

Opportunities to Work While Receiving Social Security Benefits: Work Incentives and the Ticket to Work Program

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a program of the Social Security Administration that provides monthly cash benefits, and access to services such as food stamps and Medicaid, to individuals with disabilities who have limited income and resources. SSI can be a valuable resource for transition-aged students.

Work Incentives

Work Incentives are special rules that make it possible for SSI beneficiaries to work toward an employment goal while still receiving monthly payments and health care benefits (Medicaid or Medicare). Students age 18 and older who qualify for SSI benefits may also use the SSI program's work incentives which allow students to gain paid work experience during and after high school. SSI work incentives include Student Earned Income Exclusion (SEIE), Earned and Unearned Income Disregards, Impairment-Related Work Expense (IRWE), Plan for Achieving Self-Support (PASS), Blind Work Expense (BWE), and Property Essential to Self-Support (PESS).

These incentives can be helpful in designing community-based, paid employment transition programs for students without decreasing cash assistance benefits.

Information concerning the potential use of SSI work incentives can be incorporated within a transition-age student's Individualized Education Program (IEP) to help SSI eligible students achieve meaningful employment after they leave high school. Special education professionals will need to assume responsibility for ensuring that adult SSI eligibility and SSI work incentives are discussed and potentially incorporated within a student's IEP.

After high school, youth receiving SSI benefits who apply for vocational rehabilitation (VR) services can work with their VR counselor to explore appropriate SSI work incentive options and potentially incorporate these into their Individualized Plan for Employment (IPE).

The Ticket to Work Program

The Social Security Administration has found that many young people with disabilities who receive Supplementary Security Income (SSI) are likely to remain in the program throughout their lives. To encourage young people with disabilities to continue working toward their employment goals, the Ticket to Work program was established in 1999. Like other work incentives, Ticket to Work is designed to help SSI beneficiaries who want to work to join the workforce while still receiving health care and cash benefits. Most adult beneficiaries age 18 to 65 qualify for this program, including transition-aged youth who are 18 or older. Ticket to Work is voluntary. SSI beneficiaries are not required to work, but may choose to work toward an employment goal.

The Ticket to Work program provides a process for beneficiaries to obtain rehabilitation and employment services. SSI beneficiaries who participate receive career counseling, job placement, and employment support services, including help understanding how benefits may be affected by work. Beneficiaries may receive these services from their State Vocational Rehabilitation Agency (VR), or choose to work with a community rehabilitation provider that has entered into an agreement with the Social Security Administration to support SSI beneficiaries as they transition to work. These providers are known as Employment Networks (ENs).

Employment Networks

Youth should explore their options before deciding whether to work with their state VR agency or another EN and should choose an EN they feel comfortable working with, who can best help them reach their goals. To determine the best match, they should ask questions and compare services among ENs. These questions may help in choosing an EN that is a good fit:

- What types of services does your organization provide?
- Does your staff know about career options for people with disabilities like mine?
- In what types of jobs or industries have you helped people find employment?
- What companies have you had success with in getting people a job during the past year?
- How many people has your company helped place in the past year?
- What expectations do you have of the people you work with?
- If I were to select you as a provider, how soon can you begin working with me?
- Can your organization provide references from other clients?

The EN will also ask youth questions to find out about their employment goals and determine whether their services match the student's needs. Accepting Ticket to Work participants is completely voluntary on the part of the EN, and students should not be discouraged if an EN decides not to accept them. There can be many reasons for this that have nothing to do with a youth's ability to work.

When both the student and the EN agree that it is a good match, they will work together to create an Individual Work Plan (IWP) outlining exactly what they'll do together to achieve the youth's employment goals.

For more information about the Ticket to Work program, or to receive a list of Employment Networks, students should contact the Ticket to Work Help Line at 1 (866) 968-7842. More information about Social Security Work Incentives and the Ticket to Work program is available online at socialsecurity.gov/work

Additional Resources

PACER Resources:

- [The Supplemental Security Income Application Process](#)

This handout is part of a series on Supplemental Security Income. It is tailored for parents of youth with disabilities and provides a detailed description of the process for applying for Supplemental Security Income (SSI). It also gives parents practical information about how youth can use Social Security work incentives to facilitate a gradual transition from dependence on SSI to partial or complete financial independence by using Social Security work incentives that allow a recipient of SSI to earn wages while maintaining SSI cash benefits and Medicaid.

- [The Supplementary Security Income Appeals Process](#)

This is the second in a series of articles addressing Supplemental Security Income (SSI). It is written for young adults with disabilities, and their parents or advocates, and presents information about SSI appeals. It also provides common reasons why applications are initially denied, presents case studies, and discusses four levels of the appeal process.

Additional Resources on Social Security Work Incentives:

Social Security Administration website [SSA.gov](https://ssa.gov) (Search on a topic or click on the links below)

- Social Security Administration - socialsecurity.gov/disabilityssi/ssi.html - [Supplemental Security Income \(SSI\)](#)
- Social Security Administration - socialsecurity.gov/disabilityresearch/wi/generalinfo.htm#work - [Work Incentives](#)
- Social Security Administration - [Chooseworkttw.net](https://chooseworkttw.net) - [Ticket to Work Program](#)
- Social Security Administration - [Chooseworkttw.net/findhelp/](https://chooseworkttw.net/findhelp/) - [Find Ticket to Work and Work Incentives Planning and Assistance Providers](#)