



Conversation Guide for Employment



Introduction: Employment Conversations

Employment is a therapeutic intervention.

Employment is such an important part of our lives but many of the folks we serve are often unemployed, living on benefits, or worse yet, have no income. It is hard to heal in that kind of environment.

Furthermore, employment is very much tied to our identity. A lot of the people we work with find their identity in their illness. Their lives are defined by their illness.

The conditions of poverty can cause certain mental health disorders and that alleviating poverty can have positive effects on Adult & Children's mental health (Costello et al, 2003).

The good news is that everyone can work. At times, we might doubt this but trust me they can, and I have seen it. If you doubt they can work, imagine how they feel. A lot of the people we see don't believe in themselves and often feel trapped. Others may feel frightened of going back to work for fear of losing their benefits.

As a clinician you are on the front lines, witnessing how people see themselves. You can help change the narrative participants have about themselves. It is challenging to know what to say to people when they don't see themselves in the workforce or even self-employed.

This **Conversation Guide for Employment** is written for you. It is designed to give you answers you can provide to others, but more importantly, to give you the right questions to ask. Employment provides so much to us. Isn't it worth exploring with others? We believe it is.

Let the conversation begin...

Questions	Possible Consumer Comment	Possible Response to Client
<p>How has unemployment affected you emotionally, financially, socially?</p>	<p>Comment 1 Being unemployed has left me always struggling to make ends meet, plus I am always sad and depressed.</p> <p>Comment 2 I feel not having a job has caused me to experience more emotional problems. I want to work but won't my depression worsen even more?</p>	<p>Response to Comment 1 There are many benefits to being employed, you will have money on top of the possible public benefits you receive. You will also get to meet new people and perhaps have more 'direction' in your life, a sense of purpose.</p> <p>Response to Comment 2 It sounds like you may believe that working may cause you to be worse off emotionally. This must be scary to know that work could cause more depressive feelings. What makes you think that work can cause you to feel worse? Don't forget the progress you've made in therapy is something you can take with you in any environment.</p>
<p>How does living in poverty impact your life?</p>	<p>Comment 1 I never have enough...</p> <p>Comment 2 I never have any money to do things with others</p>	<p>Response to Comment 1 This must be distressing. Did you know that most people who receive benefits can work part-time and still retain most of their benefits? What would this look like for you? What would your life look like if you had enough?</p> <p>Response to Comment 2 Sounds like it can make you lonely. A lot of people who work part-time make more money, meet new people, and have extra cash to do things. How would this be for you?</p>

	<p>Comment 3 I can't afford to live in a decent area</p>	<p>Response to Comment 3 Not having enough money to live in a safe place can feel dangerous. Increasing your income might be helpful in moving to someplace safer. Have you ever thought about employment? Imagine yourself in a safe neighborhood in a job that you love. What would that feel like?</p>
<p>Do you feel there are benefits to working?</p>	<p>Comment 1 I am sick of sitting in the program all day - I need to do something new.</p> <p>Comment 2 I want to feel like I am a part of something.</p>	<p>First Response to Comment 1 That is true, seeking/finding employment will be an exciting journey. Remember, I will be here to help you every step of the way.</p> <p>Second Response to Comment 1 It sounds like you have spent a lot of your adult life in program settings which are no longer fulfilling. On a scale of 1 to 10, where do you rank the importance of work in your life? How can we make it more important to you?</p> <p>First Response to Comment 2 That is great perspective to have! Working can promote self – confidence; you'll meet new people and be contributing to your community!</p>
<p>What have other people told you about work?</p>	<p>Comment 1 My friend went back to work and he told me it was okay, but they wanted him to work too hard and he did not have the energy to work all day.</p>	<p>First Response to Comment 1 It is usually a good idea to start out working a few hours and then build up. The job your friend had sounds like it was too many hours and may not have been a good fit for him. The important thing is to find a job where you do tasks that work for you and have hours that match your needs.</p> <p>Second Response to Comment 1 I understand how difficult it must be to hear about your friend's job experience. Tell me some good things your friend first liked about going back to work? If you look for work, what do you see happening?</p>

	<p>Comment 2 I heard I'll lose my disability check</p>	<p>First Response to Comment 2 I understand that can be scary, but Social Security has a number of benefits they call “work incentives” to encourage people to try out work without fear of losing your check or health insurance. Let’s talk through some options of how you can work and retain eligibility for your check. Here is a worksheet that can help you think about work differently (this worksheet begins on page page 6 of this guide)</p> <p>Second Response to Comment 2 Yes, hearing that you will lose your disability check must have been scary to hear. Can I share with you some information (this information can be found at the end of this guide) from SSA that explains how you can work and retain eligibility for your check?</p>
<p>What is your biggest obstacle to gaining employment?</p>	<p>Comment I am nervous about relapsing. I don't want to risk my recovery.</p>	<p>Response to Comment I understand that this is a real concern for you. Can you tell me about your past experiences with work that caused you concern in this regard? Did you know that there are all kinds of supports that can be put in place to help you be successful on the job? Would you be interested in learning some techniques to assist you in managing your recovery on a job. Would it be helpful for you to speak with someone who has been down this road before and been successful in this endeavor? Each County has a Benefits Advisor that can help you make sense out of going back to work and keeping your benefits. Let’s find out who that is. https://labor.ny.gov/workforcenypartners/dpn_dei.shtm</p>
<p>What have your past experiences with work looked like?</p>	<p>Comment I have had a difficult time in jobs in the past - getting along with coworkers, keeping up with the pace of employment and managing my mental health and working at the same time.</p>	<p>Response to Comment It sounds like working in the past has been a challenge for you in a variety of ways. What kinds of jobs have you worked at in the past? Would you consider those jobs a good match for your interest and skills? Do you believe you would do better in a job that you were better matched for? What does being successful at a job look like for you?</p>

	Comment	Response to Comment
Do you have any fears about working?	I have a real fear about not being able to do the job and getting fired. I have fears about losing my benefits.	That is understandable, no one likes to be let go from a job. With the proper supports in place, I can work with you to help you gain success on a job. There are ways to retain the benefits that you are already receiving. I can connect you with people that are very knowledgeable about working and about benefits. Would you be interested in talking with someone that could assist you with this? https://labor.ny.gov/workforcenypartners/dpn_dei.shtm

Three Phases of Social Security Disability (SSD) Work Incentives

PHASE 1

SSD Work Incentives

Trial Work Period: Allows someone on SSDI to continue receiving SSDI checks for 9 months (over a rolling 60-month period) and make as much money as she/he can.

- Any earnings of \$910 or more (2020) count as a trial work period month
- After the Trail Work Period the person can still make \$1,260 (\$2,110 for blind individuals) and not lose all her/his SSD check



PHASE 2

SSD Work Incentives

Extended Period of Eligibility (EPE):

- The EPE begins the month after the Trial Work Period (TWP) ends, even if you are not working that month.
- During the 36-month EPE, you get benefits for all months your earnings or work activities are below the substantial gainful activity (SGA) amount of \$1,260. Benefits are suspended for months earnings are over the SGA level. If your earnings fall below the SGA level in the EPE, benefits begin again.



PHASE 3

SSD Work Incentives

Expedited Reinstatement or Grace Period:

After the EPE period a person is granted a 5 year grace period where they can get their benefits reinstated if they lose their job.



SSD Work Incentives

Trial Work Month

9 months non-consecutive

\$910

EPE

36 months

\$1,260

Grace Period

5 Years

Leave Social Security

Re-application is necessary



SSI Work Incentive Formula

SSI Work Incentives

SSI Rate based upon Federal rate and State Supplemental – Example below is from NY

Step 1		
	Earned Income	\$900.00
	Subtract General Income Exclusion	-\$20.00
	Subtract Earned Income Exclusion	-\$65.00
	Countable Earned Income	=\$815.00
	Divide remainder of earnings by 2	/2
	Equals Total Countable Earned Income	=\$407.50
Step 2		
	Fed SSI Rate - 783 + 87 NYS Sup (2020)	\$870.00
	Subtract Total Countable Earned Income	-\$407.50
	Equals adjusted SSI payment amount	\$462.50
Before working		SSI = \$870.00
After working		Gross earnings: \$900.00
		New SSI payment: + \$462.50
		Total gross monthly income: = \$1,362.50

References

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