

Research & Best Practice Briefs

The Effect of Benefits Counseling on Increasing Knowledge of Social Security Work Rules and Work Incentives

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Work incentives benefits counseling is a service designed to help participants better understand the interplay between earnings and benefits and reduce fear by navigating the various work incentive options as they prepare for and enter or re-enter the workforce. Michigan Rehabilitation Services (MRS) evaluated participant changes in knowledge specific to Social Security Administration work rules and work incentives available through various public programs. Findings indicated that participant knowledge in these areas generally increases following the receipt of benefits counseling services.

Background and Purpose

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI), the two primary financial assistance programs administered by the Social Security Administration for individuals with disabilities, have experienced substantial growth in recent decades. These programs include an array of incentives to support work activity; however, the employment rate of individuals with disabilities participating remains relatively low due to a variety of reasons, including fear of losing access to cash and health insurance benefits (Hartman et al., 2015; Mann et al., 2015). Work incentives benefits counseling is a service designed to help participants better understand the interplay between earnings and benefits and reduce fear by navigating the various work incentive options as they prepare for and enter or re-enter the workforce. Consistent with this approach, a growing body of evidence indicates that youth and adult Vocational Rehabilitation (VR) consumers who engage in this service have significantly higher work activity than those who do not (Kregel, 2012; Schlegelmilch et al., 2019; Wilhelm & McCormick, 2013).

Michigan Rehabilitation Services (MRS) implemented a pilot to offer benefits counseling to VR customers receiving Social Security benefits in five MRS offices delivered by three Disability Networks and/or Centers for Independent Living. Benefits Counseling (BC) services were provided by trained Community Partner Work Incentives Coordinators (CPWICs) to increase participant knowledge of Social Security work incentives and other community resources. The purpose of the study was to evaluate the effectiveness of benefits counseling provided to MRS customers and the research questions included:

1. Does benefits counseling improve a customer's

knowledge of Social Security work rules?

2. Does benefits counseling improve a customer's knowledge of work incentives?
3. Does knowledge of work incentives relate to their intention to use work incentives?

Methods

A total of 82 Social Security recipients participated in the study from July 1, 2019 through February 29, 2020. Twenty-four (24) participants received Supplemental Security Income (SSI) only, 40 participants received Social Security Disability Income (SSDI) only, and 18 participants received both SSI and SSDI concurrently.

Each participant received a pre- and posttest to determine their level of knowledge and intentions before benefits counseling and after receiving the service. The pretest was composed of two parts: self-reported customer information (e.g., current benefits, work status, work-related questions) and pre-knowledge about the work incentives (three Likert scales with *Don't know*, *Know somewhat*, and *Know a lot*).

Three different posttests were created according to the type of SSA benefits (i.e., SSI only, SSDI only, and both SSI & SSDI). The posttest consisted of three sections: knowledge about the SSA rules related to their benefit (True/False), level of understanding about the work incentives (three Likert scales with *Not at all*, *Somewhat*, and *A lot*), and behavioral intention to use the work incentives in the future (*Yes*, *No*, and *Maybe*). Note that the number of questions was different from the type of SSA benefits; for example, there were five knowledge questions for SSI only and SSDI only, but six knowledge questions for both SSI & SSDI posttests.

Prior to data collection, a series of staff training in terms

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of administration of the pre- and posttests was provided. The data were collected and analyzed to determine the effect of benefits counseling on participant overall knowledge about Social Security work rules and work incentives and their intentions to use them.

Results

Knowledge of Social Security Work Rules

Overall, participants receiving SSI demonstrated a better general knowledge of Social Security rules related to work and earnings following receipt of benefits counseling services than those receiving SSDI only and/or dual beneficiaries. Three-quarters (75%) of individuals receiving SSI only answered all five questions correctly, 12.5% answered four questions correctly, 8.3% answered three correctly, while only one participant answered one question correctly. Comparatively, 66.7% of SSDI participants answered five questions correctly, 20.5% answered four questions, 10.3% answered three questions correctly, and 2.6% answered two questions correctly. Of the individuals who received both SSI and SSDI, 55.6% of participants answered all six questions correctly, 11.1% answered five questions correctly, 22.2% answered four correctly and 11.1% of participants answered three questions correctly.

The average sum scores for each benefit group are as follows: 4.54 out of five questions for those with SSI only (reflecting 90.8% correct); 4.51 out of five for those with SSDI only (reflecting 90.2% correct); and 5.11 out of six for those with both SSI and SSDI (reflecting 85.2% correct). As indicated, participants showed a high level of immediate knowledge gain in all three groups.

Knowledge of Work Incentives

Work incentive knowledge increased in nearly all areas following receipt of benefits counseling, with the greatest gains observed with Expedited Reinstatement (66%), Freedom to Work (58%), and Impairment Related Work Expenses (IRWE). Participants reported a 23% decrease in knowledge regarding the Plan to Achieve Self-Support (PASS) incentive, and a 4% decrease in knowledge around Subsidy Housing (Section 8). Following receipt of benefits counseling, 84% of all recipients reported knowing *A lot* or *Somewhat* about Ticket to Work, and 5% reported no knowledge at all. It is noted that a higher proportion of participants knew about the Plan to Achieve Self-Support (PASS), Ticket to Work, food assistance program, and subsidized housing.

Note that all work incentives and support programs are not available for all participants. For example, Trial Work Period is designed to provide SSDI beneficiaries to test their ability to work for at least nine months without losing the case benefits. The MiCap program provides an opportunity for adult SSI recipients residing in Michigan to access food benefits. [Table 1](#) presents the valid total numbers responded at pre- and posttest, regardless of the benefit types.

Intent to Use Work Incentives

The study also examined whether participants completing the BC services indicated any behavioral intention to use each work incentive/support program in the future. Only those who indicated that they understood (somewhat or a lot) a work incentive/support program at posttest were included for the computation. The work incentives participants reported the highest intent in using were the Ticket to Work (63%), Expedited Reinstatement (48%), Freedom to Work (45%), and the Trial Work Period (41%). The Freedom to Work incentive provides access to health-insurance through the state's Medicaid program. The three least likely used incentives include MiCap (7%), PASS (6%), and Unincurred Business Expenses (4%).

Recommendations and Implications for Practice

This study found that participant knowledge of both Social Security work rules and work incentives increased overall following receipt of benefits counseling services. Having this knowledge will support and guide VR consumers in making informed decisions about work and earnings as they progress toward their employment goals. Although this was a short-term study focused primarily on measuring knowledge gain, a longer-term study is recommended to examine work intentions and employment outcomes for recipients and beneficiaries who received benefits counseling. The results of the evaluation will be used to improve service delivery to VR customers residing in Michigan who receive Social Security benefits. Based on findings from this study, the following recommendations are offered:

- Although there was collaboration at the beginning of the project, the vendor requested changes to the survey midway through the study, resulting in some data being invalid. It is recommended to not allow changes to test instruments once data collection has begun.
- Ensure a standard method of data collection to enhance validity.
- Given that Benefits Counseling services can improve customer knowledge of incentives and work rules, expanding use of this service is recommended.
- Even with increased general knowledge of work incentives, most customers intend to use incentives selectively (e.g., Ticket to Work, Expedited Reinstatement, and Trial Work Period).

Author Note

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Table 1. Participant Knowledge of Work Incentives at Pre- and Posttest

Work incentives	Pretest (Know somewhat or a lot)	Posttest (Know somewhat or a lot)	Knowledge change
Ticket to Work	43%	84%	41%
Expedited Reinstatement	10%	76%	66%
Freedom to Work	18%	76%	58%
Trial Work Period	5%	46%	41%
Medicare Savings Program	13%	53%	40%
Food Assistance Program (SNAP)	39%	42%	3%
Continuing Healthcare Coverage [Section 1619(a)(b)]	10%	40%	30%
IRWE	13%	68%	55%
Extended Period of Eligibility	13%	41%	28%
Reinstating Eligibility without a New Application	5%	33%	28%
Earned Income Exclusion	6%	32%	26%
Unsuccessful Work Attempts	3%	25%	22%
Subsidy and Special Conditions	3%	25%	22%
Subsidy Housing (Section 8)	22%	18%	-4%
Section 301	4%	26%	22%
Student Earned Income Exclusion	6%	13%	7%
Michigan Combined Application Project (Mi CAP)	4%	33%	29%
Plan to Achieve Self-Support (PASS)	46%	23%	-23%
Unincurred Business Expenses	1%	22%	21%

Table 2. Participant Intent to Use Work Incentives

Work Incentives	Will Use		Will Not Use		Might Use	
	n	%	n	%	n	%
IRWE	25	30%	14	17%	17	21%
Expedited Reinstatement	39	48%	6	7%	12	15%
Ticket to Work	52	63%	2	2%	4	5%
Plan to Achieve Self-Support (PASS)	5	6%	6	7%	5	6%
Freedom to Work	37	45%	3	4%	11	13%
Section 301	9	11%	8	10%	5	6%
Earned Income Exclusion	18	22%	3	4%	4	5%
Student Earned Income Exclusion	8	10%	2	2%	1	1%
Trial Work Period	34	41%	4	5%	4	5%
Extended Period of Eligibility	22	27%	3	4%	5	6%
Reinstating Eligibility without a New Application	21	26%	2	2%	2	2%
Medicare Savings Program	30	37%	3	4%	3	4%
Continuing Healthcare Coverage [Section 1619(a)(b)]	27	33%	3	4%	0	0%
Unsuccessful Work Attempts	12	15%	3	4%	2	2%
Food Assistance Program (SNAP)	29	35%	7	9%	1	1%
Subsidy and Special Conditions	10	12%	6	7%	4	5%
Unincurred Business Expenses	3	4%	4	5%	5	6%
Subsidy Housing (Section 8)	10	12%	5	6%	3	4%
Michigan Combined Application Project (Mi CAP)	6	7%	4	5%	0	0%

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