

**HUD EMPLOYMENT LECTURE SERIES**  
**Lecture #5 Pamphlet**  
**WORK INCENTIVES**

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## **INTRODUCTION**

Work incentives are rules associated with public benefit programs that encourage recipients to work, or in some cases, to engage in training that directly leads to employment. Because many benefits programs are based either on income or the inability to work, returning to work traditionally curtailed or reduced benefits, leading many recipients to question whether work was in their best interest. Today, most public benefits are structured so that people will be better off financially by working. Work incentives typically operate in one of several ways:

- Phasing out benefits, so that a person who works will continue to receive benefits at a reduced level on top of earned income
- Allowing a small amount of income with no impact on benefits, enabling a person to develop work skills and confidence
- Allowing work for a certain period of time while retaining eligibility for benefits
- Enabling recipients to shelter a portion of income for particular purposes, such as buying work supplies, saving for a home or vehicle purchase, starting a business, or pursuing education

### ***Intended Audience***

This pamphlet and the companion audio lecture will benefit those who provide services to the target population described below, including the following:

- Case managers
- Staff of transitional and permanent housing
- Employment specialists at One-Stop Career Centers, other workforce development centers, and homeless assistance agencies
- Treatment staff at health and behavioral health organizations
- Program managers

The material is intended for staff with some knowledge and experience in the workforce development, treatment, or homeless assistance fields. The discussion examines strategies for gaining employment and

a regular source of income without having to worry about losing the public benefits for which clients are eligible.

### ***Target Population***

The strategies described in this pamphlet and companion lecture serve a variety of people who are homeless or living in transitional or supportive housing. Depending on program and location, clients include families, single men and women, chronically homeless people, people with disabilities, adolescents, veterans, and people with criminal histories.

### ***Public Benefits Programs***

Many people who are homeless have no regular source of income or other supports. However, a significant number of people who are homeless—particularly those who have a disability, who have served in the armed forces, or who have dependent children—might be receiving, have applied for, or be eligible for a variety of public benefits. As you counsel people who are currently or recently homeless regarding work, you need to be aware of these benefits. Among the benefits programs with which employment and homeless assistance staff should have familiarity, and which are discussed in this publication, are the following:

- Supplemental Security Income (SSI), administered by the Social Security Administration (SSA)
- Social Security Disability Insurance (SSDI), administered by SSA
- Medicare, administered by the Centers for Medicare and Medicaid Services (CMS)
- Medicaid, administered by State Medicaid agencies, with funding and oversight by CMS
- Temporary Assistance to Needy Families (TANF), administered by State agencies, with oversight and funding by the U.S. Department of Health and Human Services (HHS)
- Housing Choice Voucher Program (formerly Section 8), administered by the Department of Housing and Urban Development (HUD)

- Public Housing, administered by HUD
- Shelter Plus Care (S+C), administered by HUD
- Supportive Housing Program (SHP), administered by HUD
- VA Disability Compensation, administered by the U.S. Department of Veterans Affairs (VA)
- VA Pension, administered by the VA

Qualification for these benefits can be based on economic status, the existence of a disability, the inability to work as a result of disability, or a combination of these factors. An example of benefits based solely on a person's economic status, including current income and assets, is Food Stamps, with the value based upon economic status and the size of one's household. VA Disability Compensation is an example of a benefit based solely on disability; under this program, veterans whose disability is the result of military service receive cash benefits regardless of their economic status or ability to work. In contrast, in order to receive benefits from SSA, a person's disability must make it impossible for the person to engage in "Substantial Gainful Activity" (SGA) in order to qualify for disability-related benefits. In fact, SSI requires both an inability to work and economic need.

## **THE IMPACT OF PUBLIC BENEFITS ON SEEKING EMPLOYMENT**

Many recipients of public benefits want to try employment but think they may be better off not working because they might lose benefits that meet their basic needs. In the past, the requirements for numerous benefits programs created disincentives to work. More recently, lawmakers have responded to this dilemma by making sure that a recipient is better off working and can reacquire the "safety net" of benefits if efforts to work are unsuccessful.

### ***Historical Risks***

As the system of State and Federal public benefits evolved over the 20th Century, they provided a "safety net" for many, ensuring that people had food, shelter, and medical care. While public benefits did not provide the opportunity for a particularly comfortable life, the combination of subsidized housing, medical care, assistance with food, and a monthly check gave many a sense of security from month to

month. For some, this sense of security discouraged work; if they returned to work, it would likely be in a low-wage job without health insurance, and they would lose other benefits. For instance, people who lived in HUD-funded housing, where rent is based on a percentage of household income, would see their rent increase along with their paycheck. Taking into account costs such as health care, housing, food, and childcare, many realized that they would be worse off financially if they returned to work. Thus, receipt of public benefits acted as a disincentive to work.

Many programs included a "cash cliff"—beneficiaries reaching a certain income threshold lost all of their benefits. Thus, beneficiaries had reason to ensure that they earned less than the income threshold unless they could earn significantly more than the value of their benefits. Today, some benefits programs still contain a "cash cliff."

People receiving benefits based on disability faced a particular challenge in returning to work. Because they often had to go through extensive application and appeal processes to qualify for disability-related benefits to begin with, and because historically returning to work would end their eligibility for benefits, some people with disabilities had a well-founded fear that an unsuccessful return to work would place them in great financial jeopardy.

Many lawmakers realized that the system was harmful not only to taxpayers, but also to people who were stuck in a "benefits trap" and could not improve their economic status by working and advancing their careers. Congress and the States responded by establishing various "work incentives" that encourage people receiving public benefits to attempt to work.<sup>1,2</sup>

### ***Work Incentives***

Many of the most widespread forms of public benefits have some form of work incentives attached to their eligibility standards. In addition to employment income, work experience, and opportunity for advancement, some of the benefits that might accrue as a result of work incentives include the following:

- Continued cash assistance that is phased out as income increases, ensuring that the recipient's income increases with employment

- Continued health benefits, either at no cost or at a cost linked to income
- Retaining housing, with no increase in rent for a period of time
- Benefits not available to people who do not work, such as subsidized child care and tax credits that result in a lump sum payment once a year

For many people, the sum total of benefits means that they will earn more working than they did before they worked, while continuing to have critical elements of their safety net in place. Often, people who are homeless lack a “safety net” in the first place. Thus, helping homeless people obtain housing, services, and income supports needs to go hand-in-hand with helping clients find employment and benefit from work incentives.

### ***Real Risks that Remain***

Despite the availability of work incentives, some people who currently receive public benefits, or who might be applying for these benefits, do risk a loss of these benefits by returning to work. Among the scenarios in which returning to work would negatively impact benefits are the following:

- Someone who is applying for benefits based on disability could be denied benefits because work is an indicator that the applicant is not disabled.
- Someone who has a cyclical disability, such as a psychiatric disability, might be unable to retain work long-term and might thus lose eligibility for work incentives that have a time limit due to periods of inability to work.
- An individual who has just begun receiving benefits might see his or her benefits reduced or discontinued, as returning to work soon after becoming eligible renders recipients ineligible for certain benefits in some programs. (SSDI is the most notable of these; individuals returning to work within 24 months of eligibility lose health care coverage under Medicare).
- In some cases where benefits are decreased or discontinued based on earnings, an individual’s earnings do not come close

to replacing the value of the benefits he or she received prior to working.

In our discussion of individual work incentives, we will discuss particular situations in which these scenarios might arise.

### ***Perceived Risks***

Although, as noted above, some people who receive public benefits do risk losing their safety net if they return to work, for many people, this risk either does not exist or it is minimal.

Yet, despite the availability of work incentives, many people receiving public benefits continue to believe that returning to work will result in reduced income, paying more for housing, losing health care coverage, and being unable to reapply for benefits. These perceptions can be attributed to several factors:

- People might not be aware of the work incentives that have been created.
- The programs are complex and difficult for many beneficiaries to comprehend.
- Clinicians and social services staff might reinforce the idea that attempting work is risky.

The result of these perceptions is that only a small percentage of eligible people have taken advantage of many of the available work incentives. For example, a 2005 report by the Government Accountability Office (GAO) found that of the 9.5 million people who had received from SSA a “ticket to work” qualifying them for vocational services, fewer than one percent of beneficiaries had used the tickets to seek employment-related help, and only 160 beneficiaries had, as a result of these services, earned enough to discontinue disability benefits.

## **UNDERSTANDING WORK INCENTIVES**

Depending on the benefit program in question, work incentives operate according to differing philosophies toward work. For many public benefits—particularly those based on disability—participants are encouraged to work, but participation in work incentives programs is voluntary, and there is no penalty for not working. In other programs—particularly those based solely on economic need—work is an

expectation, and recipients must ask for an exemption or risk sanctions if they do not work.

Examples of voluntary work incentives include those administered by SSA for SSDI beneficiaries and SSI recipients. While SSA encourages people to work and devotes significant resources to educating people about work incentives, SSA does not penalize people who do not participate.

State TANF programs, by contrast, are required by Federal law to have mandatory work requirements. TANF recipients must be engaged in job training or work unless they can demonstrate that they cannot participate (e.g., a disability prevents them from working). Those who do not comply with the work requirements face losing their benefits.

Some public benefits might have both mandatory and voluntary work incentives attached to them. For example, residents of HUD-funded public housing are eligible for the voluntary “Earned Income Disregard” work incentive (discussed later in this pamphlet), which allows them to increase their household income with no rent increase for one year and a diminished rent increase for an additional year. However, public housing residents are also required to participate each month in eight hours of community service or economic self-sufficiency activities unless they are specifically exempted by the law.

Although work incentives generally fall into the basic categories described above, each benefits program has different approaches to implementing them and the specific work incentives tend to be quite complicated. While a complete description of these programs is beyond the scope of this publication, this section describes the basic operation of work incentives in the following benefits programs: SSDI and SSI, Medicare and Medicaid, TANF, and HUD-funded housing. The impact of work on veterans benefits is also discussed.

### ***SSA Disability-Related Benefits***

SSDI and SSI have somewhat different eligibility criteria. SSDI is based on disability, regardless of income (from sources other than employment, such as stock dividends or investment interest) or resources. SSI is a needs-based benefit available to, among others, persons who are disabled. Both benefits programs use the following definition of disability: “the inability to engage in any substantial gainful activity because of a medically determinable physical or mental

impairment.” The term “substantial gainful activity” (SGA) means “work that involves significant mental and physical activity completed for pay or profit.” SSA uses SGA, among other criteria, to determine whether an individual would be considered disabled under the law. In 2008, a person employed and earning more than \$940 a month (with a higher amount for people who are blind) would be considered to be engaged in SGA.

There are many people who are homeless who would likely qualify for SSDI or SSI but do not apply. This is often due to the complexity of the application process, with the need to provide documentation of work history, mental health treatment, and other information to build one’s case. People who have been homeless, especially those with mental illness, are often unable to provide this kind of information, or even their birth certificate or Social Security card. Some homeless people avoid applying for SSA or other benefit programs due to their mistrust of government programs; those with substance use/abuse and those involved with the criminal justice system may be especially reluctant to pursue program eligibility.

In response to these barriers, a Federal interagency initiative aimed at increasing the success of people who are homeless in applying for SSA benefits was launched. The program, called SSI/SSDI Outreach, Access and Recovery (SOAR), provides training to State and local programs to provide aggressive outreach and follow-through to help people who are homeless apply for SSI and SSDI disability benefits. SOAR has proven highly effective, increasing approval rates for homeless people from the traditional 10-15 percent to rates of 65-95 percent on initial application.

Those individuals who are receiving SSI or SSDI are often concerned, with good reason, about losing their benefits should they return to work. This is why it is crucial that people receive information about the incentives that these two programs have added in recent years to enable people with disabilities who are able to work to do so without jeopardizing their benefits.

The two programs share some work incentives, and each program has unique work incentives as well. The primary difference is how the two programs handle income. SSDI uses a trial work period in which the full benefit is collected by the beneficiary, while SSI uses an income phase-out, in which the benefit amount is reduced as income rises.

SSDI and SSI work incentives are some of the most complicated work incentives to understand, but also some of the most important, as many people with disabilities rely on these programs as their primary source of income. Here we will provide a brief overview of the work incentives associated with the two programs. For complete details about these work incentives and other employment supports of SSA, see the *SSA Red Book: A Summary Guide to Employment Support for Individuals with Disabilities under the SSDI and SSI Programs*, which is available online (see Resources at the end of the pamphlet for more information).

### SSDI Work Incentives

- **Trial work period.** SSDI beneficiaries can earn an unlimited amount of money and continue to receive their full SSDI benefit for nine months, so long as they continue to have the condition that led to the disability determination and they report their earnings to SSA. Months in which the person does not earn money at substantial gainful activity (SGA) do not count against the trial work period, so the nine months can be non-consecutive, but they must be used within a 60-month period.
- **Extended period of eligibility.** After the trial work period ends, a beneficiary can still receive full benefits in any month in which he or she does not have earnings at or above the SGA level, so long as the beneficiary still has the condition that led to the disability determination.
- **Expedited reinstatement.** If a beneficiary who has stopped receiving benefits because of employment cannot continue to work because of his or her disability, the beneficiary can request reinstatement of benefits without having to submit a new application, and SSA can pay benefits provisionally for up to six months while it evaluates the claim.
- **Impairment-related work expenses (IRWEs).** IRWEs fall under the category of income sheltering. SSA recognizes that people with disabilities need treatment, services, and equipment in order to manage their disabilities if they are to work. Thus, SSA subtracts a beneficiary's out-of-pocket medical expenses that are related to a disabling condition from earnings in calculating whether a beneficiary is engaged in

SGA. SSA defines IRWEs broadly, and many expenses that are not covered by insurance are included. Thus, a person with high out-of-pocket medical costs might be able to earn considerably more than SGA without affecting eligibility.

### SSI Work Incentives

- **Earned income exclusion.** Rather than cutting off all benefits once an income threshold is reached, SSA phases out SSI benefits as a recipient's income increases. SSA ignores \$65 in earnings plus another \$20 of income (earned or unearned), plus half of the earnings above that amount. For example, if a person earns \$371 per month from a job and has no other income, SSI benefits would be reduced by \$143. Calculation:  $(\$371 - \$65 - \$20) \div 2 = \$143$ . Although the net result in this example is that the person ends up \$228 ahead, the math intimidates many people. Once income reaches a certain point, benefits are of course reduced to zero.
- **Expedited reinstatement.** SSI recipients can ask for benefits to be reinstated under the same terms as SSDI beneficiaries.
- **IRWEs.** As with SSDI, IRWEs are excluded from income, both for the purpose of evaluating whether a person is engaged in SGA and in determining the reduction in SSI benefits.
- **Plan to achieve self-support (PASS).** Like IRWEs, a PASS is an income-sheltering work incentive. SSI recipients can develop a plan to work toward becoming economically independent of SSI or SSDI benefits. Recipients can save toward education, job training, or starting a business. Money put in savings in conjunction with a PASS is excluded from income. A PASS must be approved by SSA and is periodically monitored by the agency. An excellent resource to better understand PASS is a website developed by the University of Montana Rural Institute, which provides step-by-step application guidance and numerous examples of how the PASS program shelters income from SSI, work, and other sources.<sup>3</sup>

## ***Medicare and Medicaid***

Eligibility for Medicare and Medicaid is closely linked to other benefits. Medicare is linked to SSDI, while Medicaid is linked to SSI and TANF. Many low-income workers, particularly those who have disabilities, might qualify for coverage. Some programs providing health care to low-income workers are required by Federal law, while others exist at the option of the States and thus vary from State to State.

### Mandatory Coverage

Under law, people who qualify for Medicare and Medicaid will, under certain circumstances, continue to qualify for Medicare and Medicaid even if they lose SSDI or SSI benefits because they go back to work.

- **Continuation of Medicare for SSDI beneficiaries.** SSDI beneficiaries who go to work will continue to receive Medicare coverage at no cost for 93 months after the end of the trial work period.
- **Continuation of Medicaid for SSI recipients.** Generally, someone who qualifies for SSI automatically qualifies for Medicaid. However, when an SSI recipient loses SSI because of earned income, he or she does not automatically lose Medicaid because Medicaid has a higher income limit, under Section 1619(b) of the Social Security Act. A former SSI recipient can continue to receive Medicaid if he or she still has a disabling condition, needs Medicaid in order to work (a requirement usually satisfied if the person has expected medical expenses and no other health insurance), and he or she does not earn more than the total value of SSI, Medicaid, and other supports. SSA publishes annual values for each State and Territory, which vary according to healthcare costs and SSI State supplements.<sup>4</sup> On the high end of the scale, in 2007 an individual could earn \$52,407 in Connecticut, \$50,685 in Alaska, or \$44,009 in Minnesota and still qualify for Medicaid. On the low end, an individual would keep Medicaid while earning no more than \$22,174 in Tennessee, \$22,728 in Alabama, or \$23,432 in Oklahoma.

### Optional Coverage Under Medicaid

Because Medicaid is funded by both the Federal government and the States, States have a certain amount of flexibility in how they administer their programs, within broad guidelines established by CMS. States have several options for extending Medicaid coverage to low-income workers.

- **Medically needy “spend-down” Medicaid.** States have the option of extending Medicaid coverage to low-income workers with chronic medical conditions and incomes below a “Medically Needy Income Level” (MNIL) set by the State. The MNIL cannot be set at more than 133 percent of the State’s income limit for mandatory Medicaid coverage.

Additionally, people whose income is above the MNIL can qualify for this coverage by “spending down” their income. This means that they can subtract the amount they spend out-of-pocket on medical expenses from their counted income. Typically, this evaluation takes place on a month-to-month basis. For example, if a State’s MNIL is \$425 per month and a person has a monthly income of \$525 and eligible medical expenses of \$200, the person would be responsible for paying \$100 out-of-pocket, while Medicaid would cover any additional eligible medical expenses.

Some States use a six-month period, rather than a one-month period to perform this type of calculation. Because of the calculation method, a person might have some expenses covered by Medicaid on some months (or six-month periods), while in other months (or six-month periods) when medical expenses were lower, the person would receive no assistance from Medicaid.

- **“Poverty Level Medicaid.”** States can adopt “poverty level Medicaid,” which extends eligibility to people with household incomes below the Federal Poverty Level (FPL).
- **Medicaid “Buy-in.”** Low-income workers can qualify for Medicaid, either for free or for a fee, in States that have adopted optional Medicaid coverage (often called the Medicaid “Buy-in” option) under one of several Federal laws. A little

more than half of the States have established programs, with most States requiring a premium payment. A review of State Medicaid Buy-in programs conducted for CMS in 2006 found that average monthly premiums ranged from \$13 to \$162.

States have some flexibility in setting standards for who is covered by a buy-in program. A State can establish its program under the Balanced Budget Act (BBA) or Ticket to Work and Work Incentives Improvement Act (TWWIIA). Under the BBA, a State can offer Medicaid to people whose family income is under 250 percent of FPL, who have a disability, and whose unearned income and resources do not exceed SSI levels. Under TWWIIA, States can choose Basic Coverage or Medical Improvement Coverage. Under Basic Coverage, those eligible must have a disability (as defined by SSI), but unlike BBA, there are no established income or resource limits. Under Medical Improvement Coverage, States can offer Medicaid to those who lost eligibility for SSI because their condition improved to the point at which they were no longer considered disabled.<sup>5</sup>

### **TANF**

TANF remains an important support for low-income families. States are given discretion regarding how TANF dollars are directed to work incentives, but every State offers some help with two of the primary obstacles to work for people with limited incomes—transportation to worksites and assistance with childcare. Transportation help is most often provided through vouchers or tokens to use public transportation or through a transportation allowance.

As for childcare assistance, States can spend TANF funds for their own childcare subsidy program, or they can transfer up to 30 percent of TANF funds to the federally funded Child Care and Development Fund (CCDF). The CCDF funds childcare assistance to low-income families, including TANF recipients, so they can work or attend training/education.

While TANF is based on a “welfare to work” approach that includes mandatory work requirements, there are numerous exceptions, including an exemption for those with temporary disabilities. Probably the greatest concern facing TANF recipients who are not exempted from the work requirement is the 60-month lifetime limit on receiving TANF benefits.

### **HUD-funded Housing**

Many homeless jobseekers are likely to find jobs that do not pay them enough to afford housing without the assistance of subsidies. It is therefore important to understand the impact that work will have upon a person’s ability to qualify for subsidized housing and how working will affect the amount of money that a person pays in rent.

Going to work typically will not affect a person’s access to housing subsidies. Going to work has an affect only if the person is making a fairly substantial income. Eligibility for most HUD-funded programs is based on income and is linked to income levels for the community. For example, in the Housing Choice Voucher program (formerly Section 8), Public Housing Agencies must reserve 75 percent of vouchers for people at or below 30 percent of the Area Median Income (AMI), but it can offer vouchers to people earning up to 50 percent of AMI.

Additionally, eligibility for housing reserved for people with disabilities is not directly linked to ability to work. Rather, eligibility for programs providing permanent housing for people who are homeless, such as Shelter Plus Care and the Supportive Housing Program, is based on the existence of a disability meeting the applicable program definition.

Earned income is more likely, however, to affect the amount that a person will pay toward rent each month. Because the tenant’s responsibility for rent is typically based upon a percentage of income, traditional calculations of rent result in an increased payment by the tenant as household income increases. Thus, the resident’s evaluation of potential employment must consider the increased rent payments in evaluating the “bottom line” of the job opportunity.<sup>6</sup>

### **Earned Income Disregard (EID)**

Some HUD programs have eliminated this disincentive to work, that of increasing rent payments, through the “Earned Income Disregard” (EID), which operates along the lines of a trial work period. Income is disregarded from the calculation of the tenant’s share of the rent if income increases through employment, participation in economic self-sufficiency or job training, or receipt of TANF or other benefits worth at least \$500 in the last 6 months.

Eligibility for EID extends to any public housing resident who was previously unemployed during the past 12 months or who earned less

than the equivalent of minimum wage for 10 hours for 50 weeks. EID is also available for participants in other HUD programs, but only for people who have a disability. These programs include Housing Choice Voucher (formerly Section 8), Home Investment Partnership (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Supportive Housing Program (SHP). The two other permanent housing programs funded under McKinney-Vento—Shelter Plus Care and Section 8 Moderate Rehabilitation Single Occupancy—do not provide for the EID.

For the first year in which an eligible household's income increases through employment, all of the increased income is "disregarded," and as a result, rent does not increase. In the second year, half of the household's income is disregarded, meaning that the impact of the earned income on rent payments is cut in half. Although income increases are disregarded in this manner for the purpose of determining rent increase, note that income is not being disregarded when determining whether someone is eligible for housing assistance.

The EID is available for only 24 months total, although if a person loses a job, the 24 months can be non-consecutive, as long as they are within a 48-month period. For example, if a person who has used the EID for 6 months becomes unemployed for three months, he or she would still have 18 months remaining

Some individuals who are homeless are under the impression that they should wait until they are housed to seek employment, because having an income might jeopardize their eligibility for housing subsidies. However, rapid entry into the workforce will nearly always help the client's housing situation, especially since people who are homeless generally obtain low-paying jobs. With the waiting lists that usually exist for housing subsidies, working can help a homeless individual or household find some form of housing, even if it is not optimal, while waiting for a unit or voucher to become available. Additionally, moving into housing, particularly with Housing Choice Vouchers, involves a number of upfront costs. Working before moving into permanent or long-term housing can help a person save toward rental and utility deposits, household furnishings, staples and cleaning supplies, and other necessities and amenities.

### Community Service or Self-Sufficiency Requirements

People who will be moving into HUD public housing might be required to participate in some form of work or volunteer activity. Residents of public housing are required to participate each month in eight hours of community service or self-sufficiency activities unless they are specifically exempted by the law. A person can engage in community services by volunteering for a tenants' association or a nonprofit agency, while self-sufficiency activities can include GED classes, credit counseling, or job training. Those who do not comply with the community service and self-sufficiency requirements risk not having their lease renewed.

There are a number of exemptions to this requirement, but it is up to the resident to demonstrate that he or she is exempted. One way to be exempted is to be working for a minimum number of hours set by the Public Housing Agency (PHA), often 20-30 hours per week. Individuals who receive SSI or SSDI due to a disability are also exempt, as are those who are primary caretakers of someone with a disability. Thus, those working to help homeless people access public housing should ensure that clients who appear to have disabilities apply for the programs for which they may qualify.

Materials describing the various EID applications in more detail are posted on HUD's Homelessness Resource Exchange website at <http://www.hudhre.info/>.

### ***Veterans Benefits***

Homeless veterans might receive or be eligible for one of two major types of benefits—VA Disability Compensation and VA Pension. Neither of these programs has formal work incentives, but it is important to understand how these benefits can be affected by a return to work. Under these programs, benefits are strictly tied to existence and/or extent of a disability.

VA Disability Compensation is available to veterans who have a "service connected" disability, that is, one that was caused or aggravated by military service. Veterans are rated according to a "schedule" that assigns ratings to certain disabilities. For example, an amputated foot is rated at 40 percent. The benefit is not need-based, and generally speaking, is not based on the veteran's income or ability to work. The benefit is non-taxable.

VA Pension is available to veterans who served for a certain length of time during a period of armed conflict, whether or not they have a service connected disability. The benefit is need-based and available to people who reach a certain age or are completely disabled. The benefit is taxable.

The impact of returning to work differs greatly for the two benefits. VA Pension is means-tested, just like SSI. The VA considers the Pension to be a means of last resort for veterans who have minimal assets and income. Unlike SSI, however, VA Pension is not linked to any work incentives; a recipient who engages in SGA will lose his or her pension.

Returning to work, by contrast, generally has no impact upon VA Disability Compensation. A veteran continues to receive Disability Compensation regardless of income level. There might be circumstances, however, in which returning to work would reduce the amount of money that the veteran receives under this benefit.

The first situation is when the veteran is receiving Individual Unemployability (IU) benefits. These benefits are awarded to a veteran who has at least a 60 percent disability rating but according to the VA's assessment, is unable to work. The veteran then receives Disability Compensation at the 100 percent rate. If the veteran is able to return to work, he or she would lose the additional IU compensation, but he or she would still receive Disability Compensation at the rate of his or her disability. Using 2007 rates, a single, childless veteran with a 60 percent rating and receiving IU benefits would receive \$2,471 per month but after returning to work would receive only \$901 per month and thus would lose nearly \$1,500 in non-taxable income per month.

The second situation in which returning to work could reduce VA Disability Compensation is when a veteran's disability rating is based on a psychiatric disorder. In the schedule used to rate disabilities, psychiatric disabilities are rated according to factors that include the veteran's ability to work. For example, a veteran who has "reduced reliability and productivity" and "difficulty in establishing and maintaining effective work and social relationships" receives a 50 percent rating, while a veteran with "with occasional decrease in work efficiency and intermittent periods of inability to perform occupational tasks" receives a 30 percent rating. Veterans periodically have their

disabilities reevaluated, and thus a successful return to work would be considered as evidence of reduced disability.

Instead of work incentives that continue eligibility, the Federal government's approach has been to expand return-to-work programs for veterans. For example, veterans have access to many enhanced job-training services, and they are paid while participating in job training programs such as Compensated Work Therapy (CWT). Further, veterans get preferential treatment in hiring for almost all Federal jobs, and the Federal Government has many incentives for private employers to hire veterans with disabilities who have participated in job training programs. Thus, while veterans must weigh the impact that work will have upon their income, they do have opportunities to train for and find a job that will allow them a more comfortable lifestyle than they could lead relying solely on benefits.

Additionally, veterans who receive other public benefits might be eligible for work incentives through those programs. For example, some veterans receive VA Disability Compensation and SSI, as veterans with lower disability ratings who do not have other income or assets might qualify for SSI. VA Disability Compensation is then counted as unearned income that reduces SSI payments; the first \$20 is excluded, after which VA Disability Compensation reduces SSI dollar-for-dollar. Veterans who receive SSI, however, are eligible for all of the SSI and Medicaid work incentives.<sup>7</sup>

## **INCORPORATING WORK INCENTIVES INTO SERVICES**

Key to making work incentives "work" for people who are or have recently been homeless is knowing both your clients' special circumstances and familiarizing yourself with the ins and outs of the specific work incentive programs available to your clients, particularly those in this pamphlet. In addition to these resources, many States and localities offer their own work incentive or "employment support" programs, such as public transportation vouchers, training grants, or low-cost health care plans for low-income workers. Developing a collaboration with work incentive experts in your community is an important part of developing or strengthening an employment program serving homeless people.

## **Strategies for Providers**

Service providers can capitalize on a number of existing resources that may or may not focus on clients who are homeless, but which have employment, housing, and support services that can benefit homeless clients nonetheless.

The U.S. Department of Labor (DOL) and SSA jointly fund the Disability Program Navigator (DPN) Initiative in 45 States, the District of Columbia, and Puerto Rico. DPNs operate out of the nation's more than 3,500 local One-Stop Career Centers, which are administered by local Workforce Investment Boards. The DPN Initiative promotes comprehensive services and work incentive information for SSA beneficiaries and other people with disabilities. DPNs are an important point of access for jobseekers who are homeless.

SSA has a network of Work Incentive Planning and Assistance (WIPA) organizations, available in every State and Territory. WIPAs provide information about work and work incentives to people receiving Social Security and SSI disability benefits. When working with homeless people who are receiving SSA benefits, WIPAs are a vital resource to help them explore work options, learn how working will affect their benefits, and find out for which SSA and other work incentives they may qualify.

Similarly, One-Stop Career Centers, WIPAs, and other employment programs with clients who are homeless should involve themselves in their communities' Continuums of Care; the Continuum of Care is HUD's planning framework by which communities organize and deliver housing and support services aimed at ending and preventing homelessness. This involvement will help them better address the unique needs of people who are homeless, encourage partnering with homeless providers, and put them in touch with resources for homeless workers. These resources may include work incentive programs that some States and localities have targeted to people who are homeless or at risk of homelessness.

Seasoned providers know that helping people who are homeless identify and take advantage of work incentives requires not only knowledge of incentive programs but also an understanding of how they interact with mainstream income support programs. A valuable resource providing much of this information in summary form with links

to more comprehensive program information is a new HUD guide called *Accessing Mainstream Employment and Income Support Programs*, available online through HUD's Homelessness Resource Exchange website.

## **Identifying When Work Incentives Apply**

As eligibility criteria for work incentives vary significantly across programs, staff helping homeless jobseekers needs to become familiar with these requirements. For example, someone might have to be housed before starting work to qualify for a housing-related work incentive. In other cases, individuals facing loss of publicly-funded cash assistance through TANF due to their income from working might be able to receive other benefits that help offset this loss, such as transportation or child care assistance.

Helping people qualify and apply for work incentive programs therefore means taking an individualized approach. Knowing client history and information regarding factors such as disability determination, veteran status, length of time homeless, dependents, and assets is essential to determining which work incentives are applicable to whom.

One of the first activities that you should undertake on behalf of clients seeking work is a benefits analysis. This is an individualized analysis of cash and other benefits the person currently receives to determine the impact of work on these benefits. It is especially helpful to provide clients with "what if" scenarios given several different situations. For example, if you work at \$10/hour for 20 hours a week, how will this affect your SSI, Medicaid, food stamps, and other benefits, and to what extent will any drop in these be offset by your earnings? What if instead you work at \$8.50/hour for the same 20 hours a week? Many agencies working with clients eligible for benefit programs develop a Benefits Analysis Form that can be readily used for this task.

An example of an online resource that you can use with clients who are homeless to do this kind of analysis is *WorkWORLD*<sup>8</sup>, an easy-to-use software program to help people who are low income and/or have disabilities and those assisting them to understand how work incentives interact with Federal and State disability and poverty benefit programs. *WorkWORLD* decision-support software enables online automated benefits computation, based on income, benefits, and work incentive programs. Virginia and Delaware have an agreement with its

creator, the Employment Support Institute of Virginia Commonwealth University, that makes the *WorkWORLD* software program available without cost to all State residents.

### ***Educating Clients about Work Incentives***

Accurate and realistic information is one of the best ways to counter the anxiety that besets many people wanting to enter the workforce who are homeless and who may also be disabled. People need clear guidance to understand the often complex language and requirements of incentive programs that may serve more to confuse than enlighten them.

While some one-on-one advising will almost always be needed to match people with the appropriate incentive programs and help them through the application process, this can be supplemented through group education sessions, videos, and handouts. These are most effective when geared to breaking down and simplifying the benefits, eligibility criteria, and application procedures of work incentive programs.

Providing access to computers and Internet training provides a potentially powerful resource for many people who are homeless and lack computer access, especially when combined with individualized guidance. Many One-Stop Career Centers have their own websites; often these include links to work incentive and employment support programs. Other user-friendly online resources can also provide valuable information. Two such websites are *EarnBenefits Online* and California's *Disability Benefits 101*.

*EarnBenefits Online* is a web-based resource that can serve as an adjunct to personal counseling about work incentives. It is a resource for low-wage workers and people seeking entry-level jobs that helps them maximize their resources through a simple online screening for income-enhancing benefits. Funded by the nonprofit agency Seedco, the online resource currently covers Atlanta, Baltimore, Buffalo, Memphis, New York City, and parts of North Carolina.<sup>9</sup>

Alone or with a counselor, jobseekers use the *EarnBenefits* website to go through an online screening process to determine programs for which they may be eligible from the host of Federal, State, and local supports available in their community. In NYC, for example,

*EarnBenefits* lists the following kinds of incentive and income support programs:

- Federal Earned Income Tax Credit
- State and city Earned Income Tax Credit
- Food Stamps
- Women, Infants, and Children (WIC)
- Transitional Childcare
- Childcare vouchers
- Medicaid
- Child Health Plus
- NYS Home Energy Assistance
- School Lunch Program
- Community resources on credit, legal help, and more

*Disability Benefits 101* is a comprehensive user-friendly interactive website for Californians with disabilities who are looking to work or already work and service providers. Among the many valuable features are benefits calculators applicable to a number of scenarios; clear descriptions of Federal and State income support and work incentive programs; case studies; a section on disability and employment rights; and an online forum where people can ask questions and receive responses from experts about their particular situation. Much of the content is also available in Spanish.<sup>10</sup>

While *Disability Benefits 101* is tailored for Californians, a good deal of the information covering Federal programs such as SSA programs and the Earned Income Tax Credit is applicable throughout the country. Furthermore, this website serves as an excellent model to help guide providers regarding the multiple issues they need to consider in order to best help people who are disabled and/or homeless understand and make good use of work incentives and income supports that encourage working.

A similar program geared for families is the *Family Resource Simulator*, designed by the National Center for Children in Poverty.

This is another web-based tool that has a calculator enabling people, alone or with help, to determine the effect of Federal and State work supports, including work incentives, on the family budget.<sup>11</sup>

### ***Building Work Incentives into Individual Employment Plans***

Programs helping people who are homeless seek employment should ensure, as part of the job search process, that clients are aware of the work incentives for which they may qualify. In many cases, incentive programs can make a real difference in whether a person entering a low-paying job can expect to afford adequate housing, food, health care, and other basic needs.

For example, depending on their circumstances, low-income workers in Memphis could qualify for a local program funded by area churches providing affordable health care to low-income uninsured workers and their families, a matched savings program providing every dollar with two more dollars up to \$5,000, a voucher for employment-related training up to \$4,000, as well as Federal income supports such as food stamps and the earned income tax credit.

It is especially important that beneficiaries of SSI and SSDI are assisted in developing a work plan that considers the impact of employment on their eligibility for SSI, SSDI, and related health care coverage. The work plan should take full advantage of the applicable SSI and SSDI incentives that these programs have adopted to help ease a return to work. These programs, summarized earlier in this pamphlet, can be difficult to navigate. The SSA Red Book clearly describes all employment support programs available through SSI and SSDI and answers many of the questions of potential program participants.

A major consideration when counseling people who are homeless is whether it makes most sense for them to seek full-time employment, gradual entry through part-time work, a training program to help them qualify and prepare for competitive employment, or non-competitive employment. In determining employment “readiness,” those working with people who are homeless and may have multiple barriers to employment need to find ways to redefine this term. In many cases, these clients are unlikely to resolve all of their problems and meet traditional readiness criteria. In order to meet these clients where they are, think in terms of “customization” rather than “readiness,” and strive

to develop jobs suited to clients’ strengths and skills that also meet the needs of employers.

Employment plans should cover more than just the period up to entering the workforce. Homeless providers will do their clients a great service by maintaining client records that track their use of benefits and incentives, especially since many programs have time or funding limits. For instance, the EID is good for 24 months over a five-year period; the SSDI Trial Work Period can last up to nine months, not necessarily consecutively; Medicaid coverage while working ceases once a worker meets the “threshold amount” of earnings that is based on each State’s SSI and Medicaid programs. Keeping track of this kind of information would be hard for anyone; this service can be an invaluable aid for people with a history of homelessness and disability who are entering the workforce.

### ***Gaining Access to Training Programs Targeted to People Seeking Employment or Advancement***

Employment-related training programs are for two general groups of clients:

1. Individuals for whom training in specific job-related skills and/or in job readiness is the best option for them prior to seeking a job
2. People who are able to work and for whom training while they are working will give them the potential for advancement

Once you and your client have decided which category of training and education is most appropriate, you can seek out the vocational/educational programs and/or incentives that are available to help them transition to work or move up the employment ladder while still maintaining some benefits. The SSI PASS income shelter discussed earlier is a good example. States have also implemented a variety of training and education subsidies and other benefits to encourage people with low incomes to obtain the skills they need to obtain better jobs.

Many of these training and education programs require considerable planning and goal-setting on the part of applicants. Most people who are homeless who may qualify will need help determining program

eligibility, choosing their area of study/training, and completing the application and placement process.

Key resources to learn about these programs and match them to clients based on their particular circumstances include the *SSA Red Book*, One-Stop Career Centers, especially those where DPNs are available, WIPAs, and Department of Veterans Affairs Vocational Rehabilitation and Employment Program locations. For homeless families whose heads of households receive TANF, you will need to seek out the local office administering TANF, as States have varying TANF education and training programs and eligibility criteria.

### ***Special Considerations for People Living in McKinney-Vento-funded HUD Housing Programs***

Contrary to the fears of some program participants in HUD's McKinney-Vento-funded Supportive Housing Program, Shelter Plus Care Program, and Section 8 Moderate Rehabilitation Single Room Occupancy Program, none of these permanent housing options for homeless people have any sort of upper income limit. Furthermore, while the amount that residents pay increases as their income rises, it will never exceed more than 30 percent of their gross monthly income. It is possible, however, that someone's income could increase to the point that he or she might have to pay the entire rent, thus receiving no subsidy.

The reduction in subsidy as a tenant's income increases should not be considered a penalty; it simply means that the resident's earning power is such that he or she is approaching the ability to pay fair market rent for housing without a housing subsidy. However, people working with clients in these housing programs should help them anticipate the fact that their subsidy will diminish and eventually end as their salaries rise, so they can budget accordingly.

Another issue to keep in mind, when working with formerly homeless people who reside in housing funded under these programs, is that only the Supportive Housing Program qualifies for the HUD Earned Income Disregard. Thus, clients with disabilities living in SHP housing can work without an increase in rent for the first 12 months of employment; in the second 12 months of employment (months 13-24), 50 percent of new income is disregarded.

## **CONCLUSION: HELPING PEOPLE UNDERSTAND THE POSITIVE ASPECTS OF WORKING**

People who have been receiving income supports such as SSI, SSDI, a VA Pension, VA Disability Compensation, or other benefits that are reduced or discontinued with employment may find it hard to see that working for their earnings is the best option for them. This is especially true given that wages, combined with the lack of benefits at most entry-level jobs, means that many public benefit recipients entering or re-entering the job market will not at first be much better off financially than they were before they became employed.

This is partly why it is incumbent on those helping homeless people who are benefit recipients looking for employment to be familiar with the work incentive programs that support low-income working people. Thus, we can help people see that if they work and continue to receive SSI benefits and a housing subsidy, for example, they are certainly better off than their coworkers who are earning the same wage and do not have these benefits. Additionally, by working, people will generally qualify for other income support programs as varied as transportation vouchers, low-cost insurance programs, including medications, or low-interest loan programs, depending on their State and community.

A key point of encouragement is that working people stand a good chance of advancing in their jobs with time and experience. This means that eventually their earning power is likely to significantly outpace the small increases they would see in public benefit programs, where increases are tied to inflation. Although homeless individuals and those who have recently accessed permanent housing may start out at or close to minimum wage, those who stick with their jobs and perform well can look forward to increased wages. Many will also become eligible for benefits that many employers provide based on job tenure and an increase in responsibilities.

Employment and training efforts targeted to people currently or recently homeless are most effective when they incorporate a job retention culture; it is important to promote a sustained connection to the workforce for people who may have only had a brief homeless episode as well as for those who have experienced multiple periods of homelessness or long-term homelessness.

For most of us who work, the benefits extend well beyond the money we take home. Work provides connections with others, a sense of accomplishment, and a place in the world. Many of us define ourselves largely by our jobs and take pride in our work and the skills we gain there. It is important to give clients a sense of what they stand to gain in terms of their own self-regard and personal rewards from participating in the workforce. Work is a powerful counterpoint to the boredom, isolation, and lack of purpose that beset too many people whose financial support comes solely from public benefit programs.

## RESOURCES FOR MORE INFORMATION

### **General**

*EarnBenefits* helps low-wage workers access income-enhancing benefits such as Food Stamps, childcare subsidies, health insurance and the Earned Income Tax Credit (EITC) available in their communities. Available at: [www.earnbenefits.org](http://www.earnbenefits.org).

The Family Resource Simulator by the National Center for Children in Poverty shows the impact of Federal and State "work support" benefits on the budgets of low- to moderate-income families. Results illustrate how a hypothetical family's resources change as earnings increase, taking public benefits into account. Available at: [www.nccp.org](http://www.nccp.org) and go to "Data Tools."

The Homelessness Resource Exchange (HRE) is a one-stop shop for information and resources for providers who are assisting persons who are homeless or at risk of becoming homeless. This pamphlet, its accompanying audio lecture, and all other audio lectures and pamphlets in this series on employment-related topics are posted on the HRE site, at: [www.hudhre.info](http://www.hudhre.info).

### **Veterans**

The Employment Assistance section of National Coalition for Homeless Veterans directs veterans to agencies and organizations that can help them prepare for and obtain employment, and supports the efforts of employment specialists who are working with homeless veterans and those at risk of homelessness due to health, economic, or other personal issues. Available at: [www.nchv.org](http://www.nchv.org) and click on "Employment Assistance."

The U.S. Department of Labor, Veterans' Employment and Training Service (VETS) offers employment and training services to eligible veterans through a non-competitive Jobs for Veterans State Grants Program. Available at: [www.dol.gov/vets](http://www.dol.gov/vets) and follow links to "Employment Services."

### **Disabilities**

SSI/SSDI Outreach, Access and Recovery (SOAR) is an SSA program that aims to improve the process of disability determination for people who are homeless. SOAR provides training and technical assistance to States and communities to SSA Disability Determination staff and providers, such as health care and corrections staff, who are in contact with people who are homeless. They then conduct outreach and help people who are homeless with the SSI and SSDI application process. SOAR operates in 34 States, with more joining. Available at: [www.prainc.com/soar](http://www.prainc.com/soar).

Disability Benefits 101 (DB101) helps workers, jobseekers, and service providers understand the connections between work and benefits. DB101 brings together rules for health coverage, benefit, and employment programs that people with disabilities use. These programs may be run by State, Federal government, non-profit, or private organizations. Available at: [www.disabilitybenefits101.org/](http://www.disabilitybenefits101.org/).

The University of Montana Rural Institute has a helpful website, PASSPlan.org, that describes PASS Plan benefits and eligibility requirements and a number of examples demonstrating how the PASS Plan can be used and how it shelters income. Available at [www.passplan.org](http://www.passplan.org).

The Work Site provides information on employment support for individuals with disabilities. This includes WIPA, which has arranged with SSA to provide information and planning services about work and work incentives to SSI and SSDI beneficiaries. WIPA services are located at 104 local agencies, with at least one WIPA program in every State and Territory. Available at: [www.socialsecurity.gov](http://www.socialsecurity.gov) and search for "work."

WorkWORLD™ is decision support software for personal computers designed to help people with disabilities, advocates, benefit counselors, and others explore and understand how to best use the work incentives associated with the various Federal and State disability

and poverty benefit programs. It automates the computation of benefits and takes into account the complex interaction of income, benefit programs, and work incentives. Available at: [www.workworld.org](http://www.workworld.org).

The Red Book serves as a general reference source about the employment-related provisions of Social Security Disability Insurance and the Supplemental Security Income Programs for educators, advocates, rehabilitation professionals, and counselors who serve people with disabilities. Available at: [www.socialsecurity.gov](http://www.socialsecurity.gov) and search for “red book.”

The Employment and Disability Institute (EDI) at Cornell University conducts research and provides continuing education and technical assistance on many aspects of disability in the workplace. The institute provides research, technical assistance, training, scholarly reports, and training publications to a wide array of customers, from researchers and program directors to direct provider staff and individuals with disabilities, to support the contributions of people with disabilities and ensure their full inclusion in their communities. Available at: [www.ilr.cornell.edu/edi](http://www.ilr.cornell.edu/edi).

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United States Social Security Administration. Working While Disabled— How We Can Help. This brief guide walks readers through the SSA work incentive programs and an abbreviated version of the rules governing each one. It is written in simple, easily readable language; readers are directed to contact WIPAs for individualized help. Available at: [www.ssa.gov/pubs/10095.html](http://www.ssa.gov/pubs/10095.html)

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