



...to the TBI Forum...

- We are
 - A place to share information and learn new things
 - A place to meet other interested persons
- We are not
 - A therapy group
 - A support group
 - The Doctor's office



Ground Rules

Everybody gets a turn!

Try not to interrupt!

Questions of general interest!

Keep it short and sweet!



Employment and Finance Decisions / Resources After Brain Injury



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- Can I stay on the job?

- How am I doing physically in relation to job performance and fatigue?

- Do I have difficulties in thinking or with memory?

- Are there other difficulties affecting my working?

- Do I think I could perform with accommodation?

- Do I need to disclose to my employer?



Accommodation

Self-Effectiveness:



- An individual with TBI:
 - Knows accommodation needs.
 - Understands accommodation under ADA.
 - Is encouraged to approach employer.
 - Role plays, following a model, an accommodation presentation.
 - If accommodation needs are not known (including NP), seeks consultation.
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Who Can Be an Accommodation Consultant?



- A Vocational Rehabilitation Counselor
 - A Speech and Language Pathologist
 - A Neuropsychologist
 - An Assistive Technologist
 - Job Accommodation Network (JAN)
 - Disability and Business Technical Assistance Center (DBTAC)
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Reasonable Accommodations

A Categorical Perspective:



- Procedural Accommodations
- Work Station Accommodations
- Assistive Technology

Warren (2000)



Procedural Accommodations:



- Come to Work Early – difficult activities first, least complex last.
- Paid Co-Worker as Mentor – can best mentor on critical activities in early AM. Co-worker can actually handle critical incidents of a complex nature which slow worker down.
- Co-Worker Training Method – “Tell, Show, Watch, and Coach.”

Curl et al. (1997)

OR:

- Have Home Supervisor “Run Through” a work sample.
 - Job Coach – transitioning to Paid Co-Worker as Trainer.
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Procedural Accommodations (cont'd.):



- Reduce distractors – hold calls until certain segments of the day.
 - In general, reduce disruptions / distractors - if disrupted, yellow “sticky note” or record of what one was doing.
 - Reduce cognitive fatigue – rest breaks, lunch nap.
 - Use priority lists – check lists.
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Procedural Accommodations (cont'd.):



- In general, do least complex work last.
 - Politely take some attentional control – ask that presenter “slow down” the speed at which information is being conveyed.
 - Decreased workday or flex time.
 - Restructure job.
 - Flex Time / Telecommute
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Work Station Modification:

- Work Product coming to station is optimal / simplified.
- Work Station is well organized (location of equipment, desk space, color-coded tool sequence, etc.).
- Telecommuting (home work station).

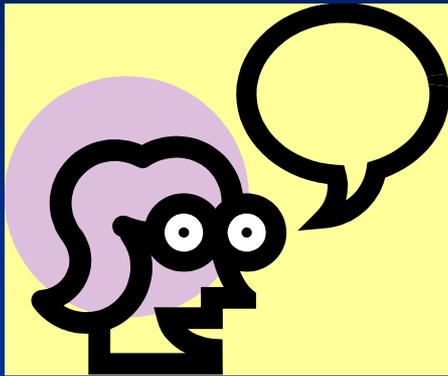


Assistive Technology:



- Recorded / Dictated Information
 - Faxed Information
 - E-mailed / Phone-mail messages
 - Personal Digital Assists with alarms
 - Microsoft Outlook calendar function / message sorting function
 - Voice-activated Software
 - Tailored Computer Software Programs for Customer Service, etc.
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Employer Disclosure Script



Clarity!

Succinct!

Practice!

My script:

Need to Stabilize Medically, What are My Options?

- Vacation, Sick leave
- Family Medical Leave Act
- Short-Term Disability
- Unpaid leave –
 - Be Creative?



I Need to Find a New Job, What are My Resources?



- State DVR (Division of Vocational Rehabilitation)
 - WorkSource: State Employment Agency
 - Professional Trade Associations
 - College / Training Facility Placement Offices
 - Professional Placement Services
 - Websites – UWMSRRTC, Craig's List, Indeed.com, NWjobs
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State Vocational Rehabilitation

- Go prepared with Med / NP documentation.
- May need to wait – order of selection.
- Persistence ! Persistence ! *Persistence !*
- Work with a “name.”



What Can State Vocational Rehabilitation Really Do for You?



- Vocational Assessment
 - Neuropsychological Testing
 - Specialty Consultations, not covered by insurance to include psychotherapy
 - Retraining
 - Direct Job Placement / Tryouts
 - OJT Money
 - Sundries (transportation, clothing for interviews, etc.)
 - Assistive Technology Consultations
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1993 U.S. Department of Labor Waiver on Unpaid Work

- Vocational exploration 5 hrs.
- Vocational assessment 90 hrs.
- Vocational training 120 hrs.
- Total: 215 hrs.

In Addition to the Non-Paid Tryout, What Other Incentives Might You Offer an Employer?



- Work Opportunity Tax Credit
 - On-the-job-training
 - Selective Certification
 - Job Coaching / Co-Worker as Mentor support
 - Barrier removal tax credits / deductions
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Employment Resources:



- Do some temporary work (temp-to-perm).
 - Networks – Church, Community, etc.
 - Chambers of Commerce.
 - Fraternal / Charitable Organizations (e.g., Rotary), etc.
 - Career Counselors.
 - Projects With Industry (NVS).
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Reducing Social Isolation – Mood Management:

- Health club – YMCA / YWCA scholarships
- Volunteer work
- Support groups
- Religious groups
- Community groups – Special interests
- Exercise-related



Securing Social Support:

- Finding friends
- Bartering for support
- Tapping volunteer resources (United Way, seniors, church groups, high school, community service)



Transportation:

- Bus pass
- City / County Access programs
- Tapping volunteer sources
- Neighbor / Community drivers



Don't Be Shy Here !

Doing Your Own Work!



- Do you have your specific job goals identified?
 - Geographical area – even neighborhood specific?
 - Your important work values identified?
 - Potential contacts who can help you secure position?
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**It is in One's Best Interests
to Utilize All Medical,
Neuropsychological and
Financial Status Info
in Making Pro-Active
Vocational Steps!**



Disclosure to the Employer?

- On the Job Application
- During an Interview
- After the Interview
- After Offered the Job
- After You Start Work
- After a Disability Relapse



Getting Informational Interviews – A Systematic Process



Informational Interview Format:



- Be able to describe your experience / skills, qualities as a worker, and your goals (3-4 minutes).
 - Have questions prepared to ask the interviewer – read annual report, web information, key info about company.
 - Ask for résumé feedback in relation to company needs.
 - Would any company positions fit now or in the future?
 - If not, potential external contacts?
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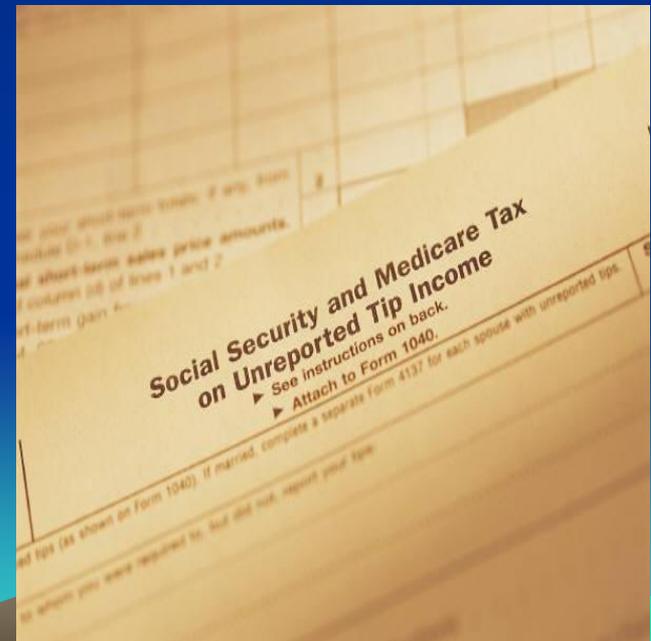
Finances:

- DSHS-GAU
- SSI
- SSDI
- Emergent Funds
- Short / Long-Term Disability
- Food Stamps
- (Salvation Army, Religious Organizations, Food Banks)



Social Security Issues:

- 9-month Work Trial (SSDI)
- PASS plan (SSDI)
- IWRE plan (SSI)
- AmeriCorps



Can't Work – Applying for SSDI !

What are the Issues?



- Maintaining Insurance
 - Maintaining Your Income Stream
 - Securing SSDI and Working Part-Time
< \$940 / month
 - Individual Work-Related Expenses
(IWRE) Lowers Income
- 

Social Security Disability Income (SSDI):



- Based upon the number of credits you've earned, if over 31 you need 20 credits in the last 10 years (earn up to 4 credits per year).
 - SSDI is often not granted with the first application.
 - When granted, benefits begin at 6 months from when you became disabled.
 - If no other coverage, awarded Medicare benefits in 2 years.
 - IWRE Expenses – can earn < \$940.
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Social Security Income (SSI):



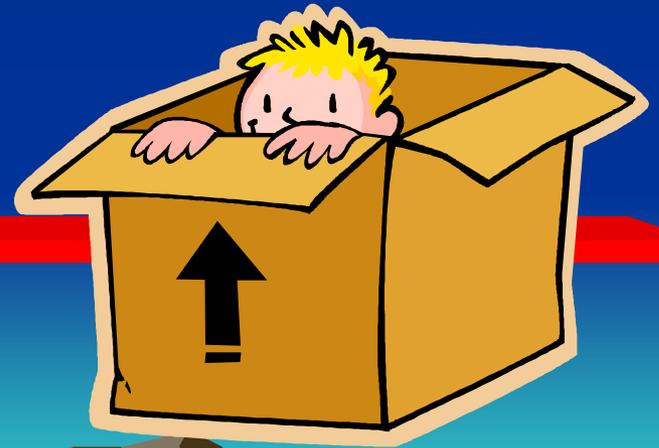
- Available if you haven't worked / don't qualify for SSDI
 - Excess savings / income can be put in an Income Cap Trust for you to qualify (not exceed cut off) for Medicaid
 - Monthly payment ~ \$564
 - PASS Plan for work-related costs subtracted from earnings
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Financial Debt:

- Bankruptcy, Chapter 7
- Bankruptcy, Chapter 13
- Debt Consolidation



Assess Your Financial Picture!
Think Out of the Box!
Budget!





Benny the Planner vs. Gerry the Non-Planner



In Closing, Remember Accommodations Resources:



- **JAN:** www.jan.wvu.edu
 1-800-526-7234
 - **DBTAC:** 1-800-949-4232
 - **EMPLOYMENT DISCRIMINATION:**
 www.eoc.gov
 1-800-669-EEOC (-3362)
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