



STEPPING STONES

JOHNNY'S STORY

Confidence Restored

The journey to employment often includes detours and setbacks. Financial independence can take a long time to achieve and every step closer to this goal deserves recognition. Ticket to Work Stepping Stones features celebrate those intermediate achievements. This is Johnny's story.

Johnny would give anything to not know what it's like to lose a child. This cruellest type of loss combines guilt with a despair that family members live with for the rest of their lives.

As caregiver for 8 grandchildren, Johnny ran a tight ship. All her energy went into loving her family and helping to meet their needs. She was devoted to her grandchildren and felt especially protective of her 12-year-old granddaughter born with a developmental disability. When this child died in 2005, Johnny was devastated.

The Road Out of Darkness

"When Andreck died, I slipped into a ...depression and had a nervous breakdown," Johnny explains. "I blamed myself for her death because I thought maybe there was something I could have done to prevent it. I couldn't find the strength to continue to work due to the guilt and pain I felt after her death. I stopped functioning..."



Johnny's grief triggered severe mental health symptoms. When there was no improvement over time, she sought professional help and was diagnosed with a mood disorder. The condition robbed her of energy, resourcefulness and her positive outlook. **Clinical depression** caused Johnny to experience fatigue, body aches, sleep disturbance, and weight gain, along with feelings of emptiness and hopelessness.

When she became sick, Johnny left her part-time job. She struggled financially. "It was a very...dark period," she recalls. "When it comes to depression, it feels as if your emotions are everywhere." For someone accustomed to being in control, it was a difficult experience.

Johnny knew she was lost, and she set out to find help. In 2006, she began receiving Social Security Disability Insurance (SSDI) and focused on recovery. The first step was effective treatment.

It took more than a decade of therapies, relapses, hard work, and trial and error before she found the

right combination of interventions. With assistance from doctors and family support, Johnny recovered some of her health and a renewed sense of hope.

“I [was feeling better] and decided I wanted to work again,” she recalls. “I’m a hard-working individual... used to providing for myself and I knew that it was now or never.”

Determined to improve her life, Johnny set 2 goals: returning to school and going to work. She decided to go back to school to earn a certification in Business Empowerment from Concord Career Institute. She also found part-time work at a warehouse, where she gained experience that would inform future decisions about work. This tentative re-entry to the workforce helped restore Johnny’s confidence in her ability to contribute.

By 2013, she had a better outlook and decided to work toward a new goal: home ownership.

With help from the [Rise Foundation](#) and the [Memphis Housing Authority](#) (MHA), Johnny improved her financial literacy, paid off debt and increased her credit score; all essential to achieving goal #3.

Ticket to Work & Work Incentives

The time to pursue a new career had arrived. Johnny was ready but knew she needed help. MHA connected her to [America Works of Tennessee](#), a service provider that helps adults with disabilities find success in the workforce. A career counselor at America Works introduced Johnny to Social Security’s [Ticket to Work](#) (Ticket) program.

Ticket to Work is a free and voluntary program that supports career development for people with disabilities who are ready for employment. Adults ages 18 through 64 who receive Supplemental Security Income or Social Security Disability Insurance (SSI/SSDI) qualify. Through the Ticket program, service providers like America Works, known as [Employment Networks](#) (EN), offer a range of free

ENs Offer Support Before, During and After the Job Search

Ticket to Work ENs offer support services that help adults with disabilities prepare for the workforce, find a job and maintain employment. For example, after participants have found work, an EN that offers post-employment support services may help program participants:

- Report wages and stay organized
- Understand Social Security rules
- Communicate with an employer
- Get reasonable accommodations
- Resolve problems, should any arise

Participants can use the [Find Help](#) tool online at choosework.ssa.gov to connect with providers who offer the support services they need. They can also find help by calling the Ticket to Work Help Line listed at the end of this feature.

services to help people prepare for, find, or maintain employment. Some ENs serve people with a specific type of disability; others offer certain types of services. The program is set up to help people progress toward financial independence.

America Works helped Johnny with career counseling, a new resume, interview skills and job leads. They also educated her about Social Security rules and programs known as [Work Incentives](#).

Work Incentives allow eligible people to focus on acclimating to employment without having to worry about losing SSI/SSDI, Medicare, and/or Medicaid coverage immediately. They protect eligibility for these benefits until participants achieve self-supporting employment. Johnny learned she would not lose her Medicare coverage or her SSDI benefit as soon as she returned to work. She had time to determine how employment would work for her.

There are many Work Incentives designed to ease the transition to work. These rules are helpful, but they are also complex. Because each person's circumstances are different, Social Security encourages job seekers to connect with a **Benefits Counselor**, a trained professional who can explain how working will affect their disability benefits.

In January 2019, Johnny achieved another milestone in her journey to financial independence. With the new year came a new job working full-time as a security guard for a company that provides security services to other organizations.

"This employer could see that Johnny is energetic, conscientious and self-starting," says a job developer with America Works. "She has a passion for performance that comes through in everything she takes on."

Reclaiming Life

After a year on the job, Johnny feels like she is back in the driver's seat. "I'm reclaiming everything that was once lost," she says.

With help through Ticket to Work and MHA, she reached her goals. With her confidence restored, Johnny re-entered the workforce, improved her credit score, re-connected with people in her community, and improved her well-being. In August 2019, Johnny purchased her first home.

"Being back at work has been an important part of my recovery," she reflects. "It's restoring my self-confidence... and has made it possible to buy a home. I [purchased] the light-colored house I always wanted with the tall fence. The only thing I'm missing is a German Shepherd and a Cadillac!"

Reflecting on resilience and difficult experiences, her EN points out Johnny's ability to inspire others. "When people see her, they see a leader..." she says. "Instead of being defeated by past challenges, Johnny created strength from them and gained empowerment in the process."

Johnny is confident she is on a path to financial independence. With the right supports and opportunities, she will get there. 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 resource linked, please visit <https://choosework.ssa.gov/library/johnny-stepping-stone>

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