



# STEPPING STONES

## CHRIS' STORY

The journey to employment is different for every job seeker. Often the path is not a straight line and is filled with detours and setbacks. But even if you haven't reached your goal yet, each stepping stone that brings you closer deserves celebration. This is the story of Chris' progress toward financial independence through work.

Chris was 18 and excited to spend the summer with friends and for what life after high school would include. Then, one day he awoke in pain, confused and surrounded by the sounds of hospital machines. The last thing he remembered was driving at night in the rain. Then he learned about the car accident and that he had broken his neck.

"80 percent of my body was paralyzed," Chris says. "My hands no longer worked. My legs, abs, back, chest were no longer machines to make my future free and fun and full of opportunity."

Chris, the once athletic teenager, faced a new reality that included navigating quadriplegia. Everything was a struggle filled with discomfort and frustration.

## Survive

In 1989, Chris began receiving Social Security Disability Insurance (SSDI) and focused on rehabilitation. He embraced a kind of denial that served a vital purpose.



"Doctors told me I would be paralyzed for the rest of my life, [but] it never really sank in," he reflects. "I just thought if I worked hard, persevered and stayed positive I could get my future back."

Learning to navigate tasks without the use of his arms or legs has helped Chris approach obstacles as puzzles to be solved. He attacks each with ingenuity, one piece at a time, until he finds a solution.

## Adapt

Family members helped Chris address complex medical and support needs while he considered the puzzle of a lifetime: how his future would take shape.

He decided his first stop outside the rehab gym would be college.

"I won't lie. [Adjusting to college] was tough. My hands don't work so I couldn't take notes. I just listened and read, read, read."

Each problem triggered the same initial thought: "There's no way I can do this." Drawing from the well of personal resources that helped him find a new way to do everything, Chris figured out how to progress toward each goal in a way that worked for him. He learned that it is okay to ask for help, and with each small achievement, his confidence grew. Chris figured out how to hold information in his head, collaborate on a team, multitask and problem-solve while managing an increasing school workload. College and early work

experiences served as adaptation boot camp, where Chris cultivated the skills and attributes employers need from their best managers.

## Search

Motivated by his mother, Chris earned a Master of Business Administration (MBA) and completed an executive training program at the Department of Forestry in Washington, D.C. and an internship at the U.S. Department of Agriculture. With hard-won credentials, experience and security clearances, Chris looked for permanent employment with confidence in his prospects. His qualifications brought many inquiries from interested employers. But progress stopped at the front door.

“I had dozens of phone interviews [that ended with] interviewers eager to meet me,” he says. But when [we met in person], the chipper excited voice I talked to on the phone became an uncomfortable look and smile. As soon as I rolled in, I could feel the environment darken. I knew I was competing with others [who had no] ADA issues.”

## Re-Route

When asked how he kept from getting discouraged, Chris answers, “I didn’t. I have felt discouraged many times.” But he points out that dwelling on a dead end is a good way to remain immobilized. “Each time I hit a road block, I gather new information, seek support and try to find an alternate route.”

One source of information and support arrived in the mail from Social Security. It was a notice about Social Security’s **Ticket to Work** (Ticket) program, which gives people who receive disability benefits access to free **employment support services** that can help them succeed in the workforce. After calling the Ticket to Work Help Line to learn more, Chris was referred to **professionals** who helped him focus on cultivating employment opportunities. He consulted a **Benefits Counselor**, a trained professional who answered questions about the impact working would have on his SSDI benefits. Chris learned about Social Security rules called **Work Incentives**, which make it easier for people to transition into the workforce. For example, with one Work Incentive, **Impairment Related Work Expenses** (IRWE), Social Security deducts the money

Chris spends for items or services that enable him to work from his gross earnings when determining if his work is **Substantial Gainful Activity**. Besides needing the item or service to work due to his disability, Chris learned that an IRWE needs to be reasonable in cost (meaning it’s a standard charge for that item or service in the area), and it cannot be paid for by another source such as Medicare, Medicaid or other insurance. Chris and others who use IRWE may also use the goods or services for non-work activities.

Although Chris’ search for full-time work continues, part-time work has helped him expand his skills and experience while offering him a stepping stone toward financial independence. By 2008, Chris had connected with the **National Telecommuting Institute** (NTI), a federal government contractor that allowed him to work part-time from home. Chris works for NTI on a contract for the Internal Revenue Service (IRS), where he applies diplomacy, management and problem-solving skills to training customer service representatives.

## Next Destination

Now in his 11th year with the IRS, Chris looks forward to taking on more responsibility and more hours to develop his management and leadership skills and earn more money. He would like to work full time and one day earn enough money to replace his SSDI payments with earned income.

“I love to manage, train and mentor other people in a way that brings out the best in all of us,” he reflects.

Chris doesn’t yet know what his next role will be. But he is confident that he’s on a path to financial independence. With the right supports and opportunity, he’ll arrive. You can too. For guidance, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967** (TTY) Monday through Friday, 8 a.m. – 8 p.m. ET; or visit **choosework.ssa.gov**.

To view this story online and access the resources linked, please visit **<https://choosework.ssa.gov/library/chris-stepping-stone>**

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