

Case Study #3: Ben

Ben is 34 years old and a college graduate from an engineering program. He worked for several years as junior engineering professional but at 28 he experienced a breakdown and traumatic brain injury. He was hospitalized for a long period of time. For the past 2 years he's lived in an 811-housing unit and he receives out-patient counseling from the community mental health center. He also receives in-home assistance from developmental services a few hours a week.

Recently, Ben began working part time for a concert event center. He knows he can do more and is lonely at his age. He finds it hard to live in a housing complex that is surrounded by elderly and disabled people. It makes it difficult for him to meet a girlfriend or to have company over his same age. He wants to get his own apartment and get a car so he has more freedom. But both his parents and brother are worried about him taking on too much too soon.

He hasn't filed his taxes in several years due to unemployment and knows that his credit score is in the tank. Housing is hard to find, and if he got a job that paid better, he might be disqualified from his current situation.

Ben is his own guardian and receives SSDI in the amount of \$998 per month in unearned income. He only works 10 hours a week at \$10.00 per hour (\$433 per month in earned income) which amounts to about \$1,431 per month. He currently qualifies for Medical Assistance under the Medicaid program and receives subsidized housing. But if he starts working and earning much more he will have to buy-in to Medicaid to keep his health insurance.