

Tips for Individuals Who Receive Supplemental Security Income (SSI) Benefits or Concurrent Benefits

By ABLE National Resource Center

SSI is paid to individuals who have limited income and limited resources. The benefit provides eligible individuals with income for basic living expenses such as food and shelter. The amount an individual receives depends upon meeting the rules of the program including having limited income and paying for food and shelter. When someone does not pay for food or shelter, SSA considers this a type of “income.”

During the COVID-19 crisis, living arrangements may change or be temporary and

ABLE New Mexico Presentation Available

Do you know a person or an organization who would be interested in an ABLE New Mexico presentation?

Contact **Denise V. Balderas, ABLE New Mexico Coordinator**, at denise.balderas@state.nm.us or call (505) 955-1151 or (505) 629-9476 for more information.

could affect the amount of SSI an individual is eligible to receive. Carefully review the following examples:

- If you live in your own place and pay for your own food and shelter costs, regardless of whether you own or rent, you may get up to the maximum SSI federal benefit rate payable in your state. You may also get up to the maximum if you live in someone else’s household and pay your food and shelter costs.
- If you live in someone else’s household and don’t pay your food and shelter costs, or pay only part of these expenses, your SSI payment may be reduced by up to one-third of the SSI federal benefit rate.

Some promising practices include:

- Paying your share of food and shelter costs from your SSI payment on a monthly

basis, whether you live in your own place or live with others.

- If needed, supplement these costs with disbursements from your ABLE account.
- Remember to pay any shelter costs in the same month the money is disbursed from your ABLE account. Otherwise, if it is held over to the following month, it is counted as a resource by SSI and other means-tested benefit programs.
- Family, friends or a special needs trust may all contribute to your ABLE account without it counting as income to you.

As with every program, there are some exceptions. Always report any changes in living arrangements to [your local Social Security office](#) and check with them if you have questions. ✚

Supporting Employment for Transition-Age Youth With Disabilities: How ABLÉ Accounts and SSA Work Incentives Can Help

By the ABLÉ National Resource Center

Every October is National Disability Employment Awareness Month (NDEAM), a month devoted to the importance of an inclusive workforce that values the skills and talents of people with disabilities. ABLÉ (Achieving a Better Life Experience) accounts can contribute to disability workforce inclusion by supporting the education and employment goals of qualified individuals with disabilities. In combination with Social Security Administration (SSA) work incentives, ABLÉ accounts can increase financial self-sufficiency and improve long-term outcomes.

The purpose of this webinar was to educate transition-age youth with disabilities, their families, providers, and advocates on how effective use of an ABLÉ account, in addition to supports and work incentives offered by SSA to Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) beneficiaries, can improve the life trajectory of transition-age youth.

This webinar covered:

- What ABLÉ account are, and how they can support transition-age youth.
- SSA work incentives specific to transition-age youth.

- How ABLÉ accounts and SSA work incentives can be used individually and/or together for transition-age youth.
- Promising practices to consider.
- Testimonials from ABLÉ account owners and parents/guardians of ABLÉ account owners.
- Next steps and resources.

This webinar was moderated by Miranda Kennedy, Director, ABLÉ National Resource Center (ABLE NRC), and included a panel of ABLÉ-related stakeholders and experts:

- Laurie Schaller, Disability Benefits Expert, ABLÉ NRC
- Kevin Nickerson, Co-Director of the American Dream Employment Network, National Disability Institute
- ABLÉ account owners and parents/guardians of ABLÉ account owners

View the webinar on YouTube:

<https://youtu.be/tBdgdO3sFjo>

Or visit the website:

<https://www.ablenrc.org/october-24-supporting-employment-for-transition-age-youth-with-disabilities-how-able-accounts-and-ssa-work-incentives-can-help/>

We also encourage you to check out the resources below and others at

<https://www.ablenrc.org>.

ABLE Road Map to Enrollment <http://ablenrc.org/road-map-enrollment>

ABLE Road Map to Independence <http://ablenrc.org/road-map-independence>

What You Need to Know About Your Supplemental Security Income When You Turn 18 <https://www.ablenrc.org/wp-content/uploads/2019/08/What-You-Need-to-Know-About-Your-SSI-When-You-Turn-18-English.pdf>

Y-Tac's "Just In Time" SSA Youth Toolkit <https://www.ablenrc.org/y-tac-ssi-youth-toolkit/> 



ABLE New Mexico YouTube Video

"Saving for the Future of Your Child with a Disability"

<https://youtu.be/5KzieaoyKSQ>

Plain Language Writing—An Essential Part of Accessibility

By Andrew Pulrang, Contributor, Forbes Magazine

How do you make writing accessible?

We know how to replace steps with ramps. We know how to widen doorways and make restrooms larger for wheelchair users. We can accommodate Deaf people with Sign Language and captions on videos. Blind people can use large print, Braille, or audiobooks. But how do we make information, instructions, and ideas more cognitively accessible, particularly for people with intellectual, developmental, and learning disabilities?

An important way to provide greater cognitive accessibility is to use “Plain Language” writing. Here is an example of an original text, followed by a Plain Language version:

Original:

“Staying alive is a lot of work for a disabled person in an ableist society, and that work has been a big part of my forty-six years on this planet. I grew up seeing very few images that looked like me in books, film, or television. In that absence, how does one realize that something is even missing?”

“Last year there was a photograph that went viral—a young girl in a wheelchair, transfixed by a beauty ad featuring a woman in a similar

chair. The two ultimately met in person, and their story made me wonder about my own childhood—how my worldview would have changed if I had seen someone like me as a glamorous, confident adult. As I grew older, discovering a community of disabled people and learning our stories gave me a sense of what is possible.”

Plain Language:

“My name is Alice. I am 46 years old. I am disabled. Staying alive is hard, because the world does not like disabled people.

“When I was a child, there were few disabled people in books, film, and television. Last year, a picture of a girl in a wheelchair went viral on social media. In the picture, the girl looks at an ad. The ad is of a woman in a wheelchair. The girl and the woman have similar wheelchairs. Later, the girl and the woman met each other in real life.

“Their story made me wonder about my childhood. How would I be different, if I had seen people like me? Finding and joining the disability community showed me many possibilities for disabled people.”

The original is from the introduction to [Disability Visibility: First Person Stories From The Twenty-First Century](#), edited by Alice Wong. The Plain Language version was written by freelance journalist [Sara Luterman](#), who was hired by Wong specifically to produce a version of the anthology that is more cognitively accessible. It is offered alongside the print, audiobook, and e-reader versions. [The Plain Language version](#) is available for free.

Offering a free, Plain Language version of an anthology of essays by disabled authors is ground-breaking in publishing circles, a perfect match to its creators and audience, and instructive for everyone who writes for public communication. Although the general idea of making information accessible to people with cognitive disabilities isn't new, it's an area of accessibility that is surprisingly ignored. Yet, providing accessible information through Plain Language writing should be well within any writer or organization's capabilities. It just takes some focus and commitment.

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What is the purpose of Plain Language writing?

The most obvious reason to use Plain Language writing is to make important information and ideas more accessible to people with intellectual and developmental disabilities, and others with disabilities affecting reading, comprehension, and other cognitive functions.

“More accessible” is a key point. Sara Luterman says, “I tend to describe my plain language work as more accessible rather than accessible period—It still might not work for some people.” Like every other form of accessibility designed to accommodate broad categories of disability, Plain Language writing isn’t an exact science, and it can never meet everyone’s needs. It aims for a major improvement, not for total access.

The broader goal of Plain Language is to prevent cognitively disabled people from being left “out of the loop” on information most of the community can access with little difficulty. This includes information vital to health, safety, legal rights and opportunities, and financial security.

Finally, Plain Language done right ensures that accessible information is complete and fully informative—not oversimplified, heavily edited,

or censored. Providing less information on a subject, or significantly editing out details and ideas isn’t access. Truncated text may be easier to read, but if it leaves out important content, it’s not accessible. Zoe Gross, of the [Autistic Self Advocacy Network](#) (ASAN) says, “A plain-language translation of a complex document should be a true translation: it should contain the same complex ideas and content expressed in a more accessible way, rather than removing ideas until things seem more simple.”

What are some more examples of Plain Language writing?

Plain Language has been a stylistic goal for all Federal Government communication since at least 2010, with passage of the [The Plain Language Act](#). It is intended to make government communications more understandable to everyone, not specifically for people with disabilities. But like other measures to make public goods easier to use, it can help to provide somewhat better access to people who’s need for cognitive access is particularly acute.

Beyond this Federal government effort, some good examples of Plain Language accessibility come from a notable few disability organizations, that use Plain

Language to provide access to information particularly vital to people with cognitive and learning disabilities.

The Autistic Self Advocacy Network has an ongoing series of “Policy Toolkits” written in Plain Language, including:

- [A Self-Advocate’s Guide to the Americans with Disabilities Act](#)
- [A Self-Advocate’s Guide to Medicaid](#)

In recent months, Plain Language Covid-19 guides have also been published, targeted to people with intellectual and developmental disabilities, including guides from:

- [Autistics for Autistics](#)
- [Green Mountain Self-Advocates](#)

Other Plain Language materials on legal rights for people with disabilities include:

- [Video: The ADA: A Recap in Plain Language](#)
- [Arc Plain Language Guides for Voters with Disabilities](#)

What are the main characteristics of Plain Language writing? How is it done?

There is no definitive standard for writing in Plain Language for disability access. But here are some tips and general guidelines, taken from Plain

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Language writing guides, and notes from Sara Luterman, author of the Plain Language version of “Disability Visibility” quoted above, and Zoe Gross, of the Autistic Self Advocacy Network:

- Stick to using only the [most commonly used words](#), and words with fewer syllables.
- Try to write shorter sentences. As much as possible, include only one idea per sentence instead of using compound sentences.
- Try to use shorter paragraphs, ideally with one main idea for each paragraph and a very clear topic sentence. For instance, instead of presenting a pro vs. con argument within the same paragraph, split it into two paragraphs, with a strongly signaled transition between them.
- Use active rather than passive voice. Say, “Everyone should wear a mask,” not “Masks should be worn by everyone.”
- Cut back on extra details or personal impressions, unless the text is meant to be descriptive or personally creative.
- Use visually simple fonts, like Arial or Helvetica. Avoid stylized fonts like Courier or Comic Sans.
- Include more “white space” in the general layout of

documents—more space between lines, more paragraph breaks, and bullet points for lists of information. To achieve even deeper accessibility for the widest possible readership, use one sentence per double-spaced line.

- Use grade-level scoring tools to measure your writing’s readability. ASAN typically posts two versions of their explainers. One is labeled “Plain Language,” with 4th to 5th grade readability scores. The other is called “Easy Read,” and aims for 2nd to 3rd grade readability. These grade-level scores provide some concrete goals to aim for in Plain Language writing.

There are also a few other things to consider:

- Plain Language isn’t about reducing the number of facts and ideas expressed, but rather explaining them in ways more people can readily understand. On the contrary, quality Plain Language writing requires the writer to have, if anything, a deeper understanding of the subject than usual. As Gross observes, “You have to understand a topic much better to write about it in Plain Language than to write about it at a higher reading level.”
- Plain Language versions of a piece of writing may sometimes be longer,

because there is more to explain. You can’t use as many metaphors, idioms, and references as shorthand for bigger ideas. Making the text more accessible can require writing more about the subject, not less. According to Gross: “When translating a document into plain language, you find that you have to add a lot of information that has been taken out of the original document, or perhaps that the original writer never even knew!”

- She also notes that sometimes Plain Language writing is more blunt and direct in ways that make original authors “uncomfortable” because it seems to violate norms of civility, or fails to distinguish between different but related ideas. In those cases you need to balance careful objectivity and subtlety with the need to outline clear ideas and contrasts.

Plain Language writing isn’t easy, at least not compared to most everyday writing for the public. Zoe Gross says that “It can definitely be a challenge to explain complex things in plain language.” In discussing her work on the Plain Language version of the “Disability Visibility” anthology, Sara Luterman also notes that:

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“I had the hardest time with really theory-heavy pieces. Some concepts are pretty easy to explain—like generational trauma in Jen Deerinwater’s piece. They look like hard words, but the concept is pretty direct once you lay it out. But other more academic concepts, I struggled a lot. I think I admittedly had mixed success.”

She also comments on the challenge of preserving the original author’s writing style and creativity:

“Whenever possible, I tried to preserve things like tense, word choice, and form. Some pieces were more successful than others. It was actually very important to me to try to preserve author voice. I asked some of the authors about certain word choices during the editing process.”

Above all, the goal in Plain Language is accessibility, not self-expression or entertainment. As Gross emphasizes “When trying to create truly cognitively accessible writing, nothing can be as important as the access.”

For more detailed general guidance on Plain Language writing, visit these two resources:

- [5 steps to improving readability](#), a post on the Readable website.

- [Plain Language Communication in the Field of Disability](#), a webinar slide show from the [Northeast ADA Center](#), a federally-funded resource on ADA compliance issues.

What digital tools are available to help produce Plain Language writing?

Sara Luterman and Zoe Gross both recommend a number of online tools any writer can use, including:

- [Readability Formulas](#): A collection of resources and text evaluation tools.
- [Up Goer 5](#): A text evaluation tool that tags any words not among the 10,000 most commonly used English words.
- [Grammarly Readability Scores](#): Part of the popular suite of writing tools, it analyzes text and provides grade-level “readability scores.”

Why should businesses, service providers, and government offer Plain Language versions of writings they produce for the public?

First of all, Plain Language writing probably isn’t a legal requirement for most non-Federal businesses and organizations, at least not in the strictest sense.

However, Plain Language writing could be viewed as

one way to ensure “[effective communication](#),” which is one of the requirements of the Americans with Disabilities Act. The principle of “effective communication” could at some point include making written materials accessible to people with cognitive or learning impairments as well.

So if an important part of your organization’s work involves written materials for the public, offering people with intellectual or learning disabilities a Plain Language version could be a method of ensuring equal service, and therefore compliance with at least the spirit and overall goal of the ADA.

Most of all, it’s a matter of fairness and equity, the same as barrier-free physical design. And while the concept may not be broadly familiar, the skills shouldn’t be that hard to come by. ✚

This article first appeared at

<https://www.forbes.com/sites/andrewpulrang/2020/10/22/plain-language-writing--an-essential-part-of-accessibility/?sh=e7a98e57935a>

**ABLE New Mexico
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Parents Reaching Out November Workshops for Families

Parents Reaching Out offers a variety of workshops to meet the needs of families and providers across the state. Click on the workshop to register. If you have questions, need additional information, accommodations or Spanish language interpretation please contact our office at 1-800-524-5176 or 505-247-0192.

All workshops are provided at no cost to families and held by Zoom. Preregistration is required. To register, please click on the website link **below** each workshop.

Next Steps to Success

Tuesday, 11/10/2020, 1:00-2:30 pm: Find out about special education services and other supports for your child, learn ways to build relationships through good communication, find out about the IEP Process and being a part of the IEP team.

https://us02web.zoom.us/join/ztZ2o8PCVNBp2TQ_PpbcmTM

NM Medicaid Waivers

Thursday, 11/12/2020, 10:00-11:00 am: Learn about the types of waivers that exist in New Mexico and the differences among them, who qualifies for waivers, the process for applying for a waiver and about the New Supports Waiver.

https://zoom.us/join/ztZ2o8PCVNBp2TQ_PpbcmTM

Building Inclusion: A Youth Meeting

Friday, 11/13 6:00-8:00 pm: Learn what true inclusion is, its impact on those around you, how to use inclusive language, and ways to create inclusion in your community and workplace.

https://us02web.zoom.us/join/ztZ2o8PCVNBp2TQ_PpbcmTM

Early Literacy

Monday, 11/16/2020, 10:00-11:30 am: Find out about the development of language and literacy skills, identify literacy opportunities that reflect your family's strengths, learn how to give your child an early start in reading and discover how to use daily routines to develop literacy.

https://us02web.zoom.us/join/ztZ2o8PCVNBp2TQ_PpbcmTM

Essential Components of the IEP—Distance Learning

Wednesday, 11/18/2020, 10:00 am-12:00 pm: This workshop focuses on the special education and evaluation process during distance learning. Learn about each component of the IEP, learn about the family role on the IEP team, communication strategies, and how you can best advocate for your child.

https://us02web.zoom.us/join/ztZ2o8PCVNBp2TQ_PpbcmTM



Parents Reaching Out

Making Connections Virtual Support Group

Wednesday, 11/18/2020, 1:00-2:30 pm: Share your experiences parenting your child or grandchild with disabilities and connect with other parents. This month's focus will be on preventing and dealing with holiday stress.

https://echo.zoom.us/join/ztZ2o8PCVNBp2TQ_PpbcmTM

Grupo de Apoyo

Jueves, 11/19/2020, 1:00 -2:30 pm: En este grupo encontrarán un ambiente amigable y seguro donde podrán compartir sus preocupaciones y logros.

https://us02web.zoom.us/join/ztZ2o8PCVNBp2TQ_PpbcmTM

Time Management

Monday, 11/30/2020, 10:00 -11:30 am: Learn to assess your time effectively, develop an action plan to help you prioritize your daily activities, Identify the right steps on how to say "NO" to things you are unable to do at the moment.

https://us02web.zoom.us/join/ztZ2o8PCVNBp2TQ_PpbcmTM

More information:

<https://parentsreachingout.org/>

Creating a Culture of Disability Inclusion and Equity

Join the Center for Disability-Inclusive Community Development (CDICD), managed by the National Disability Institute (NDI), for a conversation with JP Morgan Chase to discuss creating a culture of disability inclusion and equity in banking, employment, and community development.

This webinar includes a panel discussion that highlights examples of building a more equitable and inclusive

community for people with disabilities. It also includes highlights from NDI's recently published brief: [Race, Ethnicity and Disability: The Financial Impact of Systemic Inequality and Intersectionality](#).

Moderator: Michael Morris, Founder and Senior Strategic Advisor, NDI

Panelists:

- Brian Lamb, Global Head of Diversity and Inclusion, JP Morgan Chase

- Jim Sinocchi, Head of the Office of Disability Inclusion, JP Morgan Chase
- Nikki Holsopple, Managing Director, CRA, JP Morgan Chase

View the recorded webinar here:

<https://youtu.be/LyDjwTDmLQA>

Visit the website:

<https://www.nationaldisabilityinstitute.org/webinars/cdicd-creating-a-culture-of-disability-inclusion-and-equity/> 



The Autism Programs

Imagine 2020-2021: A Future that is Flourishing

SESSION THREE: EMPLOYMENT & TRANSITION INTO ADULTHOOD

November and December 2020

The Imagine yearlong conference on autism will cover different topics, and the topic for the second session includes information about early intervention and ASD. The presenters include national presenters, CDD presenters, and presenters from all over the state.

11/05/20 3:30 - 5:00pm(MST)	Shaun Wood, MEd, BCBA Certified Employment Specialist WISE, Seattle, WA	<i>Autism & Employment: Everybody Who Wants to Work, Can</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-de5030271d234311ae01f7977a354177
11/12/20 3:30 - 5:00pm(MST)	Michelle Reed, MS, BCBA Clinical Manager Kelsee Mullen, MA, RBT Clinician Teen & Adult Services, Southwest Autism Research & Resource Center (SARRC), Phoenix, AZ	<i>Supporting Adults with Autism in Employment: Focus On Interviewing Skills</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-a86666ec17c14f9ca0968e00819da782
11/19/20 3:30 - 5:00pm(MST)	Patrick McGreevy, PhD, BCBA-D PA & Associates, Orlando, FL	<i>The Importance of Functional Life Skills for Learners with Moderate to Severe Disabilities, Including, But Not Limited To, Autism</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-31e433142927498f8cef535673b3ffca
12/03/20 3:30 - 5:00pm(MST)	Lauren Kaibel, NBCT Special Education Teacher Pamela Sandoval APS Transition Services	<i>Life After High School</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-06e76ee9d1284ed0bbec457494b4386f
12/10/20 3:30 - 5:00pm(MST)	Emily Iland, MA, ET Author, educator, researcher, film- maker, & leader in the field of disabilities & safety Thomas Iland, BS, CPA, DTM, AS Certified Human Potential Coach & Professional Diversity & Inclusion Consultant	<i>BE SAFE: Teach Youth & Adults with ASD to Interact Safely with Police</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-f9e7f94edd4b4acb9b408416aef2a259
12/17/20 3:30 - 5:00pm(MST)	PANEL: Employment/Transition to Adulthood Facilitator: Lyn Wilson-King, Program Specialist, CDD	<i>Employment/Transition to Adulthood Q & A</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-84033bc396f3492b9a2d451ee970971d

❖ Certificates of Completion with contact hours available through the State Counseling & Therapy Board. If you are unable to attend the live session, you will receive a link to view the recorded session within the same week (Contact hours not available with this option).