Addressing Job-Seeker Benefit Concerns

A primary barrier to employment of individuals with disabilities is concerns over the impact of earnings from employment on public benefits. These benefits include cash benefits from Social Security, health coverage via Medicaid and Medicare, SNAP (food stamps), subsidized housing, and others.

The Social Security Administration funds Work Incentive Planning and Assistance (WIPA) programs to provide benefits counseling to individuals with disabilities. The purpose of WIPA services is to address any questions or concerns Social Security beneficiaries have regarding the impact of earnings on benefits, and to encourage them to pursue employment.

However, the availability of WIPA services is limited. To expand benefits assistance, DEI grant funds enhanced access to WIPA services from BenePlan at UMass Medical School. CWICs (Community Work Incentive Counselors) from BenePlan provided benefits counseling to DEI participants who were Social Security beneficiaries. (For the purposes of this publication, we will refer to CWICs as “benefit specialists.”) This brief discusses the impact of benefits counseling, including the enhanced benefits counseling funded by DEI, on individual’s efforts to become successfully employed.

EDITOR’S NOTE: Although described in the present tense, as noted, some of the enhanced access to benefits assistance discussed in this brief has not been sustained since grant funding ended. At the end of the brief, we describe possible options for reinstituting this enhanced level of benefits assistance.

The benefits counseling process.

As part of the initial intake process, the DRC determines whether assistance in managing public benefits would help an individual in going to work. The DRC facilitates a referral to the benefit specialist. The specialist then works with the individual on their specific needs.
benefit situation, and how it can be managed so as not to be a disincentive to employment. The idea is to allow the individual to maximize earnings through employment, while enhancing their financial literacy.

BenePlan staff begins the process with an initial benefits analysis for the individual, with ongoing, as-needed assistance then provided, both before and after the individual becomes employed. BenePlan staff also give trainings and workshops for groups of job seekers with disabilities, to assist the move from protecting benefits to financial self-sufficiency. BenePlan also provides DRCs and other One-Stop staff with training on benefit issues and financial literacy, so that they can better assist customers with these issues.

**Challenges and Successes**

Interviews with DRCs, One-Stop staff, benefit specialists, and job seekers were conducted and analyzed to determine which strategies were successful, and where challenges were experienced in the delivery of benefits planning services. The interviews revealed that timely and accurate benefits planning was an essential element of DEI, one that encouraged workforce participation among job seekers with disabilities. The interviews also showed that staff faced some challenges in administering the benefits planning component of this project.

**The advantages of benefits planning are strongly emphasized.**

Eligibility for benefits and the impact of employment on them is a complicated matter, and there are few sources of clear, accurate information. Benefit specialists are instrumental to helping job seekers understand their entitlements and options, such as their target earnings. All interviewees reiterated the fact that this readily available service, at no cost to job seekers, is crucial, and helps motivate One-Stop customers to seek work.

Many respondents stated that having a physical presence at the One-Stops allows benefit specialists better access to job seekers, helping the specialists to address individuals’ needs on a timely basis.

**Benefits counseling dispels myths and fears.**

Interviews revealed that many misconceptions circulate around working and receiving benefits. Many job seekers and their families misunderstand their Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits. Specifically, many job seekers don’t realize that they can work and also receive disability benefits. Erroneous information about not being able to work and receive SSI/SSDI has been propagated by other professionals (even including caseworkers at the Social Security Administration), as well as job seekers’ family members and friends.

Myths about benefits and working are strongly tied to a fear of losing benefits, which is something that both DRCs and benefit specialists touched on. Families often represent a barrier to employment because of this misunderstanding. Parents are concerned that if their young adult children (transition-age youth) seek employment, they will lose or significantly decrease benefits that are a crucial source of financial support for the individual and family.

Fear of losing disability benefits was a recurring theme across the interviews with staff and job seekers. “There is such a terror of losing one’s benefits,” said one participant, and many others...
voiced similar thoughts. These widespread fears may explain the low workforce participation among job seekers with disabilities, and a reason why many do not even make it to the front door of One-Stop Career Centers.

In addition to fear, some job seekers feel stigma attached to receiving benefits. They may not be comfortable discussing what benefits they are on, or what services they need that would ease their entry into the labor force. Job seekers are also concerned about being discriminated against by employers, so they do not always reveal that they have a disability to the One-Stop staff. In turn, assistance with benefit issues is not provided.

A few DRCs mentioned that many job seekers on benefits express a preference to work part-time to supplement SSI/SSDI income, and are not looking for full-time work. However, it was stated by the DRCs that it is easier to place people in full-time work because that is what employers prefer.

Benefit specialists noted possible underlying issues regarding the need for part-time work only. “One of the biggest myths is that people can only work 20 hours per week or they’ll lose all benefits. Clients have cried because they ‘could have been working all this time,’” according to one benefits specialist.

If job seekers prefer part-time employment because of misinformation, that can be more easily remedied, compared to job seekers who may want part-time work for other reasons (e.g., nature of disability). Since job seekers looking for part-time employment may be harder to place than those looking for full-time work, that becomes a more challenging barrier for DRCs and One-Stops to overcome.

**“Programmatically, I would say benefits counseling is huge. They have to know what their options are. It was better when we had a Benefit Specialist stationed here and our customers would meet with them directly and meeting with them became part of the first meeting.”**

—One-Stop Career Center executive director

**A collaborative relationship among staff helps facilitate benefits planning.**

Respondents emphasized the importance of benefits counseling and the need for One-Stop Career Centers to work closely with benefit specialists. Benefit specialists and DRCs often have a collaborative working relationship, and keep in regular contact. This allows job seekers easier access to benefit specialists, particularly after the termination of DEI funds limited their presence in the One-Stops.

A collaborative ethos was cited as being important to the culture of a successful One-Stop. Career centers collaborate with benefit specialists to share information and resources. Benefit specialists mentioned that this collaboration is essential, because often not everyone at the One-Stops knows what they do, and it is important that staff be aware of them as a resource. Benefit specialists held informal trainings at career centers, attended staff meetings to disseminate information, and held workshops.

**Methods to access benefits planning vary.**

All job seekers interviewed were aware of benefits planning, or had access to it during their time working with the One-Stops. Information about benefits is dispensed in various ways. One career center brings in a CWIC who work on benefits planning, while some DRCs do a quick benefits overview, but encourage job seekers to meet with benefit specialists.

The process for incorporating benefit specialists into the operations of the One-Stop varies from center to center. “At one site it is automatic to schedule a meeting with a counselor, at other sites it might be more informal and left up to the individual to decide whether they want that meeting,” according to one benefit specialist.

In some cases, the effort to link job seekers with benefits counseling is encouraged by the DRC, while in others the impetus is on the job seeker to pursue benefits planning. This was
further confirmed by benefit specialists who said that DRCs have different approaches to initiating access to benefits counseling. This is an interesting finding, since almost everyone interviewed agreed that benefits planning is a crucial part of the process in facilitating entry into the workforce.

There was also some confusion around who was eligible for workshops led by benefit specialists, that were supported by grant funds. Benefit specialists were concerned that sometimes individuals who were not on SSI or SSDI attended them. There were attempts to modify flyers to explicitly state who the workshops were for, but this was not always effective.

Another concern was that the monthly orientations that benefit specialists offered at the career centers were sometimes not well attended, and job seekers misunderstood the purpose of the orientations.

**Ending of great funding has resulted in reduced access.**

DEI 3 was successful in creating heightened awareness regarding benefit issues among career center staff, and partnerships with benefit specialists to provide assistance to job seekers. The availability of information on a timely basis was an important element of the intensive, on-site benefits assistance. However, with the ending of grant funding, the level of readily available assistance from benefits specialists has been reduced primarily to that available via the WIPA funding from Social Security. Job seekers can speak to benefit specialists over the phone, but now need a referral to arrange for one-on-one in-person counseling.

According to a One-Stop executive director, “increased availability of benefit specialists was very helpful. They were able to set up 1:1 meetings with individuals or meet with them as a group. No longer having as much funding for that, we still work with BenePlan but there is less flexibility in terms of how the benefit specialists work with individuals. Benefit specialists are no longer regularly at the Center, coming in on a frequent and regular basis.”

Among the list of recommendations on the following page, # 7 provides some ideas regarding re-instituting the level of enhanced access to benefits counseling that was available with grant funds.

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Recommendations

1. **Create a strong pro-employment message on benefits.** In public areas of the One-Stop, during orientation and workshops, and on the career center website, consistently communicate a message to all customers that Social Security benefits are not a barrier to employment, and about the availability of benefit specialists. Not only will this be useful to job seekers, it will also serve as a reminder to staff. This message can be reinforced by having written materials from Social Security and the WIPA program serving that area available in the One-Stop resource area, and distributed during orientation. *(See examples in Resource section.)*

2. **Offer early benefits planning on-site at career centers.** Job seekers should meet with a benefit specialist early on to understand how a job will impact their benefits. Benefits counseling should be used as preparation for the job search, so that counseling is provided in conjunction with the services the DRC provides.

3. **Give a benefits planning orientation.** There is a need to provide accurate and timely information to assuage job seekers’ fears of losing their benefits if they start to work. Job seekers on Social Security should be strongly encouraged to attend an orientation that dispels myths about benefits and working and addresses issues of employer discrimination.

4. **Maintain collaboration among staff.** Cultivate a collaborative relationship among all members of the resource team: benefit specialists, DRCs, and other One-Stop staff. An open line of communication helps with providing job seekers with accurate information, and also helps to assess whether DRCs need additional benefits planning and financial literacy training.

5. **Involve families.** Families can influence whether a job seeker with a disability pursues employment. They are less likely to be a barrier to employment if they are informed. Families need to be part of the benefits counseling process to make them feel comfortable, and also to receive information about benefits that the job seeker may not absorb after one meeting with staff.

6. **At intake, establish if job seekers are on Social Security disability benefits.** Benefits counseling is only available to job seekers who are receiving SSI/SSDI. Since some job seekers are reticent to disclose that they have a disability or are on benefits, DRCs should respond to that in a way that is sensitive and makes individual’s comfortable sharing information of their choosing, while respecting individual’s rights to privacy and confidentiality. Addressing disability directly and in depth is also necessary for identifying a good job fit. Despite reticence at times on the part of both job seekers and DRCs around disclosure, accurately and thoroughly identifying a job seeker’s needs is an important part of helping them find work.

7. **Determine a mechanism for ongoing access to benefits counseling.** The high level of availability of benefits counseling for job seekers with disabilities at the One-Stop Career Centers was clearly of great benefit. For benefits counseling to be most effective, a high level of access is important, both for being responsive and to build trust.

   With the ending of grant funding, the level of access has been significantly reduced. As a publicly accessible entity for all job seekers, One-Stop Career Centers provide a good venue for accessing benefit assistance, which can reduce long-term reliance on public benefits.

   An effort should be made to determine how the level of on-site access that was available can be restored and made more universal throughout the career center system. Some options include a dedicated state funding stream to support benefits counseling in One- Stops beyond what is supported by WIPA funding from Social Security, providing in-kind office space to WIPA program staff and other benefit specialists, and having One-Stop staff become trained CWICs (possibly supported by Ticket to Work revenue).
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