

Just asking for a "hand up" and to work at the job she loves

by Julie in Iowa

I believe there is a serious problem with the Social Security program. I am a 36-year-old single mother, and I began Social Security benefits at the age of 20 due to a rapid decline in my mental health. I have multiple mental health diagnoses and have had many hospitalizations in the subsequent years.

I have learned many skills for managing my symptoms. I am working hard in ongoing therapy and am maintaining my mental health. Having the benefits, combined with my income from my part-time job, I am able to provide a good, stable home for my daughter.

Last year, I accepted a position as a part-time para-educator. I work 26.25 hours a week and signed a 12-month contract. I turn in all pay stubs and informed Social Security of all changes. Several months ago, I was informed that my benefits would end effective December 1. It was explained that I could make up to \$800 gross a month and still keep my benefits. Because my contract states I make \$380.20 each pay period, that totals up to \$760.40 gross each month. I am below the amount specified. I was informed that because I work for a school system, even though I work part-time, they use a teacher's nine-month contract for deciding my gross pay, putting me over the monthly maximum income to still receive my benefits. My income has to provide for 12 months of living expenses.

If my benefits are taken away, how do I raise my child on \$654.80 a month (take home pay), pay daycare (\$150 out of each check), pay my utilities and rent, put food on the table, and provide the necessary essentials for raising a child? I have talked to Department of Human Services and am able to qualify for all assistance programs through them, but only after an official letter is received from the Social Security office. I also have contacted a lawyer through my state's Legal Aid, as well as National Alliance for the Mentally Ill, Vocational Rehabilitation, and work incentives program. They have all informed me that I really have no chance of getting my benefits back, other than to quit my job. However, it is absurd to me that since the contract is signed for 12 months that they cannot calculate my income based on my contract.

My psychiatrist has found a combination of medicine that is working for me, but he still feels that I am not ready for full-time employment. I am still in my recovery, under medications, and in therapy. This job is suitable for me in my situation and condition. It is so unreasonable to be required to leave my job to sustain myself on disability. I believe I should still be entitled to my benefits. As of today, I still have not received my official notice of cancellation of benefits. As a part-timer I do not receive any benefits from my job so if I lose my Social Security benefits, I am not exactly sure what will happen next. I have come to the conclusion that Social Security is making it extremely difficult to get out of the system and be able to survive by just working.

I don't want to be on Social Security forever. But what I need is the financial support in addition to the money I make as a Para-educator until I am able to work full-time. I am not asking for a hand out - just a hand up and support while working with a mental illness and working at a job I really love.