

The Road to Employment: What CWICs Need to Know to Support Disability Beneficiaries in the Progression toward Paid Work

February 2011

Introduction

When the Social Security Administration (SSA) reconfigured the former Benefits Planning and Assistance (BPAO) program to create the current Work Incentives Planning and Assistance (WIPA) initiative, their purpose was clearly to focus benefits counseling services on issues directly related to employment. The stated mission of the WIPA program overall is “to promote work and enhance self-sufficiency” and CWICs are expected to prioritize beneficiaries who are either already working, actively seeking employment, or otherwise preparing to achieve an occupational goal of some sort. There should be no doubt that the goals of the WIPA program are to:

1. increase the number of SSA disability beneficiaries who choose to work for pay,
2. support beneficiaries in successfully maintaining employment (or self-employment) over time, and
3. provide work incentives assistance which enables beneficiaries to increase their earnings capacity overtime and enhance the financial benefit of working.

While CWICs generally understand the importance of work under the new WIPA paradigm, there has been some confusion about how to best serve beneficiaries who stand at various points along the employment continuum. Disability beneficiaries initiate WIPA services at different points in terms of their progression toward paid work; some individuals may already be employed when they first contact a CWIC, while others may be just beginning to consider the possibility of working. Still others are at some intermediate point between contemplating employment and working. Beneficiaries from different points along the employment continuum present with very different service needs. Trying to respond to beneficiaries from such divergent perspectives using the same techniques leads to poor quality WIPA services. A “one size fits all” approach simply does not work!

No two beneficiaries are alike and disability beneficiaries initiate WIPA services at different points in terms of their progression toward paid work. Some individuals may already be

employed when they first contact a CWIC, while others may be just beginning to consider the possibility of working. Still others are at some intermediate point between contemplating employment and working. Beneficiaries from different points along the employment continuum present with very different service needs. There are basically 4 stages of employment progression and each represents a very different place along the employment continuum. The 4 stages are:

1. **Employment Stage** – This stage is somewhat self-explanatory. The beneficiaries are already working for pay, or have already initiated self-employment. Individuals in this stage may be long-term employees or may have only recently begun working. In some cases, individuals at this stage have encountered a problem which is causing them to consider quitting or cutting back on their work, or are considering a promotion or other job change.
2. **Job Search Stage** – Individuals who are at the job search stage are actively looking for paid employment or are on the cusp of small business ownership. These individuals have a clear vocational or career goal and have completed whatever preparation is needed to pursue this goal (if any). In some cases, individuals at this phase will be receiving some form of employment service and will have a job developer actively contacting employers. In other cases, the beneficiary will be applying for positions independently. Some individuals may already have job offers pending.
3. **Preparatory Stage** – Beneficiaries at the employment preparatory stage have essentially decided that they do want to pursue paid employment of some type at some level, although there may still be some lingering worry or doubt related to this decision. These individuals have taken some steps to prepare for employment such as initiating services with the State VR agency, One-Stop Center, Employment Network, or other community rehabilitation provider. Individuals who are preparing for employment generally have a fairly clear occupational goal and have investigated what it would take to achieve that goal. In some cases, the beneficiary is well on the way to completing the preparatory steps (education, training, etc.) and is on the verge of starting a job search.
4. **Contemplative Stage** – At this point, beneficiaries are just beginning to think about the possibility of going to work for the first time, or returning to work. In most cases, beneficiaries at this stage have no clear vocational goal and have taken few if any steps too prepare for employment. Beneficiaries at the contemplative stage may have feelings of ambivalence about the possibility of being employed and often have significant fear about the impact of paid employment on benefits.

By determining which employment stage a beneficiary is in, CWICs develop a meaningful plan for delivering customized WIPA services which effectively facilitates movement along the continuum toward employment or self-employment. CWICs provide work incentives information and supports which encourage and enable each beneficiary to take the next step toward employment – whatever that might be. In short, CWICs must be able to assess not just an individual's benefit status, but also their desire to obtain employment, the present status of a

beneficiary’s current employment plan (if any), current obstacles to employment, and the availability of SSA, and other, work incentives that can facilitate a beneficiary’s employment efforts.

The WIPA program places a great emphasis on the analysis of available work incentives and how these work incentives can be used effectively as part of the overall employment plan to support a beneficiary in reaching their work goal. CWICs emphasize employment through the use of work incentives, and play a direct and active role in assisting beneficiaries to develop, monitor, and manage their work incentives effectively over time. In addition to understanding a beneficiary’s current employment plan, CWICs must fully comprehend the array of employment options currently available to individuals with disabilities under a comprehensive array of employment choices. CWICs must be able to advise and support individuals in many different types of employment alternatives, including competitive employment, supported employment, customized employment, self-employment, and alternative work arrangements (telecommuting, supplemental staffing, etc.).

Supporting Beneficiaries at Each Stage of the Employment Continuum

At this point, let’s take a closer look at the 4 stages of the employment continuum identified previously. A chart on each of the 4 stages is provided which lists identifying characteristics of beneficiaries at each stage. These charts also describe the common informational needs of individuals at each stage as well as tips for delivering effective WIPA services to meet beneficiary needs. Before any services are provided, it is critical that CWICs be clear about where an individual is along the employment continuum. The objective is to deliver the appropriate type and amount of services in order to satisfy the informational needs of beneficiaries. Providing either too much or too little information or support at any given stage may stall progression down the road to employment.

Contemplative Stage		
Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
<ol style="list-style-type: none"> Beneficiaries are just beginning to think about the possibility of going to work for the first time, or returning to work. In some cases, the beneficiary may have attempted to work since becoming entitled to benefits and may have had a bad experience with benefits. Beneficiaries at this stage 	<ol style="list-style-type: none"> <u>Will I lose my monthly check?</u> CWICs need to reassure beneficiaries that paid employment and SSA disability benefits are NOT mutually. It is very possible to work and still maintain some connection to cash benefits at some level. <u>Will I lose my health insurance?</u> The CWIC must repeatedly reiterate 	<ol style="list-style-type: none"> Watch out for TMI syndrome – “too much information”. CWICs need to provide summary information which answers questions – don’t get into too much detail on specific work incentives which might intimidate the beneficiary. Provide documentation to beneficiaries proving that the information provided

<p>often demonstrate anxiety about what paid work will do to their cash benefits and health insurance.</p> <ol style="list-style-type: none"> 4. Individuals at this stage often express a great deal of uncertainty about working and may vacillate between wanting to work and not wanting to work. 5. Individuals at this stage typically do not have clear employment goals. Individuals may be unsure how much they are able to do given the effects of the disabling condition(s). In many cases, beneficiaries will be unable to perform the type of work they did in the past and will express confusion about what other options are available. 6. Beneficiaries typically have not taken any steps to prepare for employment. Generally, there has been no attempt to access services from VR system. Beneficiaries are often totally unaware of what the disability services system consists of or what services may be available to help with returning to work. 7. Since people at this stage generally do not have a career goal, in most cases, no steps have been taken to gain additional training or education. 	<p>that it is possible to work (even full-time) and keep Medicaid and/or Medicare in almost every case. In other cases, beneficiaries need to see that employer-sponsored health insurance could meet their needs.</p> <ol style="list-style-type: none"> 3. <u>What will happen to all of the other income supports I receive?</u> Food stamps, HUD housing subsidies, energy assistance programs, & Medicaid waiver programs are all income support that must be addressed at this stage! 4. <u>Am I actually able to work?</u> Help beneficiaries determine if they are physically and emotionally ready to work. Make sure they know that it is possible to attempt work for a period of time and not lose benefits. Help beneficiaries realize that that anyone who wants to work CAN work, given appropriate services and support! 5. <u>What am I capable of doing?</u> Make sure beneficiaries get assistance from experts on career exploration in order to set an appropriate employment or self-employment goal. 6. <u>How do I know you are giving me correct information?</u> Beneficiaries must trust the CWIC in order to act. 	<p>is in fact, true! Use SSA publications to support advisement – particularly the Redbook.</p> <ol style="list-style-type: none"> 3. Break work incentives information up into individual factsheets. Assemble factsheets into a customized packet based on the benefits the individual receives. Follow-up phone conversations with written material to reinforce advisement. 4. Provide information about where to get help with career exploration and make direct referrals as needed. 5. Develop Benefits Summary & Analysis Reports (BS&As) as needed, but be aware that some beneficiaries would be overwhelmed by a report of this type at this stage. 6. Actively encourage beneficiaries to make additional contacts as needed when questions arise. Be as welcoming as possible when beneficiaries call with additional questions or concerns. 7. Provide proactive follow-up contacts with each beneficiary in the contemplative stage. 8. Offer to share work incentives information to family members or disability professionals involved with the beneficiary.
---	---	---

Preparatory Stage		
Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
<ol style="list-style-type: none"> 1. Beneficiaries at this stage have essentially decided that they do want to pursue paid employment (or self-employment) of some type at some level. 2. Many individuals at this stage still harbor some lingering worry or doubt related to the decision to pursue paid employment. 3. Individuals generally have taken some steps to prepare for employment such as initiating services with the State VR agency, One-Stop Center, Employment Network, or other community rehabilitation provider. 4. Beneficiaries generally have identified a relatively clear occupational goal, although some refinement may still be necessary. 5. Beneficiaries have conducted some investigation into what it will take to achieve the employment or self-employment goal. 6. In some cases, the beneficiary is well on the way to completing the preparatory steps (education, training, business plan development, etc.) and may be on the verge of starting a job search. 7. In other cases, the 	<ol style="list-style-type: none"> 1. <u>Where can I get help paying for the preparation I need to achieve my occupational goal?</u> Counseling needs to be focused on getting the assistance needed to complete the preparatory phase. This may mean referrals to VR or other ENs, providing information of the Ticket to Work, information about Individual Development Accounts (IDAs), as well as using a Plan for Achieving Self-Support (PASS). 2. <u>Can you explain how my occupational goal will affect my benefits again?</u> This is a good time to review the work incentives and provide more specific information about how the chosen career goal will affect all public benefits. 3. <u>Is there anything I need to tell SSA as I prepare for work?</u> If SSI recipients are given money to use to pay for education, this needs to be reported. Individuals using PASS need to have all the reporting requirements thoroughly explained. 4. <u>What happens if I have to work while I prepare for my ultimate work goal?</u> 	<ol style="list-style-type: none"> 1. All beneficiaries preparing for employment or self-employment should be screened for use of PASS. Good PASS candidates should be actively encouraged and supported to utilize this work incentive. Remember that PASS can be retroactive and can help offset costs the person may already have incurred. 2. Double check all sources of service and support the person may need to complete the preparatory phase. For self-employment this may mean referrals to SCORE or SBDC. For wage employment check for unmet needs such as transportation, college counseling or tutoring, adaptive equipment or technology. 3. Make certain the beneficiary is connected to rehabilitation services thru State VR, One-Stop Center, ENs, CRPs, or combinations thereof. 4. Review all applicable work incentives and either develop or revise the BS&A as needed. At this stage, it is appropriate to go into greater detail on specific work incentives

<p>preparation for employment has been interrupted due to factors such as illness, lack of funds, family problems, etc.</p> <p>8. Some beneficiaries may already be working while preparing for a future occupational goal.</p>	<p>Title II beneficiaries need to understand use of work incentives such as TWP, EPE. SSI recipients need to be aware of Student Earned Income Exclusion. All need to understand reporting requirements and procedures.</p>	<p>the CWIC expects to be of use.</p> <p>5. Specific counseling on use of the Ticket to Work should be provided to those individuals who could benefit from this provision.</p> <p>6. Proactive contact with beneficiaries may be needed to make sure progress is being made and problems are resolved.</p>
---	---	---

Job Search Stage		
Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
<ol style="list-style-type: none"> An individual at this stage has a clear employment goal and has completed all (or most) of the preparatory steps necessary to attain that goal. There may or may not be an agency involved with employment issues (State VR, EN, One-Stop Center) at this stage. Job search activity of some sort has begun or is about to begin. Either the beneficiary is actively seeking & applying for positions him/herself, or a representative (job coach, job developer, etc.) is contacting employers on the beneficiary's behalf. If self-employment is the goal, the individual typically will have completed the business plan, have purchased all (or most) of the items 	<ol style="list-style-type: none"> <u>Can you explain how my employment goal will affect my benefits again?</u> This is the point to provide very detailed case-specific information about how the targeted job will affect ALL public benefits. All applicable work incentives should be explained with examples provided. <u>What do I need to tell SSA when I get a job or open my business?</u> All SSA reporting requirements need to be reviewed with specific information provided about effective ways to report earned income. <u>What if I get a job that offers health insurance benefits – should I sign up?</u> Beneficiaries may need help assessing health care needs and 	<ol style="list-style-type: none"> CWICs need to probe for potential future use of work incentives such as IRWEs, Subsidy or BWEs. Provide detailed explanations of how any applicable work incentives would benefit the individual and how they are applied. Check to see that assistance with job search is activity is obtained as needed. Make referrals to VR, ENs, One-Stop Centers, etc. as needed. Individuals who receive multiple job offers, but repeatedly turn them down may have lingering fears about benefits loss. Ask questions about why jobs are declined and provide additional information about work incentives as needed. It is critical that

<p>needed to operate the business and is on the cusp of initiating sales of products and/or services.</p> <ol style="list-style-type: none"> Some beneficiaries may have been conducting job search for some time and may have one or more job offers pending. In some cases, the need for WIPA services will be urgent as a job has been accepted! In some instances, the beneficiary has been seeking employment for a long time, but has been unable to secure a position. Job offers may have been made that have been rejected, or the job search may not have resulted in any offers to date. Individuals at this stage may still have lingering uncertainty about how the employment goal will affect cash payments & health insurance work. 	<p>determining which plan (or combination of plans) best meets needs. This includes comparing cost and coverage.</p> <ol style="list-style-type: none"> <u>My job search is not going very well – where can I get help finding a job?</u> Beneficiaries may need information about what employment services or supports are available for job search and may need help with a referral to a specific agency. <u>What happens if I try to work, but end up having to quit?</u> Beneficiaries need to be reassured that benefits can be restored if they are lost due to employment. Summary information should be provided about available options for getting benefits reinstated in the SSI or title II disability programs. 	<p>beneficiaries act strategically when accepting jobs to avoid financial harm. Counseling must be provided which helps beneficiaries critically examine the cost/benefit of job offers.</p> <ol style="list-style-type: none"> Counseling on health insurance is essential at this stage including cost/benefit analysis of various options. Detailed discussions of EPMC, 1619(b), Medicaid waivers, Medicaid buy-in, employer sponsored health insurance should take place. CWICs must ease anxiety about benefit cessation by explaining the various options for reinstating benefits if earnings are reduced or employment stops. Detailed counseling on record keeping and wage reporting techniques is provided at this stage. Warnings about common pitfalls should be provided.
--	---	---

Employment Stage		
Identifying Characteristics	Informational Needs	Tips for Providing Quality WIPA Services
<ol style="list-style-type: none"> Beneficiaries at this stage have begun working for pay in some form or have already initiated self-employment. Individuals in this stage may have been employed for some time (possibly 	<ol style="list-style-type: none"> <u>I am considering a change in my employment status – what will this do to my benefits?</u> Detailed benefits analysis should be performed here with discussion of any applicable work 	<ol style="list-style-type: none"> CWICs should encourage increased earnings by providing specific information about how benefits will be impacted. Make sure ALL public benefits are examined. Focus on the total

<p>even years) or may have only recently begun working.</p> <ol style="list-style-type: none"> 3. In some cases, individuals at this stage have encountered a problem which is causing them to consider quitting or cutting back on their work. 4. Employed beneficiaries may be considering a promotion, a second part-time job, or may be scheduled for a pay increase which could cause a change in benefit status. 5. Beneficiaries who are employed often have either not reported wages or wages have not been developed properly. Contact with a CWIC may be initiated at this stage due to a notice of overpayment. 6. Employed beneficiaries often suppress their wages or self-employment income out of fear of benefits loss. Individuals at this stage often contact a CWIC when earnings approach various limits (SGA for title II, break-even point for SSI). 7. Beneficiaries who are employed still have concerns related to termination of benefits – especially the potential loss of health insurance coverage. 8. Employed individuals sometimes have non-employment related issues which in combination with wages causes benefits 	<p>incentives. Develop or revise the BS&A to reflect the expected change.</p> <ol style="list-style-type: none"> 2. <u>My earned income will soon be high enough to cause the loss of benefit payments – should I scale back my work?</u> Cost/benefit analysis needs to be conducted to demonstrate the overall financial outcome of pursuing work which causes loss of cash payments. All applicable work incentives should be reviewed to make certain actual countable income is clear. 3. <u>SSA has just notified me that my cash payments will stop – what happens if I lose my job and need to go back on benefits?</u> Beneficiaries need to be reassured that benefits can be restored if they are lost due to employment. Specific information should be provided about available options for getting benefits reinstated in the SSI or title II disability programs. 4. <u>My employer is offering health insurance – should I sign up?</u> Conduct a cost/benefit analysis of the various health insurance options and assist beneficiary in selecting the plan(s) which best meets needs. 5. <u>SSA sent me a letter saying I owe them money – help!</u> Determine the cause of the overpayment 	<p>financial outcome, not decreases in specific benefits.</p> <ol style="list-style-type: none"> 2. Beware the trap some CWICs fall into of thinking that their primary purpose is to help people retain cash benefits at all costs! A CWICs mission is NOT to help people avoid SGA determinations! It is not necessarily “bad” to lose cash payments due to work and it should never be presented this way! Many people are better off by letting go of cash benefits in lieu of wages. 3. Make sure beneficiaries have been given specific written information about options for reinstatement and emphasize the ability to retain health insurance thru 1619(b), EPMC, Medicaid and Medicare buy-in, etc. 4. CWICs must be knowledgeable about health insurance plans and be able to assist beneficiaries with making cost/benefit comparisons. Many people impoverish themselves unnecessarily to keep Medicaid when other viable options exist. 5. Be cautious about time spent in dealing with past overpayments. If the issue is related to employment, make sure all work incentives have been accounted for and that countable income was calculated correctly. Refer
---	---	---

problems (marriage, ISM, unearned income, etc.)	and check to see if the overpayment can be reduced or eliminated by application of specific work incentives.	to other sources for non work related overpayments. 6. Reiterate the need to report earnings and provide instruction on effective reporting.
---	--	---

The “Too Much Information” or TMI Syndrome

Inexperienced CWICs often make the mistake of providing too much information to beneficiaries – particularly those in the contemplative stage of employment. Because these CWICs are worried about not covering all the bases or fear that they will leave out some critical piece of information, they throw in detailed explanations of every possible provision or work incentive that could ever potentially apply to the individual. The effect of TMI syndrome can be disastrous! In many cases beneficiaries become completely overwhelmed and intimidated by the sheer volume and complexity of the information being provided. Being overwhelmed intensifies the fear individuals have about the possibility of losing benefits. When beneficiaries are unclear about how paid employment will affect benefits, the tendency is to avoid the potential risk which paid employment poses. The end result is a decision NOT to work which is contrary to the intent of WIPA services. In the worst cases, TMI syndrome may actually cause beneficiaries to avoid future contact with the CWIC.

So, how much information is too much and when does a CWIC know when enough information has been provided? There is no simple answer to this question – it all depends on where the person is along the employment continuum, what specific questions or concerns the person has, and what the individual’s unique benefits situation is. The goal is provide just enough information to answer the questions being posed at whatever stage the individual is in – no more and no less! The most common questions are contained in the charts included in this document describing each of the 4 stages of employment progression. CWICs need to keep in mind that information can be apportioned out over time as the beneficiary is ready to “hear” it and act on it. There is no need to describe every single work incentive upon the very first contact.

“Just in Time” Work Incentives Counseling

To provide the most effective WIPA services, CWICs need to present relevant work incentives information “just in time” – not too early and not too late. “Just in time” learning theory is based on the notion that people are only really ready to learn something when the need to apply the information has arisen. The idea is that when people are provided with information at the exact moment when they most need it, they are more likely to retain it as well as to use it. When information is presented too early, individuals are not ready to “hear” it and may ignore it as being irrelevant. When information is provided too late, the individual is unable to use it as the situation in which was needed has now passed. With “just in time” benefits counseling, the CWIC provides the right type and amount of information and support necessary to help the beneficiary move forward along the employment continuum. This is the essence of providing high quality WIPA services. Here are some examples of “just in time” benefits counseling:

EXAMPLE 1: Josie has recently determined that her employment goal is to be a dental hygienist. She has worked closely with her VR counselor to develop a plan which will help her achieve this goal. While the VR agency can assist with some of the costs of the dental hygienist training, it can't cover all of them. Josie met with her local CWIC some months ago when she was first considering work and received some very helpful information. The CWIC encouraged her to call back for more information as soon as her employment goal was settled. Josie contacts her CWIC and learns that she is an excellent candidate for a PASS. She meets with the CWIC to develop a plan which is subsequently approved. The PASS helps Josie move forward toward achieving her goal of becoming a dental hygienist.

What makes this “just in time”? Since Josie is a concurrent beneficiary, the CWIC noted the fact that Josie was a potential PASS candidate at the first contact. However, the CWIC chose NOT to provide a detailed explanation of PASS – a very complicated work incentive which tends to intimidate beneficiaries – at this juncture. Instead, she indicated that there were ways that various work incentives could be used to achieve employment goals and urged Josey to re-contact her as soon as the employment goal was settled on and the Individual Plan for Employment with VR had been developed. The CWIC also contacted the VR counselor and asked her to refer Josey back for more counseling when they were clear on the plan for employment.

EXAMPLE 2: Matthew has been working in a sheltered workshop for several years when he is recommended as a candidate for the agency's new supported employment program. Matthew's parents are quite elderly and they are very worried about what a real job in a community business will do to Matthew's benefits. Matthew gets CDB payments and Medicare, but also participates in the State's Medicaid waiver program for individuals with developmental disabilities. The supported employment program refers Matthew and his parents to the local WIPA project. The CWIC provides an overview of the title II work incentives (TWP and EPE) and spends a great deal of time helping Matthew and his parents understand the concept of SGA. He also provides an overview of how paid employment affects eligibility for the Medicaid waiver as well as explaining how paid employment can create “share of cost” in which the beneficiary has to pay for some portion of the cost of the Medicaid program. The CWIC focuses on explaining how work and the CDB payment can co-exist, how Medicare will be retained, and how to minimize impact on the Medicaid waiver. He follows up with a packet of written information and urges the family to call him back when job development begins or a potential job is located so more detailed information can be provided. He contacts the supported employment program to review the information provided and to make sure they will refer Matthew back for more assistance when employment is more imminent.

What makes this “just in time”? The CWIC chose not to go into detailed discussions of work incentives such as the ticket to work, subsidy, IRWE or expedited reinstatement since Matthew's employment goal consisted of part-time employment which would not represent SGA and would not cause benefit cessation. He also did not dwell on past use of TWP months due to sheltered employment since SGA level employment was not planned. The CWIC reassured the family that Medicaid eligibility would not be

threatened and indicated that the worst case scenario was that Matthew may have a small “share-of-cost” assessed. The CWIC stressed that with the wages Matthew would now have, he would be far better off financially, even if he had to pay a small amount to his Medicaid provider. The CWIC also did not spend a great deal of time giving detailed instructions about reporting wages to SSA, since this could be covered more effectively once employment was closer.

Stages of Employment Progression and WIPA Documentation

Under the WIPA paradigm, valuable benefits advisement is captured in writing by developing a report called a Benefits Summary & Analysis (BS&A). This report is intended to provide a way for beneficiaries, family members and community stakeholders to review the work incentives information received when questions arise. Obviously, where an individual stands along the employment continuum has some significant implications for when BS&A reports are developed and what information is contained in them. There is a common misconception that all individuals who receive WIPA services are required to receive a BS&A. In fact, a Benefits Summary & Analysis may not be the most effective way to document work incentives advisement in some instances, particularly for individuals in the contemplative stage who are just beginning to consider the possibility of employment.

Before a CWIC develops a BS&A as a follow-up to work incentives counseling, the following questions need to be asked:

1. What would be the most effective way to provide follow-up information to the beneficiary in terms of helping that person move forward along the employment continuum? Is a BS&A necessary, or would it be more effective to develop a customized packet of handouts with a simple cover letter?
2. If a BS&A is determined to be the best form of documentation to provide, what information needs to be included so that “just in time” learning can occur? What level of detail is appropriate when describing how work will affect public benefits? Are there pieces of information that would be more readily understood if presented at a later time or if only a brief mention is provided now?
3. If a BS&A is developed, will the standard format work best, or should a truncated or modified version be better?

The CWIC must be attuned to the individual needs of each and every beneficiary and must strive to customize BS&A reports to meet the specific needs of each individual. One size does NOT fit all when it comes to preparing an effective BS&A. It is critical for CWICs to remain flexible when working with the BS&A and WIP development tools to provide the beneficiary with the proper amount of information to meet their needs.

Putting it all Together – Understanding Progression Along the Employment Continuum

CWICs must recognize that people do not progress along the continuum toward employment in an identical manner or at the same speed. In fact, there is infinite variation. In a perfect world, every SSA disability beneficiary would make initial contact with a skilled CWIC at the beginning of the contemplative stage and would receive just in time work incentives counseling through the preparatory stage, on to a successful job search and end up by securing a wonderful job that negates the need for continued dependency on public benefits. While this ideal outcome certainly does occur in real life, it is not the typical scenario, by any means. Beneficiaries may skip steps along the continuum and jump right from contemplation to a job which leads to benefit termination. Other individuals may take one step forward and two steps back, while still other individuals may tip toe tentatively up to the edge of the road to employment and never take another step forward. CWICs need to be able to deal with any eligible beneficiary at any stage and provide work incentives information and supports which hopefully encourages that individual to take the next step – whatever that might be.

Conducting Independent Research

The WIPA National training Curriculum, 2009 Edition – Module 1; Module 6, Units 1 2, 3 and 4. Found Online at <http://www.vcu-ntc.org/resources/cwicmanual.cfm>

Acknowledgements

The development of this paper was funded by the Social Security Administration under Contract Number: SS00-07-60050, Training and Technical Assistance for the Work Incentive Planning and Assistance (WIPA) Program.