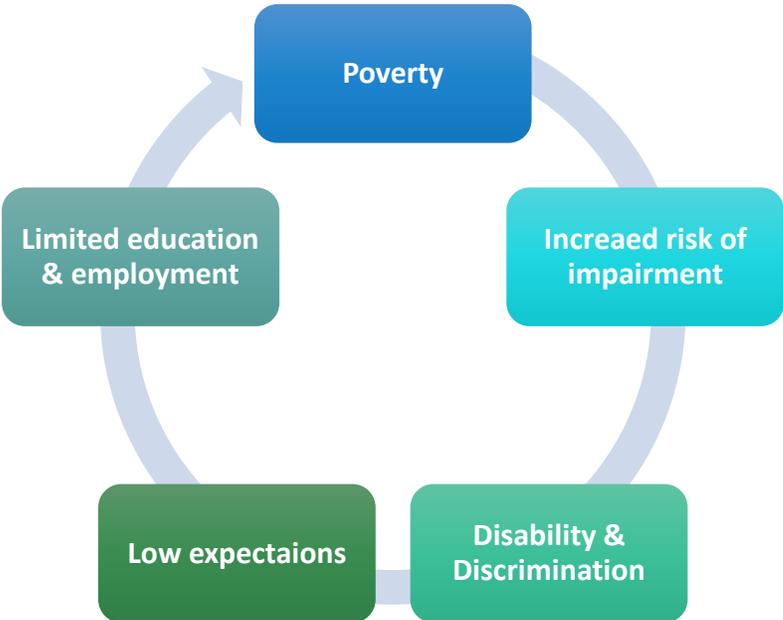
Benefits alone: A cycle of poverty

There's no doubt that benefits can provide a crucial means for people with disabilities to access needed health care and meet some basic financial needs. And there's no doubt that many people need to have reliable access to benefits on an ongoing basis. However, an ongoing reliance on benefits alone translates to a life of poverty.

For many people, living on benefits alone means scraping by. Benefits alone can limit the choices and opportunities that make life healthy and satisfying.

It's not a way that most people want to live.

It doesn't have to be that way.



We need you to....

Educate yourself to help others

See benefits as a bridge to a better life

Benefits are often an important part of a young person with disabilities life, but benefits are not enough. They are a starting point, a supplement. They help get from one place to another.

Benefits provide a bridge to meeting personal goals like education, work and better income. A key to self-sufficiency can be the combination of benefits and employment. In addition to financial improvements, the combination also supports better overall physical, social and emotional health for the individual.

Remove Barriers

There are many reasons people continue to rely on benefits alone. First, it can be complicated to get and maintain public benefits. Once benefits are in place, it often feels too risky to change things. Also, there are many myths about how benefits work. Before people can plan for employment, they need to feel that it is both possible to work and safe to do so.

Know & Use Resources

Even if someone is willing to explore work and other opportunities, it may be daunting to address the complexities of the work/education/benefits mix. People need to know there is help available. And they need to know how to get it.

Resources to Help

Disability Hub MN: 1-866-333-2466

The Disability Hub MN is a free, statewide information and referral resource that provides Minnesotans with disabilities, and the people who support them, a single access point for all disability related questions. Options counselors provide one-to-one assistance to help people learn about their options and connect with the supports and services they need.



In addition to contacting the Hub on the phone, (1-866-333-2466), you can also access the Hub from the "Chat with a Hub Expert" online chat feature on www.DisabilityHubMN.org or www.db101.org.

<p> Chat with a Hub expert Monday to Friday 8:30 a.m. to 5 p.m.</p> <p>Chat offline</p>	<p> Call the Hub Monday to Friday 8:30 a.m. to 5 p.m.</p> <p>1-866-333-2466</p>	<p> Email the Hub Emails answered Monday to Friday</p> <p>Email the Hub</p>
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Disability Benefits 101 (DB101.org)

DB101.org helps people plan ahead and learn how work and benefits go together. DB101 has content information on all of the federal and state benefits most commonly used by people with disabilities. It also has an estimator designed especially for transition age youth, and under the “Partners” tab you can find training and other resources that may be helpful to you as you work with students with disabilities.



You can address benefits and employment topics by using resources that have been created for you, for the student, and for their families.

Learn the tools – steps and activities to complete

Doing these activities will give you enough information to get started helping young people with disabilities understand that work is possible.

Activity 1 – Create a *Vault* account

The Vault lets you customize the DB101 site to meet your needs. With the Vault, you can:

- save favorite DB101 pages and mini-tools so you can easily find them,
 - automatically save your DB101 Estimator sessions and return to them later,
 - store files,
 - create contacts,
 - securely share information and planning activities you complete.
- Go to db101.org
 - Click on “Register” at the top of the DB101 home page
 - Enter you email, create a password, and enter your organization (school)
 - Click “Submit”
 - Click on “My DB101” on the top of the page. It says, “Welcome (your email)”

Activity 2 – learn the basics about benefits

- **Watch the ["SSI and Youth Who Work" video.](#)**
 - Go to the “Videos” tab, scroll down to the SSI and Youth Who Work video
- **Read about SSI**
 - Click on the “Programs” tab at the top of the page
 - Click on “SSI” under the “Cash Benefits” section
 - Read “Supplemental Security Income (SSI): The Basics”
 - Click on “Add to favorites” on the top of the page (above the table of contents) to add the SSI article to your list of favorite articles in My DB101.
 - Click on “SSI and Work” in the Table of Contents and read this portion of the article

- **Use the SSI and Work “Try it now” tool** to get a quick idea of what someone’s income would look like if they had a typical SSI benefit. Find the tool at the top of the SSI and Work page. Enter in the following amounts

- \$783 monthly SSI benefit
- \$81 monthly MSA benefit
- Not blind
- Under 22
- Attending school full time
- Not working in prior months
- \$800 per month from a job
- No Impairment Related Work Expenses

On SSI? Get a quick estimate of how working may affect your income

Try it now 

As you can see, the person would have \$800 more each month and their SSI was not reduced because of a Work Incentive called the “Student Earned Income Exclusion.”

- Click on the + sign just above the “Try it now” to save the SSI try-it to your favorite tools in My DB101. This way you can find the tool quickly when you need it by going to My DB101 at the bottom of the screen.

- **See how Student Earned Income Exclusion (SEIE) helps**

- For SSI recipients who are:
 - under 22 years old, and
 - regularly attending high school,the Student Earned Income Exclusion (SEIE) allows them to earn up to \$1,900 per month without having those wages count when determining their SSI. There is an annual cap of \$7,670, so if they earn more than this in any given year, the income starts counting again.

- You can find the SEIE Try It tool quickly in the **Tools on this Page** box, on the right side of the screen when you're on the "SSI and Work" page.
- **Enter in:**
 - \$1,200 monthly earned income
 - \$0 IRWE

Tools on This Page

- > On SSI? Get a quick estimate of how working may affect your income
- > Estimate Your Impairment Related Work Expenses (IRWEs)
- > Your Countable Earned Income (with SEIE) 

As you can see, the countable earned income is \$0, which means this person earned \$1,200 this month and kept their full SSI check because of the SEIE.

- Click on the + sign just above the "Try it now" to save the SEIE try-it to your favorite tools in My DB101. This will allow you to get back to that tool quickly when you need it by going to *MyDB101* at the bottom of the screen.
- Pay special attention to the information about **Expedited Reinstatement (EXR)** toward the bottom of the SSI and Work content. People can quickly get their benefits back if they lose them due to earnings.

Expedited Reinstatement (EXR)

If you lose 1619(b) because you earn too much, but you are still disabled, you may be able to ask for Expedited Reinstatement. You can ask for EXR if:

- Your SSI benefit went to zero because of earned income;
- You can't work at the [Substantial Gainful Activity \(SGA\)](#) level because of your disability;
- Your current medical impairment is the same as or related to the one that originally made you eligible for SSI; and
- Your benefit has been terminated for less than five years.

- **Read about SSDI**
 - Click on the "Programs" tab at the top of the page
 - Click on "SSDI" under the "Cash Benefits" section
 - Read "Social Security Disability Insurance (SSDI): The Basics"
 - Read "The SSDI Benefit" (click on it in the Table of Contents to get there)
 - Read "SSDI and Work" (click on it in the Table of Contents to get there)
 - Click on "Add to favorites" on the top of the page (above the table of contents) to add it to your list of favorite articles in My DB101.

Activity 3 – Complete a School and Work Estimator Session

School and Work Estimator

Use the School and Work Estimator to find out how a job can affect your cash benefits and health coverage - and how staying in school can help.



- Click on “Estimators”
- Click on “Go” under the “School and Work Estimator”
- Click on “Start” 
- Think of a young person you’re working with and use their sample information to fill in the estimator. It’s ok if you don’t know specifics, you can make them up for now.
 - Example:
 - SSI of \$783/month
 - \$0 MSA
 - \$0 Child SS
 - \$0 Other unearned income
 - No income from work
 - Free MA
 - Attending school (or not)
 - Work 25 hours/week
 - \$9.45/hour
 - No tips
 - Once you’ve completed the session it will be automatically saved in “Recent Sessions” under “My DB101” at the bottom of the page. You can use this as a quick way to get into a sample session in training or when working with youth.
- Read through the results page. Pay special attention to the bottom line messaging on the left side.
- Try the “*share this session*” on the right side. This emails a copy of this session to anyone you want.

Work Benefits Youth

ONE HOUR CURRICULUM

Section 1: Build your dream

Ask the youth where they see themselves at 25.

- Where do they live?
- What do they think they will need?
- What will they want to have?

Talk through the items- are you living by yourself or with a roommate? Are you going to cook all your meals or do you want to eat out sometime? Discuss the cost difference between the options.

Then create two scenario costing the items listed. One very budget, and one with more flexibility.

Example:

Monthly More flexible example		Monthly Budget example	
One bedroom apartment	\$815	Two bed apartment with roommate	(Rent: \$1100) \$550 each
Phone with data plan	\$100	Phone plan no data	\$20
Car insurance and gas	\$120	Mobility Metro Pass	\$50
Utilities for apartment	\$60	Utilities for apartment	(Total \$80) \$40 each
Food (eating out options)	\$250	Food (cooking at home)	\$150
WiFi and cable	\$100	WiFi or Cable	None
Activities (movies, buying clothes or games, State Fair)	None	Activities (movies, buying clothes or games, State Fair)	None
Total	\$1445	Total	\$810

Fair market rent prices around MN found here: [Fair Market Rent \(http://mn.gov/deed/images/Fair_Market_Rents.pdf\)](http://mn.gov/deed/images/Fair_Market_Rents.pdf)

Ask: What do you need to do to make the money to pay these bills?

Answer: A job!

Section 2: Benefits are a bridge not a life.

Some people have cash benefits and this gives them some money, but most often it isn't enough to live on without also working.

Question them on SSI:

- *Who has heard of SSI? What is it?* (A [Social Security Administration](#) program that gives cash benefits to people with [disabilities](#) who have limited [income](#) and [resources](#). The amount you get in SSI benefits is based on your financial need and your living situation)
- *Who knows how much it is a month?* (The maximum monthly SSI benefit in 2020 is \$783 for individuals and \$1,175 for eligible couples)
- *Has anyone ever heard that you can't work if you are on SSI?*

Explain that this isn't right. You can work and be on SSI. SSI is designed so you are always better off if you work. And you need work on SSI if you want to have more than just the very basics.

- Review the budgets the class developed and show the total cost of both plans. Remind them SSI is only \$783 a month. Ask them what that means for their budgets? Can they afford what they want on \$783?

Section 4: Try a School and Work estimator

This can be achieved one of two ways. If youth have access to computers and are able, have them walk through the estimator scenario with you. If not, have them watch you do the session.

(Show the students the "Chat" on the webpage. Explain that this links them directly to someone who can answer their questions about the website or their benefits.)

Contact Us:  1-866-333-2466 |  Chat |  Email

Scenario:

- Ask the youth how much they would like to work now and how much they think they would make an hour.
- Or use Example:
 - SSI of \$783/month
 - \$0 MSA
 - \$0 Child SS
 - \$0 Other unearned income
 - No income from work
 - Free MA
 - Attending school
 - Work 10 hours/week
 - \$9.00/hour
 - No tips

Discuss the results.

- *How much money does Sarah have when working 10 hours and still getting benefits?* \$1,174.50
- *How much better off is Sarah when she is working then just benefits?* \$391.50 more dollars a month
- *Compare Sarah's income to the budgets created earlier. Is Sarah closer to affording what she may want?* YES
- *Can you work while on benefits and make more money?* YES!

Section 5: Why working sooner is better

- *What is better about starting work when you are still in school?*
 - If you receive SSI, you get the Student Earned Income Exclusion which allows you to keep up to \$1,900 a month and still keep all your SSI.
 - Employers have more patience for younger workers- they know it is their first job. If you work younger you will make your mistakes and learn from them when your boss expects just that.
 - You have a lot of support while still in school to help you with getting a job.
 - You get money to buy stuff you want before you have to pay bills.

*Make copies of the estimator session for students to take home and share with their families.

*Offer to do one on one estimators with youth who are on SSI.

*if there is extra time have a conversation with the class about what the students want to be when they are adults and what jobs they could do now to build a path to that career.

Curriculums related learning areas:

- Self determination: through active future modeling.
- Financial literacy: through budget discussion and benefit learning
- Future planning: through career exploration

Work Benefits Youth

NEXT STEPS

Empower youth to self-advocate

Picture this – a proud young man brings home the work he did in school to show his mom. It could be the results from a School and Work estimator session that shows a scenario where he comes out ahead. It could be a portfolio piece that describes his strengths and interests. When youth are engaged, they tend to bring their parents along on the journey. You can help them do that by sparking their interest and giving them positive experiences that they can demonstrate to their parents.

You can also provide tools and tips that empower young people to advocate for themselves and influence their families.

Help make the connection

- Help students create their own Vault accounts, if they have email addresses. If the student doesn't have their own email address, assign 'homework' that involves parents. Ask them to help their student create a Vault account using the instructions in "Activity 1" above.
- One very powerful, persuasive activity is to have the student conduct a School and Work Estimator session and share the results with their parents. They can share it:
 - Right away through email if you or they know their parent's email address,
 - Save it in their Vault account and show it to their parents later, or
 - Print it and show it to their parents when they get home.
- Ask students to interview their parents about what they wanted to do when they grew up, how they got their first job, what their best jobs were and why they liked them, and what they most look forward to in their jobs.

Provide resources for families

- Distribute materials provided (copies can be printed from DB101's site under "Resources").
 - ["Four Ways Benefits Support Work"](#)
 - ["What Parents can do to Support Future Employment"](#)
 - ["Turning 18 - The Basics"](#)

- Go to DB101.org's "Your Situation" tab, in the "Young People and Benefits" section:
 - Log into your My DB101 account
 - Read the "Parent Focus: Work is Possible" article
 - Read the "Parent Focus: Putting Work Into the Plan" article
 - Add both of these articles to your Vault account "Favorite Articles" by clicking on "Add to favorites" on the top of the screen in each article so you can quickly access them later.
 - If you have an email address for the young person or his/her family you can share the article(s) by clicking on "Email to a friend" in the yellow box on the upper right hand side of the page.
 - If you do not have an email address you can click on "Print this article" to print it and give it to the young person to share with his/her family.

Key Messages for Youth

- Your future is in your own hands – know what you want and make a plan to get it.
- Public Benefits can provide some money and health care to help you live, but benefits alone provide barely enough money to get by, let alone to live the life you want.
- Benefits paired with work lead to a more money, more choices.
- Benefits are great tools to help you reach your goals, but they also come with responsibilities. You need to know how to manage your benefits.
- Benefits alone should never be the reason you don't work.
- Benefit programs have rules and incentives to help you work and get the education you need for a career.
- You can work and keep health care benefits, if needed.
- People on SSI are always better off financially when working.
- There is a lot of BAD information out there about benefits and work. It is important for you to get the facts and help others combat their FEARS with FACTS.