

## Working Does Not Mean Losing Social Security Benefits

### **ALL YOUTH CAN and SHOULD WORK!**

Schools report that families and youth, when discussing transition and employment, or Career and Technical Education programs, state they “can’t” work or they will lose their monthly check. This is a **MYTH!** Individuals with disabilities, particularly youth, can and should work. **Youth on SSI are ALWAYS better off working than not working.** When a youth or family says they are not planning to work or “can’t work” because of a disability, here are a few key talking points and resources to help them understand that they can and should work.

**Many youth on SSI (Supplemental Security Income), will undergo what is called a redetermination at age 18.** Under the Children’s SSI program requirements, Social Security looks at family income as well as disability, so if a family is low income and the child has a disability, they are likely to qualify. However, under the adult requirements, at age 18, Social Security has different requirements. It does not look at income, but instead determines if the disability is a significant barrier to work and is likely to require intensive supports. *Many youth will not meet the adult criteria, they may lose their benefits, and will need to work.*

**Benefits will not automatically be lost when a youth or even an adult begins to work.** The Social Security Administration (SSA) provides many valuable work incentives that will exclude or reduce “countable” earned income for students and adults with disabilities who attempt to work while receiving SSI.

**SSI pays very little and will keep youth and families trapped in poverty.** The only way to move out of poverty and to have more money is to work! A good Work Incentives or Benefits Counselor can help families and youth understand how they can be better off financially, by working, without losing healthcare and ensuring that they end up with more money, not less.

**There are many transition activities that do not impact benefits.** Engaging in transition planning or other unpaid activities such as those under Pre Employment Transition Services (Pre-ETS) for work and planning for the future will have NO IMPACT on the youth’s eligibility for SSI.

**Everyone can work, with the right supports. And it pays to work!**

*Hearing someone - a parent, staff, youth or others, say, “A youth can’t work” should NEVER be a barrier to a transition plan that includes work as an outcome. For more information on how to successfully exit school and go to work, visit [www.mdtransitions.org](http://www.mdtransitions.org)*

**Youth and their families can receive benefits/work incentive counseling as a Pre ETS Service from DORS, so get them connected!**

## Did You Know?

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You can receive benefits/work incentive counseling as part of PreETS from DORS? For more info on DORS and PreETS from DORS [CLICK HERE](#)  
Not eligible for DORS? Try Ticket to Work Helpline: [TICKET](#)

For individuals not eligible/able to access benefits counseling through DORS, contact Ticket to Work Helpline at  
1-866-968-7842 [DMitchell@innow.org](mailto:DMitchell@innow.org) or  
visit <http://www.innow.org/md-win/ssi.html>

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