

Employment & Disability: A New Path to Independence

Rebuilding Lives Through Research Transcript

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- ANNOUNCER 00:05 [music] Welcome to this episode, "Employment & Disability: A New Path to Independence," where we explore stories of resilience, innovation, and empowerment. Today, we're diving into the world of Social Security Disability Income (SSDI) and Security Income (SSI), the lifelines for over 14 million Americans with disabilities. But what happens when the system meant to help actually hinders progress? We'll uncover the challenges faced by individuals navigating these programs and highlight the groundbreaking work of HireAbility Vermont, funded by Kessler Foundation, in transforming lives and promoting financial independence. Stay tuned for an inspiring conversation with Betsy Choquette, program manager at HireAbility Vermont.
- ANDREW: 00:49 Over 14 million Americans with disabilities rely on either Social Security Disability Income (SSDI) or Supplemental Security Income (SSI) to survive. But the system meant to help them can sometimes trap them in poverty. Qualifying for SSDI and SSI is often a long and arduous process, and both have complex rules around employment that limit earnings and impact benefit payments.
- Faced with these challenges and the uncertainties of the job market, many individuals opt out of the workforce.
- HireAbility Vermont, part of the state's Division of Vocational Rehabilitation, is seeking to change that mindset by demonstrating a new way to help people with disabilities achieve financial independence. The program was funded by a grant from Kessler Foundation.
- "This two-year grant has been life-changing for several of our participants. The program combines work incentive counseling with career planning to effectively educate clients about the system, explore their skills and work potential, and enable them to make informed decisions. Our goal is to help those who can work become economically self-sufficient," says Betsy Choquette, program manager at HireAbility Vermont.
- ANDREW: 02:06 Understanding the intricacies of SSDI and SSI is just the beginning. The real challenge lies in helping individuals see beyond their current circumstances and envision a future of financial independence. This is where HireAbility Vermont steps in, offering a unique blend of work incentive counseling and career planning to empower their clients.
- Helping clients understand their earning potential and the rules around their benefits is the first step.
- "While it's true that working full time at a low wage may put individuals in a worse financial position than keeping their benefits, we help our clients understand that there

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are career pathways through credentialing and education that allow them to earn more money and be significantly better off without benefits," explains Choquette.

"When people have information about possibilities, they can make better decisions on how to move forward with employment."

ANDREW: 03:02

Transitional support is key to ensuring that individuals can move from benefits dependence to financial independence smoothly. HireAbility Vermont's innovative approach includes incentive payments that provide extra income when individuals begin to lose benefits, making the transition less daunting and more achievable.

"These payments may not seem like a lot, but to someone hoping to break the cycle of dependence, they can be a lifeline. With that comes a sense of empowerment and resiliency. We are proud of our clients," says Choquette. "And so very grateful for the support of Kessler Foundation and its donors."

ALLOY: 04:12

Thank you for joining us on this enlightening journey. We hope today's episode has shed light on the critical issues surrounding SSDI and SSI and the incredible work being done by HireAbility Vermont. Remember, financial independence is not just a dream but a possibility with the right support and resources. If you enjoyed this episode, please subscribe, leave a review, and share it with others who might benefit from this information. Until next time, stay inspired and keep pushing boundaries.