

51 in a 20-Something Workforce: Terry Anderson's Story

The summer of 2007 felt like a bad dream that wasn't going to end well for Terry Anderson. Reeling from a recent cancer diagnosis, she was suddenly "down-sized" from the company where she had worked for 11 years.

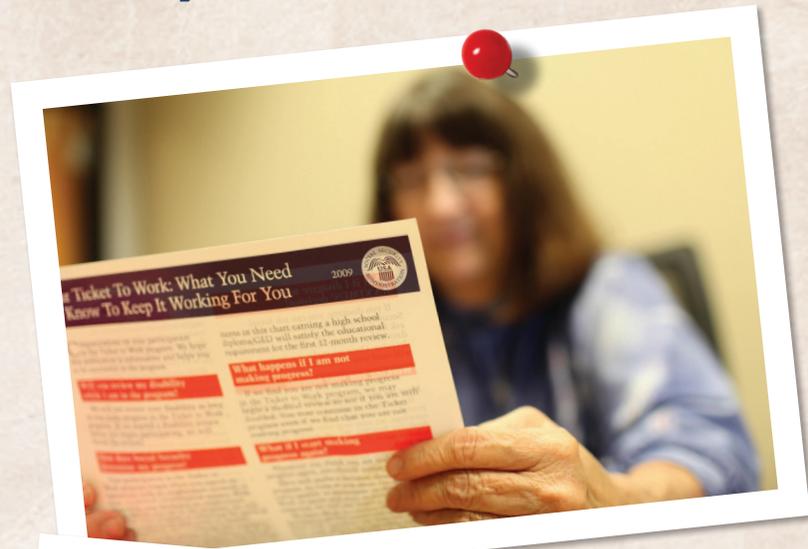
“There was no severance. I had no insurance. No job. I felt lost and it was extremely stressful. I didn't know what to expect with the cancer treatments. I was terrified.”

One Stop Can Set You Back on Track

Terry first sought help from the Des Moines Department of Human Services, where she was able to get food stamps. She was referred to a benefits counseling professional at the Iowa Workforce Development Center (also known as “Iowa Works”). Workforce development centers around the country offer a broad range of support services to people with disabilities who want to work. Because a variety of employment needs can be met in one place, workforce development centers are also known as “One-Stop Career Centers”. One-Stop career services vary from one office to another, and may include benefits counseling, skills assessment, referral to vocational training, resume writing, workshops to enhance job search skills, and related supports. The convenience of a One-Stop Career Center appealed to Terry, and she decided to see what Iowa Works had to offer.

Terry and her counselor met to review her needs and priorities. She applied for Social Security Disability Insurance (SSDI) benefits so she could first focus on recovering from her illness. At a time when Terry felt overwhelmed and afraid she might lose her house and her life, Iowa Works was there to explain the types of help available to her and her family. Terry was relieved to have someone in her corner.

“I didn't know if I was going to survive cancer and I didn't know if I was ever going to find work again. During chemotherapy and radiation, SSDI helped my family keep the house.”



Terry needed to take an extended period of time away from work for her treatment, and to prepare for finding a new job. A year after her cancer treatment was complete, Terry went into remission, and began to feel like herself again. She developed a renewed perspective and desire to move on to the next chapter in her life, but was apprehensive about finding work. She felt rusty. Terry had not interviewed for a new job in 12 years, and she didn't know how to position herself for a modern workforce. She was also concerned about losing her benefits.

To find an Employment Network near you, visit www.socialsecurity.gov/work to use our “Find Help” tool. You can also contact the Ticket to Work Help Line at **1-866-968-7842 (V)** or **866-833-2967 (TTY/TDD)**.

Work Incentives Support Entry to the Workforce, One Step at a Time

Terry knew it was important to have expert advice about Social Security disability benefits and employment, so she sought benefits counseling at Iowa Workforce. There, she learned about rules called “Work Incentives” which make it easier for adults with disabilities to enhance their job skills through education, training and work experience. While working, recipients of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) can keep their Medicare or Medicaid coverage. Those who receive SSDI can test their ability to work during a 9-month “Trial Work Period” (TWP), while receiving cash benefits. After the TWP ends, a 36-month “re-entitlement period” begins. During the re-entitlement period, most people with a disabling impairment get benefits for months in which they earn less than \$1,010 (known as the “Substantial Gainful Activity (SGA) level”). Social Security will suspend benefits for months in which earnings are over the SGA level. If earnings fall below SGA in the re-entitlement period, Social Security can start benefits again. Terry was relieved to learn that Social Security may be able to re-start her benefits again without a new application, if she has to stop work because of her disability within 5 years.

Many different Work Incentives are available to help people who receive Social Security disability benefits go to work. It is important to consult a professional who can help you understand these special rules and determine which may be applicable to your unique situation.

Ticket to Work

Staff at Iowa Workforce also told Terry about a voluntary program called Ticket to Work. Social Security’s Ticket to Work program offers free employment support services to adults ages 18 through 64 who receive Social Security disability benefits. The program is best suited for people like Terry who are committed to achieving self-sufficiency through eventual full-time employment.

State Vocational Rehabilitation (VR) agencies and authorized providers known as Employment Networks (ENs) deliver free employment services through the Ticket to Work program. Iowa Workforce Center is just one of over 1,000 ENs that help people prepare for work.



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To find a service provider, call the **Ticket to Work Help Line at 1-866-968-7842 (V); 1-866-833-2967 (TTY/TDD)**, or visit the **“Find Help” page at www.socialsecurity.gov/work**. You may want to talk with a few providers before you find one that meets your needs.

The Plan

When Terry learned about Ticket to Work and Work Incentives, she knew the time was right for her to transition back to work. She chose the Iowa Workforce State Partnership as her EN, and together they developed an Individual Work Plan (IWP) that would help Terry reach her employment goals. They helped her coordinate career preparation and a job hunt. Terry was reassured by knowing that, as long as she made progress toward these goals, Social Security would not conduct a Continuing Disability Review (CDR) to determine if she continued to qualify for disability benefits.

“The worst thing going through my mind was ‘am I good enough to survive in the workforce again?’ I was 51 in a 20-something workforce. I needed to gain new skills and update my job-search tools.”

Terry updated her computer skills by taking classes at Kaplan University, where she learned to work with spreadsheet, presentation, and word processing software. Making the Dean’s List at Kaplan and receiving assistance with her job hunt from Iowa Workforce helped Terry build confidence in her prospects for long-term success.

“Iowa Works offered workshops on interview skills and resume development. I had my resume refurbished. I didn’t know the rules had changed for job hunting, and learned fresh strategies. At first, I was too proud to ask for help. I’ve been so independent all my life. I raised three boys on my own and wasn’t used to asking for help. I’m glad that I did.”

A New Beginning

Iowa Workforce employment services paid off. In 2009, Terry began a temporary job as a Loan Servicing Specialist at Wells Fargo. *“All I needed to hear was ‘Yes! You can do this’,”* she says. Five months later, she was hired into a full time, permanent position.



Terry now works a second job at Walmart, where she trains cashiers and enjoys interacting with coworkers and customers. Terry was grateful that Social Security helped her *“...get through the storm.”* But she was also happy to leave Social Security benefits behind when she became part of the workforce and began building a better life for herself and her sons. Terry’s eldest son now has two children of his own *“...and is a wonderful father”*, she says. Her second son is a great help in keeping the house structurally stable, and her youngest soon departs for Specialist training in the US Army. She is proud of her sons and the progress they have made as a family.

“If it wasn’t for the help I received from the Ticket to Work program and Iowa Workforce Development, my family would not have stayed afloat financially. Now I’m healthy. I have two jobs. I love both of them. Life is good.”

With support from Ticket to Work, Work Incentives, and Iowa Workforce Development Center, Terry found her path a better, self-supporting future. Find yours. To learn more, call the **Ticket to Work Help Line at 1-866-968-7842 (V); 866-833-2967 (TTY/TDD)**, or visit **www.socialsecurity.gov/work**.

