

Transition-Aged Youth with Disabilities

2015 Fact Sheet on Work Incentives

Early work experience is important for transition-aged youth; it jump starts a student's awareness of the world of work, clarifies interests and skills, and introduces them to employer expectations.

Youth who receive Social Security disability benefits may be hesitant to try work, and their families may be concerned about how work will impact Social Security, health insurance, and other income-eligible benefits. There are benefit protections for youth as they enter the world of work. A CWIC can help youth and their families to navigate these work incentives.

For More Information
Or to Request Services
Please Contact:



Benefits Counseling Services

Dept. of Vocational Services
22 Bramhall Street

Portland, ME 04102-3175

Toll-free in ME: 1-888-208-8700

Maine Relay Services Dial 711

Fax: 207-662-6789

www.benefitsandworkinme.org

Who are Transition-Aged Youth, and Why is Work Important?

Social Security defines transition-aged youth as individuals aged 14 – 25 who are making the transition from school to work and/or further education. Transition-aged youth with disabilities face unique challenges in transitioning from school to work, and some may even think working is not part of their future.

Successful entry into the workforce can greatly enhance a person's long-term earnings potential and quality of life. Summer jobs, internships, and volunteer work can help young people develop job skills, soft skills (learning how to present well to others), gain connections with employers for future job searches, and learn about career choices. Linking knowledge gained at the worksite with a planned program of study increases school attendance and engagement, decreases dropout rates, and even makes it more likely that a student will attend college.

Can Youth Work When They Receive Social Security Benefits?

Yes! Many students under age 22 can work without their SSI (Supplemental Security Income) being affected (up to \$1,780 a month, capped at \$7,180 in 2015). Otherwise, their SSI would be reduced about \$1 for every \$2 they earn. This is called the **Student Earned Income Exclusion** (see our fact sheet for details).

MaineCare is automatic with SSI, and a SSI recipient gets to keep MaineCare (including a waiver) when they're working (up to **\$32,784 in 2015**). See our 1619(b) fact sheet for details.

Sometimes a person 18 or older qualifies for a Social Security disability benefit from a parent's record. This is called a Childhood Disability Benefit (CDB, also known as DAC, or Disabled Adult Child).

CDB has its own work incentives. Initially there's a 9-month Trial Work Period where the person's CDB check isn't affected regardless of how much they earn, and after that their CDB continues in full if they're earning below Substantial Gainful Activity (SGA, \$1,090 gross/month in 2015). See our TWP & EPE fact sheets for details.

And, a youth receiving either SSI or CDB may want to apply for **PASS** (Plan to Achieve Self-Support). Under PASS, someone can pay for items needed to achieve a job goal by setting aside countable income or resources. The money that is set aside doesn't reduce their SSI, and it doesn't count against SSI's \$2,000 asset limit (see our fact sheet for details).

Can Someone Help Me with This?

Yes! A Community Work Incentives Coordinator (CWIC) can help you understand and navigate work incentives available to transition-aged youth.

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What Happens to SSI When Someone Turns 18?

SSI (Supplemental Security Income) is a needs-based cash benefit for people with disabilities. Needs-based means most other income and assets are considered before SSI is paid out. Social Security conducts a disability review when children turn 18 because the disability criteria for adults are different from the children's criteria. The **Age 18 Redetermination**, decides if the adult still qualifies for SSI (or in some cases a Childhood Disability Benefit, which is a Social Security disability benefit based on a parent's record). Social Security usually initiates the Age 18 Redetermination application within a year of turning 18.

What If Social Security Says the 18 Year Old Is No Longer Disabled?

You can appeal the decision within 60 days (but you have 10 days to request benefit continuation). Also, if the person was receiving services from the State Vocational Rehabilitation program (Voc Rehab, or VR), using a Plan to Achieve Self-Support (PASS), or under an IEP with their school, they can continue to receive SSI under Section 301 even if Social Security has found they are no longer disabled (Social Security will need a copy of the VR job plan or school IEP). *Applying for VR services well before turning 18 is highly recommended* (see our VR fact sheet).

Are There Exceptions to SSI's \$2,000 Asset Limit?

Yes! A **PASS** (Plan to Achieve Self Support) lets a person set income or resources aside to achieve a job goal. For details about PASS, please see our fact sheet.

What If the 18 Year Old Isn't Ready to Manage Her or His Money?

A **representative payee** is someone who helps an SSI (or SSDI/CDB) beneficiary manage their cash benefit. The rep payee receives the SSI check on behalf of a person with a disability and is responsible for how the benefit is spent. Minors always have a rep payee, but when someone turns 18 you should discuss continuing payeeship with Social Security. Keep in mind that being a **legal guardian** does not automatically make you the rep payee and vice versa. Also, being a rep payee only applies to Social Security. Maine's Department of Health & Human Services (DHHS), which administers MaineCare and food stamps, is a separate agency. If someone needs help managing these benefits then you'll need to contact DHHS about becoming an **authorized representative**.