

How Youths Can Go to Work, Keep SSI and Other Benefits...and Live to Tell About It!

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Are you terrified of losing benefits if you or your child work?



- ▶ Many people are
- ▶ But here's some great news: SSI and other benefits have safety nets called "work incentives" that protect benefits when you work...especially if you're a young student!

What are some of the safety nets?

- ▶ Here are some True/False questions that will explain some of these work incentives/safety nets.
- ▶ Some of the answers may surprise you.

What are some of the safety nets?

1. A student under age 22 who gets SSI can earn over \$7,600 a year from work and still keep full SSI payments.

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1. A student under age 22 who gets SSI can earn over \$7,600 a year from work and still keep full SSI payments.
 - ▶ Answer: **True. The work incentive is called the Student Earned Income Exclusion.**

What are some of the safety nets?

2. If a student under age 19 who gets SSI and lives with a parent goes to work, the pay won't lower the family's Food Stamps (CalFresh).

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Answer: **True. Pay from work of a middle school or high school student under age 19 who lives with a parent or other adult doesn't count as income for Food Stamps (CalFresh).**

What are some of the safety nets?

3. If a student under age 19 works for pay, the pay will not reduce the family's CalWORKS benefit.

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3. If a student under age 19 works for pay, the pay will not reduce the family's CalWORKS benefit.
- ▶ Answer: **True. The student can be in school, college, vocational or technical training (including JobCorps).**

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4. If any child under age 18 works for pay, the pay will not increase the rent the family pays in most housing programs.

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4. If any child under age 18 works for pay, the pay will not increase the rent the family pays in most housing programs.
- ▶ Answer: **True again. The U. S. Department of Housing and Urban Development (HUD), which pays for most rental assistance (housing) programs, does not count a child's pay from work as income.**

What are some of the safety nets?

5. If a youth in a job program or special education has a medical review for SSI, and is found to have “medically improved”, then their SSI and Medi-Cal will always stop.

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5. If a youth in a job program or special education has a medical review for SSI, and is found to have “medically improved”, then their SSI and Medi-Cal will always stop.
6. Answer: **False. A safety net called “Section 301” may let the youth keep SSI and Medi-Cal until as late as their 21st birthday if they are in a job program or special education.**

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6. If a person who gets SSI but is NOT in school goes to work, they will have less money than if they did not work.

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6. If a person who gets SSI but is NOT in school goes to work, they will have less money than if they did not work.
- ▶ Answer: **False. A person on SSI always has more money working than not working.**

What are some of the safety nets?

7. If a person on SSI earns enough money to stop SSI payments, they will lose Medi-Cal.

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7. If a person on SSI earns enough money to stop SSI payments, they will lose Medi-Cal.
 - ▶ Answer: **False. The person can earn more than \$37,000 a year from work and still keep Medi-Cal. If their pay later drops low enough, they can get SSI payments back just by calling Social Security.**

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8. A parent who works can use the Earned Income Tax Credit to get a bigger refund, sometimes bigger than all the taxes taken out of their paychecks.

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- ▶ Answer: **True. If the parent has three or more “qualifying children”, the refund could be as high as \$6,660.**

What are some of the safety nets?

9. If a person who gets SSI is not a student or is 22 or older, then work will always reduce their SSI.

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9. If a person who gets SSI is not a student or is 22 or older, then work will always reduce their SSI.
- ▶ Answer: **False.** A work incentive called “**Plan to Achieve Self Support (PASS)**” can let you keep most or all of your SSI while you work, if you need to pay for expenses to reach a work goal, like a car, computer, or education.

What are some of the safety nets?

10. If a person on SSI who is not a student works for pay, but doesn't report their pay to Social Security, they will keep the full amount of SSI and live happily ever after.

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10. If a person on SSI who is not a student works for pay, but doesn't report their pay to Social Security, they will keep the full amount of SSI and live happily ever after.
- ▶ Answer: **False. Social Security will find out about the pay (usually from the IRS) and the person will owe money back to Social Security. This is called an "overpayment".**

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11. Social Security keeps changing SSI checks up and down because they are evil and love messing with people's heads.
- ▶ Answer: **False – but sometimes it feels like it's true.** Social Security has formulas they use to figure out how other income affects SSI (including a parent's income, if the person who gets SSI is under age 18). If income changes, so will the SSI amount.

How Can You Get Help Using These Work Incentives?

- ▶ You can speak with a Community Work Incentives Coordinator (CWIC)
- ▶ Call 1-866-968-7842. Explain that you or your son or daughter gets SSI and is working or planning to work.
- ▶ They will connect you with a CWIC.
- ▶ The CWIC's services are FREE.

What Can the CWIC Do for You?

- ▶ A CWIC can:
 1. Be sure you know how earnings will affect your SSI and other benefits
 2. Help you use work incentives to keep your benefits from being cut or stopped

What Can the CWIC Do for You?

- ▶ A CWIC can:
 3. Keep you from owing money to Social Security or other agencies
 4. Advise you about how to report your earnings to Social Security and other agencies that give you benefits

Questions?

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