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Knowledge for geriatric and gerontology education and research
Virginia Center on Aging
Virginia Geriatric Education Center
Virginia Department for the Aging

Case Study

Case Study for People Who Are Aging: WorkWORLD[®] Choice Exploration Software

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Educational Objectives

1. To illustrate the usefulness of WorkWORLD, a software package for older Americans with disabilities who have not yet reached retirement age, to determine the financial effects of earnings and the use of work incentives associated with benefits.
2. To show how the software can be accessed and continually updated.
3. To explore the possibility of enhancing WorkWORLD to be useful for those who have reached retirement age but who desire to continue or begin working.

Background

Many older Americans with

disabilities want to work, and many who are already working would like to increase their earnings; but they are afraid that going to work or earning more would jeopardize their disability or retirement benefits. Some of their fears are justified, but many are based on widespread myths.

Unfortunately, the various benefit rules related to earnings are complex - so complex that often the workers in the agencies who must administer the benefits do not understand them well enough to give good advice or reliably distinguish between justified fears and those based on myth. The work incentives built into the various benefit programs are poorly understood and very underused. Finally, the various benefit programs interact in ways that are difficult to predict even by those few agency experts who fully understand their own programs.

For these reasons WorkWORLD software was developed by the Employment Support Institute (ESI) at Virginia Commonwealth University's School of Business with funding from the Social Security Administration and

various state agencies, including the Virginia Department of Rehabilitative Services.

How WorkWorld Works

WorkWORLD consists of two parts: a comprehensive benefit information system and a benefits calculator.



David Ruth (above left), one of the original developers of WorkWORLD, has been with the Employment Support Institute (ESI) at VCU's School of Business for 14 years, where he is now the Associate Director. **Mark Hill** (above right) is Director and Co-Founder of ESI, where he has fostered the growth of a highly skilled team, currently producing a Knowledge Based Decision Support (KBDS) System of software, web site information service, and policy analysis for people with disabilities.

Part I: WorkWORLD's Benefit Information System

The benefit information system is available both from within the PC-based benefits calculator and online at www.workworld.org/wwwebhelp/basic.htm. It includes over 3,600 individual topics, over 20,000 links between the topics, and over 8,000 index entries. Written in plain language format, it contains cross-referenced topics on all of the federal benefits of interest to individuals with disabilities. The system also includes extensive information about many of Virginia's state benefits, including Medicaid programs, Auxiliary Grants, Assistive Technology, and programs of the Department of Health and the Department of Rehabilitative Services.

Part II: WorkWORLD's Benefits Calculator

Questions: The WorkWORLD benefits calculator presents users with questions one at a time. The calculator gathers information about the earned, unearned, and deemed income of individuals, couples and households, the type of income information gathered depending on the specific benefits involved. WorkWORLD asks only those questions whose answers are needed to calculate benefit amounts, net income, and work incentive possibilities for the user's particular situation.

If users want to know more about a particular question, or why that question is being asked, they can click on a *More Info* button that causes an explanatory topic from the Benefit Information System to pop up. See *Illustrations 1* and *2* for an example question and explanation.

Results: The benefit calculator presents results three ways:

1. As text -- Alerts, Recommendations, and Notes, often with embedded numeric results;
2. As tables of numeric results showing benefit amounts, other income amounts, expenses and net income. The tables also show what work incentives, if any, are being used; and
3. As graphs showing the numeric results in a more meaningful way to those who are not numerically inclined.

We will see examples of the various results in the case study.

Benefit Calculator Age

Limitation: The current calculator is designed for individuals with disabilities who are under 65 years of age. Enhancement of the software to handle retirement-age benefits would require funding from federal or state agencies that serve aging individuals. Agencies are likely to support such enhancement only if they hear that many among their constituents would value and use such a tool.

Case Study

Althea is a 56-year-old woman who lives independently with her seeing-eye dog, Malthus. Because of her blindness, she receives a Social Security Disability Insurance (SSDI) cash benefit of \$350 monthly and a Supplemental Security Income (SSI) cash benefit of \$249. Her SSDI benefit is based on her earnings when she was in her twenties before the accident that

Illustration 1

PERSONAL & HOUSEHOLD INFORMATION (SSI/DI)	
Living Situation	
Do you live alone?	YES
Disability Information	
Are you legally blind according to SSA criteria?	YES
Age	
How old are you?	55-64
Did you become blind before age 55?	
	<input type="text" value="YES"/> <input type="button" value="Okay"/> <input type="button" value="More Info."/>

Illustration 2

Age - Blind - Age 55
If you are a blind individual between the ages of 54 and 65, then engaging in Substantial Gainful Activity (SGA) will not affect your eligibility for SSDI (Title II) as long as your skills and abilities are different from what they were before age 55 or before the onset of blindness, whichever is later.

caused her blindness.

Althea lives in a Section 8 apartment and pays just under \$250 a month in rent and utilities for an apartment that would cost her \$725 without the Section 8 subsidy. After she pays her housing expenses, she has a little over \$350 a month for food and other expenses (such as vet bills for Malthus).

About a year ago, Althea discovered she had a knack for computer work. A friend at the Virginia Department for the Blind and Vision Impaired (DBVI) had convinced her to try some training DBVI was offering. Althea excelled. Althea is now considering taking more training and eventually getting a job.

But, over the years Althea has heard so many horror stories about people having their benefits cut -- or even losing their benefits -- if they earned \$85 a month, or \$300, or \$830...or whatever...that she has become very fearful of going to work. What she does not know is that all of those numbers do have important effects on various benefits, but the stories she heard were widespread confused myths. Fortunately, that same DBVI friend introduced Althea to WorkWORLD. At last Althea has a way to base her decisions on real information rather than myth.

Illustration 1 shows three questions that have already been answered and an open question: *Did you become blind before age 55?* Althea wonders why that question is being asked. So she clicks on the More Info button and the topic shown in *Illustration 2* pops up. (Althea is legally blind and cannot use a mouse to click on the button, so she uses the keyboard to enter *Alt+M*. Her screen-reader software then reads the topic to her.) If Althea decides she should change her answers to any of the questions she has already answered, she can scroll back to a previous answer and change it.

The topic in *Illustration 2* is titled, *Age - Blind - Age 55*. It tells Althea that because she is blind and between the ages of 54 and 65, her eligibility for SSDI would not be affected by engaging in Substantial Gainful Activity as long as her skills and abilities are different from what they were before age 55. If Althea has questions about any of the words or phrases that are in green font and underlined (such as SSDI or Substantial Gainful Activity), she can select any of them for more detailed information.

Illustration 3 shows the text result that Althea sees after she enters information into WorkWORLD about her current situation. The recommendation is about Plan for Achieving Self

Support (PASS) Possibilities. It tells her that training, education, or other expenses that could help her become more self-supporting might allow her to increase her SSI benefit by saving or paying for those expenses and including them in a PASS.

Althea follows the link to more information and learns enough about how a PASS works to convince her that it might be just the thing to help her. She might be able to buy computer hardware and software that would enable her to learn and practice at home -- and also pay for specialized training not yet available through DBVI. She creates a *New Situation* in WorkWORLD to see how a PASS might work. *Illustration 4* shows the numeric results.

The table of numeric results shows Althea that if she were to set aside in a PASS \$330 per month to save for computer equipment and training, her SSI benefit would increase from \$249 to \$579 a month, and her

Illustration 3

SSI-DI -- No Job
Recommendation - PASS Possibilities (Blind): If you know of training, education, transportation or other expenses that could help you to become more self-supporting, you might be able to increase your SSI benefit amount by saving or paying for these expenses and including them in a PASS. (Do not include expenses already included in a B'W'E.) A PASS greater than \$330.00 will not further increase your benefit amount. [Note: A PASS can not be greater than your available, non-SSI income, \$350.00.] Click here to get more information on 'Recommendation - PASS Possibilities (Blind)'

housing expenses would not change at all. (WorkWORLD tells her that HUD recognizes SSA PASSes and would not increase her rent even though her gross income would go up.)

Althea is still afraid of actually going to work; so she uses WorkWORLD to find out what would happen to her various benefits if she were to actually get a job and start earning money. She tries two new situations in WorkWORLD, one in which she earns \$1,200 a month, and one in which she earns \$2,000. (Later she'll aim for loftier goals.)

Illustration 5 shows the results

Althea sees in graphical format. Although the numeric results give far more information, it is the graph that convinces Althea that a PASS and subsequent employment would be a good path to more financial security. In her situation, each increase in earned income results not only in higher gross income, but also in higher net income after increased housing costs and work expenses (such as income taxes) are taken into account.

Finally, two text results tell Althea about work incentives that make her path to employment attractive. One tells her about 1619(b), a work incentive that would allow her to

keep her Medicaid coverage as long as she needs it, even when she earns enough to make her SSI cash benefit go to zero.

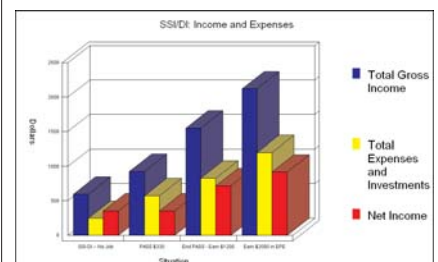
The second text result tells her about the Section 8 *Family Self Sufficiency (FSS)* work incentive. It would allow Althea to have the increase in her rent put into an escrow account. When she starts earning enough money that she would pay full market rent, she will be able to withdraw the funds in the escrow account. She takes WorkWORLD's advice and contacts her housing agency to make sure that FSS slots are available. They are, so she starts planning the PASS that is her first step to more financial self-sufficiency.

Because WorkWORLD maintenance, updating, and delivery will likely be supported by Virginia agencies, Version 6.0 will be available free to Virginia residents who request it by emailing workworld@vcu.edu or writing ESI, VCU School of Business, PO BOX 844000, Richmond, VA 23284-4000. You must provide your full name, a street address, and a phone number to receive the

Illustration 4

SSI/DI Numerical Results	SSI-DI -- No Job	PASS \$330
Income		
SSDI (Title II) Benefit	\$350.00	\$350.00
SSI (Title XVI) Federal Benefit	\$249.00	\$579.00
Other Benefits and/or Unearned Income	\$0.00	\$0.00
Earned Income	\$0.00	\$0.00
Total Gross Income	\$599.00	\$929.00
Expenses		
Work Expenses	\$0.00	\$0.00
Employability Investments	\$0.00	\$330.00
Housing Expenses	\$244.70	\$244.70
Medicare Part B Premium	\$0.00	\$0.00
Estimated Medical Expenses	\$0.00	\$0.00
Total Expenses & Employability Investments	\$244.70	\$574.70
Income minus Expenses		
Total Gross Income	\$599.00	\$929.00
Total Expenses & Employability Investments	\$244.70	\$574.70
SSI/DI Net Income	\$354.30	\$354.30
Medicaid		
Medicaid Covered Group	SSI Recipient	SSI Recipient
Resource Eligibility	Eligible	Eligible
Income Eligibility	Eligible	Eligible
Work Incentives		
Blind Work Expense (BWE)		
PASS (income)		\$330.00
Trial Work & Grace Periods		

Illustration 5



software. (Version 5.38 is a free download at www.workworld.org until version 6 is released.)

Conclusion

1. WorkWORLD is an easily accessible tool to help older individuals with disabilities who have not reached retirement age learn safe paths to higher net income while gaining or protecting healthcare.

2. WorkWORLD could be enhanced to become a tool for those who have reached retirement age. Advocates who agree should let their disability and aging agencies know.

Study Questions

1. What are some justified fears and some myths that make individuals afraid to seek employment or higher earnings?

2. How can the software be used to find safe paths to higher net income?

3. How can advocates seek enhancement of the software?

References or Recommended Reading

1. Other case studies available: www.workworld.org/Profiles.html.

2. Self-Determination article available at: www.bus.vcu.edu/esi/sd/selfdetermine.html.