

SSDI AND WORK OVERVIEW

9/16/2011

Will I lose my benefits if I work and earn money?

Special rules make it possible for people receiving Social Security disability benefits to work and still receive monthly payments.

A trial work period allows you to test your ability to work for at least nine months. During your trial work period, you will receive your full Social Security benefits regardless of how much you are earning as long as you report your work activity and you continue to have a disabling impairment. In 2011, a trial work month is any month in which your total earnings are over \$720, or if you are self-employed, you earn more than \$720 (after expenses) or work more than 80 hours in your own business. The trial work period continues until you have worked nine months within a 60-month period.

After your trial work period, you have 36 months during which you can work and still receive benefits for any month your earnings are not "substantial." In 2011, we generally consider earnings over \$1,000 (\$1,640 if you are blind) to be substantial. No new application or disability decision is needed for you to receive a Social Security disability benefit during this period.

*All information provided by the Social Security Administration, www.ssa.gov

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If you receive SSI, you must report your earnings as soon as you start working and they may use them to compute your new benefit rate beginning the month you start working. To figure out how your work will affect your SSI benefit, they disregard the first \$65 of wages you receive the month you begin working, and they could disregard as much as \$85 if you do not have any other income. After you earn more than \$65 (or \$85, if applicable), they will reduce your benefit \$1 for every \$2 you receive in that month.

This is how they would figure how much SSI you are owed (assuming you have no other income or work expenses), if you received \$500 in wages for March 2011:

1. \$500.00 gross wages minus \$85 equals \$415.00.
2. \$415.00 divided by 2 equals \$207.50. Therefore, \$207.50 is the amount of countable earnings we will deduct from your SSI benefit.
3. In 2011, the maximum federal SSI benefit is \$674.00 per month. They then subtract \$207.50 from \$674.00 equals \$466.50.

They may be able to pay you more SSI if they can disregard from your income any items or services you need to help you work. They call the costs for these items impairment-related work expenses. Some examples are medicines, screen readers, service animals, counseling or therapy sessions. They can deduct the costs of these expenses from your earnings if:

- You pay for the items or service yourself;

- You will not be reimbursed;
- You submit proof of payment; or
- They approve your expense.

They deduct impairment-related work expenses from your countable earnings before they reduce your benefits \$1 for every \$2 you received, if:

- You will not be reimbursed; or
- They approve your expense.

If you are blind, they also can deduct the cost of any work expense you have. They call these blind-work expenses and they include transportation to and from work, taxes, visual and sensory aids, and attendant care services.

They deduct blind-work expenses from your countable earnings after they reduce your benefits \$1 for every \$2 you received.

In 2011, you can receive up to \$1,433 in monthly wages before they reduce your federal SSI cash benefit to zero if you only have your own earnings and do not pay for any expenses to work. If you live in a state that pays a supplement in addition to the federal SSI benefit, you can earn even more before cash payments stop.

However, even if SSI case benefits stop, you may continue to receive SSI benefits in the form of Medicaid coverage if your wages are below certain levels, or upon considering your medical and personal attendant costs. Finally, even if your earnings are so high you lose all SSI benefits, you have 12 months from the date you were last eligible for SSI to re-contact them and re-start your SSI benefits without filing a new application.

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YOUTH SERVICES

Blind and visually impaired students learn best when their parents and teachers are highly trained and know how to address the unique needs of their students. We are committed to being a primary source of assistance and training for our parents and teachers, and a strong partner with collaborating agencies and employers.

Additionally, we focus on providing access to and training in all aspects of technology and on transition programs that will assist our youth with independent living, self-advocacy and vocational skills.

All of our programs are designed to enhance our students' core skills so they may attain their goals of independence and integration into the sighted community. These fundamentals include Braille literacy, socialization skills, orientation and mobility, daily living skills and access technology. These fundamentals prepare our students to participate in the following activities:

- Johnny Mercer Children's Choir
- Judo
- Cane Quest (orientation & mobility)
- Braille Challenge (Braille literacy)
- Independence University (transition to college)
- Sports activities (such as beepball, water skiing, goalball, rock climbing)

Further, our programs have given our students the confidence to participate in student government, choir, and music programs mainstreamed within their respective schools.



527 North Dale Avenue, Anaheim, CA 92801
(714) 821-5000 • www.brailleinstitute.org

CAREER SERVICES

Braille Institute's Career Services program is dedicated to helping blind and visually impaired adults find meaningful employment.

Together with the client we assist in designing a personalized strategic employment plan. We educate the students in the fundamental skills of gaining and maintaining employment. In addition to assisting with the evaluation and training in access technology, we provide the following to optimize clients' marketability and employment possibilities:

- Assessing personal strengths and weaknesses
- Creation of resumes, cover letters and thank-you letters
- Use of the Internet to maximize job search
- Interviewing skills
- Dressing for success
- Networking
- Referral to other resources, such as job developers, One Stop Centers and the Department of Rehabilitation

We have successfully aided our students in gaining employment in a variety of different career options from telemarketing, customer service, retail to accounting.

