



New York **Makes Work Pay**

Developing a path to employment for New Yorkers with disabilities

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Medicaid Infrastructure Grant (MIG) Brief

The Entrepreneurship Partners Dialogue Meeting

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The Entrepreneurship Partners Dialogue Meeting

Introduction

The Entrepreneurship Partners Dialogue Meeting that convened in Albany, New York on November 1, 2010 was designed to facilitate discussion about challenges and barriers faced by people with disabilities who want to become self-employed. The meeting was one of the many activities funded by New York State's Medicaid Infrastructure Grant (MIG), *New York Makes Work Pay* (NYMWP). NYMWP is a statewide initiative intended to dramatically improve the rate of employment among people with disabilities. It is funded by the Center for Medicaid Services for calendar years 2009 through 2011.

The goals of NYMWP include removing barriers to employment and building a better economic future for people with disabilities. It aims to initiate and improve coordinated systems of supports and services that can be sustained across agencies. NYMWP is accomplishing these goals through improvements in employment policies and practices as well as through research, training, evaluation, and dissemination of best practices. NYMWP emphasizes the participation of people with disabilities, their families, advocates, employers, disability service providers, and other stakeholders.

The 2010 Entrepreneurship Partners Dialogue is the second annual meeting in an ongoing dialogue and action-learning process that is being conducted in selected regions across the state to engage diverse stakeholders in building awareness, exchanging ideas, identifying challenges, and solving entrepreneurship-related problems together. The previous year's meeting took place in December of 2009 and built upon a growing interest in entrepreneurship in New York State. It brought together key staff from Vocational and Educational Services for Individuals with Disabilities (VESID), the Commission for the Blind and Visually Handicapped (CBVH), the Small Business Development Centers (SBDCs), the Entrepreneurship Assistance Programs (EAPs), and representatives from the Office of Mental Retardation and Developmental Disabilities and Office of Mental Health. The participants began a dialogue about improving self-employment outcomes for people with disabilities. This was significant in that it was the first meeting to bring together the major funders of employment services for people with disabilities with the major funders of entrepreneurial services for the general public for open dialogue and planning.

The 2009 meeting included presentations about a number of promising practices that are being implemented across the country to increase entrepreneurship opportunities for people with disabilities. These presentations served as a catalyst for participants to explore possibilities for future collaboration and capacity building across a number of programs and systems in both the business planning and development and the disability services fields.

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The report can be found at

http://bbi.syr.edu/projects/mig/docs/NYMWP_Entrepreneurship_Dialogue_Report_12-14-09_FINAL.pdf.

The more recent 2010 Entrepreneurship Partners Dialogue Meeting built on the developments of the previous year's work. This report summarizes the highlights of each of the presentations.

The Event's Hosts, Funding, and Expertise

The Burton Blatt Institute (BBI) at Syracuse University

The Burton Blatt Institute (BBI) at Syracuse University hosted the event. In 2005, BBI was established at Syracuse University to advance the civic, economic, and social participation of people with disabilities. Funding for the gathering was provided by the New York Makes Work Pay (NYMWP) Medicaid Infrastructure Grant, which is managed by the New York State Office of Mental Health on behalf of the Most Integrated Setting Coordinating Council. NYMWP is a statewide initiative led by BBI and the Cornell University Employment and Disability Institute. It is intended to dramatically improve the rate of employment among people with disabilities. One of its nine major goals targets employment barriers that impact policy and practice domains at many levels.

Welcome and Introductions

Gary Shaheen

As Senior Vice President at BBI, Mr. Shaheen spearheaded partnership development and implementation of StartUP NY in Onondaga County. A second demonstration project, StartUP NY 2, is being developed in Manhattan. Mr. Shaheen is Co-Principal Investigator of NYMWP and a nationally recognized expert in the fields of mental health rehabilitation, homelessness, entrepreneurship, social enterprise development, and systems change. For more than 30 years in both the public and private sectors he has shaped state and federal policy and programs that help people with mental illnesses, co-occurring substance abuse disorders, and those who are homeless fully integrate into their communities. He has worked with HUD, SAMHSA, U.S. Department of Labor and other federal agencies on increasing employment for people with disabilities throughout the United States and its Territories. He has provided his expertise as a trainer and technical assistance resource to state mental health authorities throughout the country seeking to transform their mental health systems through policy and program development and a workforce trained in recovery and rehabilitation principles and practices.

Mr. Shaheen welcomed the 50 participants attending the meeting and suggested that the day's events were not only for training, but also an opportunity to forge new partnerships, clarify new directions, and create the future for entrepreneurship in New York State. Mr. Shaheen went on to lay out the day's agenda and introduce the presenters.

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Recovery and Consumer Empowerment: Model Programs Supporting Entrepreneurship and Self-Employment

Mary Blake

Mary Blake currently serves as a Public Health Advisor at the Substance Abuse and Mental Health Services Administration (SAMHSA). Assigned to the Community Support Programs Branch, Ms. Blake provides management and technical assistance for recovery-oriented and mental health support service programs for adult consumers with mental illness. She serves as a Government Project Officer for several grant programs, including the Mental Health Transformation State Incentive Grant, the Healthy Transitions Initiative for transition-age youth, the Statewide Consumer Network Grant Program, and the new Mental Health Transformation Grant Program. Ms. Blake is actively involved in two Federal Partners workgroups, one regarding employment and people with mental illness, and the other focusing on women and trauma. She is also program manager with SAMHSA's National Center for Trauma-Informed Care.

Mary Blake explained that it's important to understand that employment is essential for recovery from behavioral health disorders. People cannot recover in an environment where they do not have access to the economic means for self-sufficiency. This is also necessary for community integration and a key component in self empowerment. She stated that when people gain sustained employment, they reduce the harmful effects of their behavioral health disorders because they can develop their own goals and participate in society. Entrepreneurship is valuable and viable for some consumers and is under-addressed as an option both in the public and private sectors.

Ms. Blake suggested that there are ways in which entrepreneurship and recovery overlap, align, and are intertwined. For both entrepreneurship and recovery, the ideas of planning and self direction are common ingredients. With regard to recovery, SAMHSA promotes *Wellness Recovery Action Planning*, which is based on an individual first taking an inventory of the tools that help in recovery and then taking an inventory of what their life looks like when things are falling apart. From that knowledge, they develop a set of action steps to address the issues identified in the second inventory. The idea of planning for personal recovery is in sync with some of the planning that goes into starting a business. In addition, self empowerment is an outcome of both endeavors; it embodies the ability to manage risk and identify opportunities to grow.

She explained that in the field of mental health services there is generally an aversion to encouraging people with behavioral health disorders to take risks. But for people in recovery, in order to grow and move forward in their lives, taking risks is necessary. However, such risks must also be contemplated and strategic. And there is a process involved in learning how to manage them. This is much the same for people starting a business. Helping consumers who are interested in self-employment can be a great way to engage people in their own recovery.

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Ms. Blake pointed out that when a person has a passion and wants to pursue it, that passion can be a key driver in realizing that they have something of value to bring to the table--something that motivates them to get up the next day and move forward. For those who have entrepreneurial dreams, having the advantage of a knowledgeable team around them, encouraging them to evaluate the feasibility of a business idea, can in itself engage them in taking the next step in their recovery.

She said that another area which is essential to both entrepreneurship and recovery is the development of a social network. Recovery is a relational process, not just an individual journey. It is about learning how to build the necessary community supports that can be relied on for assistance. This is also critical when starting a small business, especially with regard to difficult or unfamiliar situations.

Ms. Blake also discussed the benefits of entrepreneurship for people with behavioral health disorders. First, one can define their work according to their passions, dreams, and skills. And second, entrepreneurship provides for a unique degree of independence and freedom that comes with having a valued social role and the possibility of career advancement. We cannot underestimate the pride someone can feel when they say, "I run my own business," or the legitimacy that is conferred. When we look at the issues of discrimination and how difficult it is for people to integrate into society when they do not feel welcome, the idea of developing a valued social role is particularly potent.

Ms. Blake stated that entrepreneurship not only allows people to achieve economic and social independence, but allows it through a mutually informing dynamic where creativity is fueled by work and work is fueled by creativity. This can create an extremely beneficial environment. And people can set up those environments for mutual support, developing even greater leverage. One of the greatest barriers to employment, as articulated by people with mental illness, is fear of being looked at as different and then being poorly treated. Consumer entrepreneurs tell us that one of the drivers to self-employment is that they can create an environment that is free from discrimination.

Ms. Blake pointed out that when it comes to entrepreneurship and recovery, belief in oneself has more significance than diagnosis, the presence or absence of symptoms, or one's history of hospitalizations. Belief in oneself can be fostered and encouraged by mental health professionals and employment counselors and it can also be lost through their influence. It is vital that entrepreneurship be more fully explored in the context of recovery. The goal is not simply that people succeed in running their own businesses. They may not succeed at first, but in the process, they will learn essential lessons. They can then apply these lessons in their lives, their future endeavors, and possibly succeed in their next business launch. Outcomes assessment must be looked at in two ways: First, "How has someone moved forward in their recovery through this opportunity to explore self-employment? And then second, "Were they successful in launching a business?"

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Christopher Button

Christopher Button is a Supervisory Policy Advisor for the Office of Disability Employment Policy (ODEP) at the US Department of Labor, where she focuses on Workforce Systems Policy and serves as one of ODEP's Senior Management staff. The Workforce Systems Policy area focuses on removal of structural, policy and other workforce barriers to increase employment for youth and adults with disabilities. Dr. Button leads team activities in policy analysis, research, and program design and implementation in order to identify and develop policy recommendations, develop and expand best practices, and secure stakeholder investment. Particular areas of focus include leveraging partnership across multiple generic and disability-specific systems as part of the workforce investment system, including through self employment, workplace flexibility, flexibility around job tasks (customized employment), and enhancing employment profitability to "make work pay" through various asset development strategies for workers with disabilities.

Christopher Button said that she, Mary Blake, and Nate Arnold were happy to be at this meeting because they are in a position to make a case to their leadership to devote additional resources for promising directions, to develop recommendations to influence federal legislation, to develop policy guidance, and to help drive change across the nation. She said that they are here to learn from the attendees and presenters so that they can bring that knowledge back to the leaders of their respective agencies. This will help their agencies shape public policy in order to open the door to employment more widely for people with disabilities and increase opportunities for entrepreneurship and self-employment.

Dr. Button stated that it is time for disability to become a part of the mainstream. And that it is time for mainstream programs to be able to provide equal service, meaningful service, and effective service to the full range of their customers, including people with disabilities. To do that, it is essential to bring to the table all of the disability-serving systems so that they can work collaboratively. ODEP, under the leadership of Secretary Solice and Kathy Martinez, is working across the federal government with SAMHSA, CMS, the Social Security Administration, RSA, the Department of Education, Commerce, the Small Business Administration, IRS, and Treasury.

First, she said, ODEP will try to get dollars committed to promising initiatives in order to develop exemplary practices and models. Once they have data on why a program is working, they can go to other agencies where the program is also relevant, to help change the policies that are problematic. When they are able to get the appropriate language into a piece of legislation, then it translates into the regulation, and then into the policy that goes out as guidance to the field. They juggle all of these pieces by networking with leaders across the country to develop the promising initiatives that help to start this process.

Dr. Button explained that this was the case when ODEP first started their customized employment initiative, which consisted of three different grants and ran from 2001 to 2007. The basis of the grants was the notion that if you could customize the program around an

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individual's strengths and abilities, as well as the needs of employers, people would become successfully employed. An essential component of customization was the notion of *Discovery*. Discovery has to do with learning what is going to work for an individual in an in-depth way and then using that information to assist the individual in an employment situation that is going to work for them.

Dr. Button said that one of the customized employment grants went to the One-Stop Career Centers across the nation. Another took the form of workforce action grants for customized employment, but within a community provider system. The aim was to strategically build capacity, develop models, and collect data both from the workforce side, the Career Center side, and the community provider side. The third grant initiative was for chronically homeless individuals—using a customized strategy to literally take people from under the bridge to employment. And in all three grant initiatives, the impact was astounding. There were people who had been categorized as unemployable in multiple systems who are now working. There were people who had been working at minimum wage who are now working above minimum wage and in many cases owning their own businesses. Self-employment, to everyone's surprise, became an important component because the grantees could design the type of program they wanted to put forward and quite a few made self-employment their primary focus.

Dr. Button stated that the customized employment initiative taught us that we cannot make assumptions about people and their ability to work or become entrepreneurs based on characteristics that might be associated with their disability. Consequently, in 2005, ODEP worked collaboratively with the Employment Training Administration (ETA) on Training Employment Guidance Letter 16-04, which is about self-employment training for Workforce Investment Act clients. The purpose was to encourage the Workforce Investment system to make entrepreneurial training opportunities available for people interested in self-employment under Title 1 of the Workforce Investment Act. It specifically states that self-employment can be a valuable option for those who wish to work, but have the desire to own their own businesses or have barriers to employment which can be minimized through self-employment. For example, individuals can turn to self-employment because it provides flexibility and income opportunities unavailable through traditional wage employment.

Dr. Button told the attendees that when they start an initiative or try to transform an agency or a program and document that work, it has the possibility of influencing the entire nation. After the customized initiative, Congress mandated a project specifically on self-employment, which is how the StartUP projects were launched. ODEP funded development projects in three states—New York, Alaska, and Florida, as well as a national technical assistance initiative charged with developing models and documenting approaches to providing entrepreneurship opportunities for people with disabilities. The project has just ended. ODEP is now developing a report that will go back to Congress. With the resulting data and examples, ODEP is able to show that entrepreneurship works for people with disabilities. In addition, we are able to show that there are ways of bringing disability-

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specific and mainstream partners to the table to blend, braid, and leverage each others' expertise and resources to make this happen. It has been one of our most successful projects in terms of what has been produced and the work continues with New York doing incredible things.

This is a very important time right now in terms of transforming the system. Look at what is happening in terms of creating partnerships across the public workforce—Medicaid, the Small Business Administration, the SBDCs, the Social Security Benefits experts—bringing all of them together so it can be leveraged for positive change.

Social Security and Return-to-Work

Nate Arnold

Nathan (Nate) Arnold is a Senior Advisor in Social Security's Office of Employment Support Programs. During his career, Mr. Arnold has worked in a wide variety of technical, analytical, and managerial positions throughout SSA. In his current assignment, he is primarily responsible for working with organizations throughout the nation to increase employment opportunities for SSA's beneficiaries with disabilities. This is actually his "second career" with SSA, having left the agency for seven years to serve as Program Director of a statewide disability advocacy program in Maryland. Mr. Arnold has a B.A. from the University of Pittsburgh and a Masters in Public Administration from Johns Hopkins University.

Nate Arnold said that he would present an overview of the Return-to-Work programs, discuss the trends in New York State, and show how the Social Security Administration (SSA) could be an important part of supporting entrepreneurship for people with disabilities. He explained that Social Security has a wide array of supports for beneficiaries with disabilities who choose work. These supports have two major categories: the programmatic provisions (including the Work Incentives) and the rehabilitation service providers' payments. The Work Incentives play a critical role in helping beneficiaries transition to employment while minimizing the impact on their cash and insurance benefits. Understanding the impact of work on an individual's benefits is critical. He encouraged everyone who works with beneficiaries to become familiar with these provisions and have beneficiaries speak with a certified benefits counselor.

Mr. Arnold said that there is a directory of work incentives, planning, and assistance organizations on the [socialsecurity.gov](http://www.socialsecurity.gov) Website; speaking to one of these organizations can help allay beneficiaries' fears. It also eliminates the myths about the impact of work on their benefits. In addition, it gets the return to work process off to a better start. He said that the Red Book is also a great tool: it's available online and updated annually.

Mr. Arnold said that his focus this morning would be on Social Security's two rehabilitation service provider payment programs and the role that each of them play in helping beneficiaries return to work. It is important to note that the Cost Reimbursement Program for state VR agencies and the Ticket to Work program for Employment Networks are outcome-based. Unlike standard grant programs where a provider receives funds to provide

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services, the provider only gets paid when they have success. The beneficiaries have to achieve certain earnings levels in order to make those payments possible.

Mr. Arnold explained that under the Cost Reimbursement program, state VR agencies are reimbursed for the actual cost of the services provided. Cost Reimbursement payments reflect the actual cost of services provided to beneficiaries who successfully return to work. In the past fiscal year, the average Cost Reimbursement payment in New York State was just under \$12,782 for regular cases and \$40,312 for people who are blind. Ticket payments, in contrast, are ongoing and vary by amount; they depend on ticket holder benefit status, and whether or not they are recipients of Social Security Disability or of SSI. If a beneficiary was able to get back to work and stay in the workforce, the total value of a ticket in 2010 was about \$23,000 for SSDI and \$22,000 for SSI.

Mr. Arnold stated that even with the current state of the economy, these two programs are providing a significant revenue stream to the New York rehabilitation community. But there is a lot of work to do. There are 810,000 Social Security beneficiaries with disabilities in New York State. Slightly less than 22,000 are currently working with VESID or an Employment Network. Recent studies tell us that about 20% of those beneficiaries are thinking about returning to work sometime in the next couple of years. And at least 10% are ready and potentially able to start working now. This means that 59,300 people with disabilities in New York State are ready to get back to work, but currently unable to obtain the necessary services.

Mr. Arnold said that the good news is that there is no cap on the ticket program. By law, the SSA would have to make payments if all 810,000 people with disabilities in New York were to return to work. And there is plenty of funding in the Cost Reimbursement appropriation as well. He stated that even if we were to provide all of those 59,300 potential clients with the necessary rehabilitation services, it is unlikely in this economy that we would be able to find jobs for all of them. And that is why entrepreneurship should be an important part of our efforts to help people with disabilities return to work. Service providers can assist beneficiaries in writing business plans, conducting market analyses, exploring financial options, and other support mechanisms that can lead to sustainable businesses and ultimately financial independence. And if those providers are successful in helping these beneficiaries reach trial work periods or substantial gainful activity levels, then they can be paid and go on to help even more people.

Research Report Card **Grant Revell**

Grant Revell serves as a research associate at the Virginia Commonwealth University Rehabilitation Research and Training Center. Mr. Revell has extensive experience in the areas of policy analysis state systems development and funding related to state level and national implementation of employment supports for individuals with significant disabilities. He has served as project director and project associate for a variety of national technical

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assistance and research projects. He has recently conducted a variety of research studies in the area of self-employment and also coordinated technical assistance for the START UP USA project. Prior to coming to the VCU RRTC, he worked as a program specialist in supported employment and as a vocational rehabilitation counselor at the Virginia Department of Rehabilitation Services.

Mr. Revell opened by saying that he began his career as a VR counselor in Virginia. He worked at the state vocational agency for about 15 years and then moved to VCU where he continued to remain actively involved with vocational rehabilitation and the state VR agency. In his early days he struggled in his efforts to place customers in integrated community employment until a few demonstration projects focused on competitive employment launched in his area. He found that when he had this resource—a provider agency to which he could both issue a referral and partner with—placements increased and outcomes improved. As such, he maintains a strong belief in the need for resources for counselors and strong partnerships between state VR agencies (and counselors), providers, and other community resources.

Mr. Revell's role in the Entrepreneurial Dialogue was to share data collected from state VR agencies related to self-employment. His research was primarily supported through the Start-Up USA project, funded by ODEP. Additionally, the Institute for Community Inclusion played a vital role in the data collection and analysis process. The data he presented was based upon information gathered from 50 state databases. The database used compiles statistics for either general or combined state VR Agencies. Since New York is a state with two distinct VR agencies, Vocational and Educational Services for Individuals with Disabilities (VESID) and the Commission for the Blind and Visually Impaired (CBVH), data is available only for VESID, the general state VR agency. Specific data related to self-employment and CBVH was not included as a result.

Mr. Revell shared that during his research, he finds that often the process is more about framing the questions than getting the answers. Investigating both the “why’s” and the “why not’s” is critical to developing a full understanding of what the data suggest is occurring, or at least to developing a foundation for understanding this. His goal for the presentation was not to focus on specific percentages or numbers per se, but to help establish a framework by which participants could assess the current status of inclusive entrepreneurship in New York. Additionally, he pointed out that his research for the Start-Up USA project only served to reinforce his belief in the need for strong partnerships around self-employment. In interviewing individuals throughout the country who had successfully launched small businesses, the entrepreneurs consistently highlighted the importance of having the support of one key person who helped facilitate the process and bring other team members to the table, including VR, the One-Stops, and the Small Business Development centers.

Patterns of Self-Employment in Case Closures

Mr. Revell presented longitudinal data related to the percentage of successful case closures in self-employment. Nationally, from 2003-2009, successful closures in self-employment represented just under 2% of all general and combined VR agencies case closures, with 1.97%, 1.66%, and 1.99% self-employment closures in 2003, 2007, and 2009 respectively.

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It is believed that the impact of the recession will not be seen in the data until 2011 or 2012 due to the amount of time (2-3 years) it takes people to enter and work their way through the system. Additionally, the data for this same timeframe indicates that while the overall number of case closures for vocational rehabilitation has been decreasing, there has been a slight increase in self-employment closures.

Mr. Revell then highlighted some of the specific state data on self-employment closures. Mississippi tops the list at 12.6%, the highest percentage of status 26 closures in Fiscal Year (FY) 2007. Wyoming, Alaska, and Maine also lead the country with 7.9%, 6.6%, and 6.0% respectively. All represent a significant increase above the national average of 1.66%. Also included in the nation's top ten states for highest percentage of status 26 closures are: New Mexico, Vermont, Idaho, North Dakota, Iowa, and Ohio.

In analyzing this data, Mr. Revell points to a few considerations. First, many of the states with the highest percentage of self-employment closures are fairly rural, with more dispersed populations. Entrepreneurship and small business frequently play a more significant role in rural communities in general because opportunities for other employment tend to be more limited. Second, the higher closure rates appear to reflect the overall culture of the state related to self-employment, more than any particular VR policy or initiative specifically instituted to increase self-employment outcomes. When interviewing people from the Mississippi VR agency, for example, he was told that self-employment simply reflects the nature of their economy and culture.

During this same timeframe (FY 03-09), VESID's percentage of status 26 closures in self-employment had declined overall. In FY 03, VESID status 26 closures in self-employment represented 1.3% of overall case closures. This number decreased over the next 6 years, with .75% closures in FY 05, .53% in FY 07, .5% in FY 08, and 0.4% successfully closed in self-employment in FY 09.

Earnings

Mr. Revell also shared data on self-employment earnings in the vocational rehabilitation system. Data from Fiscal Years 03, 05, and 07 show that the hourly and weekly earnings in self-employment were consistently higher than the earnings for all closures in employment. In FY 07, for example, weekly earnings in self-employment averaged \$396 nationally, versus an average of \$350 for all status 26 earnings that same year. Hourly earnings in FY 07 averaged \$12.97 for self-employment, an almost 26% increase over the \$10.52 average for all status 26 earnings. Data from VESID varies from this trend, with earnings from all status 26 closures (\$318) slightly exceeding the earnings from self-employment status 26 closures (\$273).

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Disability Category

Finally, Mr. Revell presented data from FY 07 on the percentage of closures in self-employment based on primary disability category. Nationally, individuals with visual disabilities had the highest percentage of case closures in self-employment (4.9%). Individuals with orthopedic (3.0%) and hearing disabilities (2.0%) also had a relatively high percentage of self-employment closures. Individuals with primary disabilities of mental illness (1.1%) and traumatic brain injury (1.1%) represented a smaller percentage of closures. Nationally, only .3% of individuals with intellectual disabilities were successfully closed in self-employment. Additionally, 24 of the 51 general/combined VR state agencies did not close anyone in self-employment with a primary disability of mental retardation/intellectual disability. New York was one of the states with no self-employment closures in FY 07 or 08 for persons with this primary disability. Mississippi (4.6%), Vermont (1.7%), and Alabama (1.2%) had the highest percentage of persons closed in this disability category.

Mr. Revell cautioned that this data may not be an accurate reflection, as many individuals with an intellectual disability may be served through supported employment, and therefore not represented in the self-employment data. He believes, however, that the data indicates that individuals with significant intellectual disabilities and mental illness are potentially being excluded from self-employment in the VR system.

He pointed out that this fact is what makes StartUp NY and the movement towards customized self-employment and supported self-employment so critical. Up to this point in time, the VR system nationally, with a few exceptions, has not been responding to these populations in the area of self-employment. He stressed that this was not about the individual, or the particular type of disability, but about the resources the system makes available to them. He believes that the states that are more effective are presuming ability and responding to disability differently by making more resources available to individuals with more extensive support needs.

Mr. Revell concluded his presentation by discussing initiatives in states such as Florida, Ohio, and Texas that are developing specific VR processes for customized or supported self-employment. All of these initiatives are built with Discovery as the foundation and include targeted customized self-employment training and technical assistance for providers. Training community providers supports both the VR counselor by giving them a referral avenue, as well as the potential entrepreneur going through the business exploration and development process.

In describing the goal, Mr. Revell used the analogy of building a three-legged stool. First, he said, the system must look at how it is responding to the individual. There must be a process in place to support all individuals who meet with their VR counselor and indicate they may be interested in self-employment. Next, they system must also be responsive to the VR counselors. The logistics of managing a large caseload typically preclude a

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counselor from being able to serve as the primary guide through the Discovery, feasibility, and business planning processes. So the system must support counselors to respond to self-employment goals in a proactive way. Finally, the system must also develop resources in the community. This includes provider development as well as community partners such as the Small Business Development Centers (SBDC). In paying attention to all three areas, he said, the system could build a balanced stool that was not in danger of tipping over at any point. Finally, he stressed that this data should be used not to pinpoint or highlight failure, but as a roadmap to explore where the state can go and how vocational rehabilitation can be a more balanced partner in the self-employment process.

Customized Self- Employment: National Snapshot **Beth Keeton**

Beth Keeton is Senior Consultant with GHA. For the past fifteen years, Ms. Keeton has honed her expertise in customized and self-employment services. During her previous tenure with the University of South Florida, she was at the front of numerous self-employment projects, including the Micro- Enterprise Training and Technical Assistance Project (METTA) and Start-Up Florida. She has served as the point person on the development and coordination of the Certified Business and Technical Assistance Consultant (CBTAC) certification program, funded by Florida’s Division of Vocational Rehabilitation (DVR). Additionally, Beth works with GHA on several other national self-employment projects, including: the Entrepreneurship Bootcamp for Veterans with Disabilities, the Iowa Medicaid Infrastructure Grant, the Minnesota Department of Vocational Rehabilitation, as well as the StartUP NY replication in New York City, all of which are geared towards increasing the quantity and quality of self-employment outcomes.

During her presentation, Ms. Keeton provided a “national snapshot” of customized self-employment throughout the country. She started by explaining that customized self-employment falls under the larger umbrella of customized employment, which always starts with Discovery as the foundation for all employment outcomes. Wage-employment, self-employment, and resource ownership are all possible outcomes through the customized employment process. Proactive policy does not require that individuals identify their outcomes and pick their “paths” (either wage-employment or self-employment) when their case is opened. Rather, the process begins with Discovery, and the path is selected based on what is learned about the person and their community. The Office of Disability Employment Policy (ODEP) has taken a stance in support of customized employment, and this in turn promotes opportunities for customized self-employment as well.

Numerous benefits have been associated with customized self-employment, including greater economic self-sufficiency and increased flexibility and creativity. Ms. Keeton reiterated the point made by other presenters throughout the morning: success in self-employment bears no relation to disability category or support needs. If Discovery serves as the foundation for identifying a business concept and the necessary supports are available, anyone has the potential to be a successful entrepreneur. She cautioned against the assumption voiced during the group discussions that entrepreneurs with more significant

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disabilities would earn less money in self-employment. With the right supports in place, earnings maintain their natural link to business concept and delivery, not to the disability label.

Ms. Keeton highlighted that current policy serves as both an opportunity and a challenge to supporting a diverse range of self-employment outcomes. The Rehabilitation Services Act mandates that all state vocational rehabilitation (VR) agencies offer self-employment as an outcome for customers. Beyond this though, minimal guidelines are offered. This leaves the door open for creativity in supporting customers but also can stymie the process as well. With the lack of clear guidelines, many state VR counselors prefer to avoid self-employment altogether. The Social Security Administration (SSA) policy also supports self-employment. Supplemental Security Income (SSI) policies such as Property Essential for Self-Support (PESS) and Plans for Achieving Self-Support (PASS) create pathways for wealth accumulation and business funding.

Self-employment can also be supported through Medicaid Waivers and the Workforce Investment system. However, lack of clear policy guidelines, and even policy disincentives in some cases, may limit the amount of support an entrepreneur is able to access from these systems. Generic business resources, such as the Small Business Development Center (SBDC) and the Service Corps of Retired Executives (SCORE), are designed to provide services to all community members, including those who experience disabilities. As a result, the foundation for strong partnerships and collaboration already exists in many communities throughout the country. In most cases though, there is a fundamental lack of integration across these various systems. In the worst-case scenario, the potential collaborators do not even have a basic understanding of who the other partners are or what services they provide, so the partnerships go undeveloped.

VR Policy & Customized Self-Employment

While there is significant variation in self-employment policy among state VR agencies, certain trends or areas for focus have been identified. Assessment and screening processes may be limited to those conducted at the counselor level. Many states rely on some type of entrepreneurial checklist or factor in evaluating an individual's previous self-employment or educational experiences. This has the net effect of "screening out" many potential entrepreneurs. Counselors also have identified challenges with developing the Individualized Plan for Employment (IPE). Typically, self-employment cases will require at least one amendment, and in most cases there are no guidelines for IPE development if someone is simply exploring self-employment as an option.

In all but a few states, the only resources the counselor has to refer to are the generic business resources. In some cases, these referrals will meet the customer's needs. However, for customers who are not sure what the business will be, need assistance with the research and development process, or have more support needs in general, these resources may not be sufficient. Finally, in most states, the role of the VR counselor

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remains ambiguous with regard to the plan review and the assessment process, as well as in ensuring long-term supports are in place. Many VR counselors report they do not have the background or the skills to evaluate business concepts or plans.

StartUP NY

Initiatives in numerous states have developed to address some of these gaps and challenges and to increase the number and quality of customized self-employment outcomes. The StartUP NY project, an Onondaga County, NY led initiative funded by ODEP, resulted in a partnership between four key partners: the Burton Blatt Institute (BBI) at Syracuse University, the Whitman School of Management at Syracuse University, the Onondaga SBDC, and the ARISE program. Griffin-Hammis Associates provided technical assistance throughout the project. StartUP NY designed a 4-Stage Model for Inclusive Entrepreneurship, with each partner taking on key support roles throughout the process. The result was a seamless transition through the business exploration and development processes with formal and clearly defined roles and responsibilities for all partners.

Outcomes include 209 people who enrolled or received business training, 64 registered businesses, and 47 businesses in operation. Fifty-one entrepreneurs enrolled in Individual Development Accounts (IDAs) through the local credit union and received matching funds for their businesses. Additionally, through a Kauffman grant, an inclusive entrepreneurship curriculum was developed at the Whitman School. The StartUP NY project is currently being replicated in Manhattan, with the Columbia-Harlem SBDC, Hunter College, and the local WIPA project forming the central partnership. Entrepreneurship will ultimately be included in the Hunter College curriculum for rehabilitation counselors.

Texas Department of Assistive and Rehabilitative Services (DARS)

In 2010, Texas DARS launched a comprehensive initiative to increase supported self-employment outcomes. This included the development of a clear supported self-employment policy (both for counselors and for providers) as well as a provider certification program based on Florida's Certified Business and Technical Assistance Consultant (CBTAC) program. Providers are paid on a benchmark payment system aligned to the business development and implementation processes. An additional bonus payment is available to providers who assist customers to secure an additional source of funding for the business. DARS also developed objective criteria for assessing case stability and closure, based on minimum wage and operating capital considerations.

Florida Division of Vocational Rehabilitation

Florida DVR launched the CBTAC program in July 2008. Since that time, the following outcomes have been achieved: 102 providers certified in self-employment; supported self-employment policy, resources, and materials developed; and self-employment referrals and self-employment outcomes increased. The initiative has included training VR counselors throughout the state in addition to certifying providers in self-employment services. In 2010, in collaboration with the Center for Social Capital (CSC) and Virginia Commonwealth

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University (VCU), FL DVR launched an online training program for provider certification and recertification.

Other noteworthy initiatives are occurring around the country as well. Alaska and Kentucky both offer virtual incubators, where potential entrepreneurs can access a variety of services and supports throughout the business planning process. Minnesota has formed a statewide training and technical assistance center (MNTAT) that targets increasing both customized employment and customized self-employment outcomes. Iowa, Wisconsin, and Maryland all have recognized projects and efforts focused on increasing self-employment outcomes as well. Additionally, the Ohio Rehabilitation Services Commission has launched a major initiative to transition to the system to a customized employment approach. Customized self-employment is a specific and targeted outcome within this initiative. Ohio will also be building on the work done in Florida and Texas to certify providers in customized self-employment. Finally, online training courses in customized self-employment are now available. The CBTAC certification course is available online through GHA/CSC and VCU, and Essential Learning offers 5-part customized employment and customized self-employment courses.

Funding and Financing

The last area Ms. Keeton discussed concerned funding and financing for customized self-employment. State Vocational Rehabilitation Agencies serve as the primary funding source in many states. Plans for Achieving Self-Support (PASS), a SSI work incentive, have been a significant source of funding for small businesses throughout the country as well. Individual Development Accounts (IDAs), Family Self-Sufficiency programs, Individual Training Funds (ITFs) through the One-Stop Centers, and Medicaid Waiver Self-Directed funds have also been used to support self-employment to a lesser extent. Other opportunities for funding have gone largely untapped to this point. Many states and communities offer microloan funds and other economic development initiatives that might be made more accessible to entrepreneurs with disabilities. Provider agencies in Georgia and Pennsylvania have developed revolving loan funds with private partners (GA) or with the city (PA) to support customized employment outcomes. However, these remain the exception rather than the rule. As customized self-employment efforts grow throughout the country, efforts to partner with other economic development initiatives should be explored as well.

Inclusive Entrepreneurship: A Participant's Story

Mary Killeen

Mary Killeen, M.A. has worked in the field of disability research for the past ten years and is currently a Senior Research Associate at the Burton Blatt Institute (BBI) at Syracuse University. As part of the BBI research team, her current work includes a focus on the evaluation and development of Inclusive Entrepreneurship programs. Ms. Killeen has an extensive research background in disability issues with an emphasis in disability employment, entrepreneurship, psychiatric disability, access to healthcare, and access to assistive technology. Prior to her work with BBI, Ms. Killeen was a Senior Research

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Associate at CESSI and then New Editions, Inc. There she served as Principal Investigator of a NIDRR-funded three year Field Initiated Research grant on the strategies people with psychiatric disabilities use to maintain employment and build careers. This project also documented the recovery process for 30 individuals with severe mental illness. She also served as Program Manager for NIDRR's Program Review and evaluation of their Rehabilitation Research and Training Centers.

Mary Killeen began by explaining that the StartUP NY program in Syracuse was one of three demonstration projects funded by ODEP—StartUP NY, StartUP Alaska, and StartUP Florida. Like the others, the StartUP NY was a three-year program whose ODEP funding recently ended. It is now being funded by the Small Business Administration's PRIME grant program and includes both people with disabilities and people with low income. The StartUP NY program has also spawned an Inclusive Entrepreneurship program in Manhattan. And similar programs are being developed in Ulster County and in Albany, New York.

Ms. Killeen said that before coming to BBI she had been involved in the evaluation of all three StartUP demonstration projects and is currently on the BBI StartUP NY evaluation team. That particular evaluation has been quite extensive with an initial resource mapping, participant progress and outcome data collection, stakeholder interviews, participant surveys, archival data analysis, and in-depth staff and participant interviews. She said that today she would like to focus today on what has been learned from the participant interviews and describe the experience of one particular participant as they progressed through the program.

Ms. Killeen said that Danielle—not her real name—had previously worked in a cafeteria. Employment had never been a problem for until she developed a debilitating health condition which left her with chronic pain and some mobility impairment. When she came to the StartUP NY program, she hadn't worked for ten years. But she had long been interested in starting her own business. When she first came into the program she was toying with a few ideas—perhaps opening a Dollar Store or an ice cream parlor. But her family encouraged her to do what she loved best: making the specialty foods she had become known for in the neighborhood and among friends.

Ms. Killeen explained that the first staff member Danielle met with at StartUP NY was El-Java Abdul-Qadir, the Business Navigator. The Business Navigator guides each entrepreneur through the course of the entire program. He takes each entrepreneur through the *Discovery* process. This means that he and the entrepreneur explore that person's interests, skills, and passions, as well as the areas that present challenges. And together they start talking about the kinds of business interests the entrepreneur has. Once a business idea starts to gain prominence, he sends the entrepreneur out to perform research to find out if the idea is feasible. That can include conducting a cost analysis, studying the competition, and determining if there is a market for the product or service. Sometimes potential entrepreneurs visit establishments that are based on a similar business idea so they can observe and learn. Other times they conduct library research. In this way, the

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potential entrepreneurs learn from their own research whether their idea is feasible. If it becomes apparent that it is not, they work with the Business Navigator to modify it or develop a different idea.

Ms. Killeen explained that after Danielle completed her research, she settled on a restaurant cafeteria business. The Business Navigator then helped her determine if there were any types of support she might need in developing and running her business. Danielle began to put together a business support team to fill in any gaps regarding her skill sets. In the beginning her business support team consisted of family and friends. Her husband and brother-in-law helped her with painting and getting supplies; her two nephews helped her with janitorial work; and her friends, her sister, and mother were there for emotional support. Eventually as her business developed, it included part-time employees, an accountant for payroll, and two law students at Syracuse University who helped her set up her LLC pro bono.

Ms. Killeen said that, in the mean time, Danielle started taking course work through StartUP NY and its partner organizations. The first was the Introductory Fast Track Start-up Course offered by the Onondaga SBDC. It helps potential entrepreneurs learn the basics of entrepreneurship and developing a business. Then she took the Whitman School of Management's Financial Literacy 101. It was taught by Me'Shae Brooks who brings extensive knowledge about personal finance, budgeting, and managing credit cards. Then she took the Southside Innovation Center's Start-up 101 course which covered her chosen industry in greater depth, and later went on to the Whitman School of Management's Entrepreneurs Bootcamp—a hands-on course taught by both professors and seasoned, successful entrepreneurs.

Ms. Killeen explained that while Danielle was taking these courses she met with Nancy Ansteth—who is a business planning specialist at the Onondaga SBDC (and will be on the panel that follows). With Nancy, Danielle worked on developing a feasible business plan. Nancy sent her out on research tasks to learn everything about being a successful restaurateur in downtown Syracuse. Nancy also suggested that she take the ServSafe Certification program where Danielle learned about restaurant safety issues as well.

In addition, Ms. Killeen said, Danielle worked with the student consulting team from the Whitman School of Management. These students are enrolled in a Syracuse University course called “Inclusive Entrepreneurship Consulting” and work in four-person teams with StartUP NY entrepreneurs who are ready to launch their businesses. Each student develops a project over the semester to help take that business to the next level. For Danielle, one student conducted a survey to collect marketing information, advertise her brand, and offer tasty samples in downtown neighborhoods where her business would be located. Another conducted pricing research. And another, who was a graphic designer, designed the restaurant's menu. They also advised her on the use of social networking sites like Yelp, MySpace, Facebook, and Twitter to increase her customer base.

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Ms. Killeen described how another aspect of the program impacted Danielle's life—the peer networking community. A luncheon is scheduled every month at StartUP NY and often includes a speaker. The speakers are entrepreneurs who have gone through the program and have launched their businesses. They tell the group about the challenges they faced, the strategies they used, where they made mistakes, and what worked for them. It is both informative and inspiring. Danielle was a regular at the luncheons and she occasionally catered them which gave her the opportunity to practice her skills and build her confidence. The luncheons were also a great opportunity to collaborate with others, share advice, and exchange services.

Ms. Killeen explained that Danielle used a number of different strategies to finance her business. Based on the business plan she developed with the guidance of her SBDC counselor, she applied for and received two \$10,000 business loans from the local credit union. In addition, she started an individual development account (IDA) with them that would provide matching funds for her own \$1,000 contribution. She also met with StartUP NY's benefits advisor to discuss how her business might impact her Social Security benefits. Her benefits advisor suggested that she develop a Plan to Achieve Self Support (PASS). Under this plan, Danielle will receive an additional \$185 a month for the next 14 months that she can use toward the business. She also worked with her VESID counselor; as part of her Individual Employment Plan (IEP) she applied for funds to pay for her final marketing and equipment needs. Her plan was approved and she had a grand opening for her restaurant just three weeks ago.

Ms. Killeen explained that, like Danielle, every entrepreneur goes through the same comprehensive program designed to meet their needs in a systematic way, but customized for each individual. Each entrepreneur works with program staff to design a plan that takes into account their strengths, interests, talents, and challenges. Each entrepreneur experiences a 4-stage process that includes all aspects of business development and planning, with each stage building on the last. And each plan makes use of the Inclusive Entrepreneurship program's extensive network of partnerships and community resources.

Overview of Simply Speaking: Inclusive Entrepreneurship Guidelines for SBDC Advisors

Panel moderator: Nicole LaCorte-Klein

Discussants: Pat Higgins, Nancy Ansteth, Alex Yepes, Rebecca Rodriguez

Nicole LaCorte-Klein

For past 15 years, Nicole LaCorte-Klein has provided job coaching, job development, vocational counseling and training to individuals with disabilities, employers, family members and various practitioners. Ms. LaCorte-Klein developed a forty hour curriculum in New Jersey for Partial Care providers, which supported change in regulations approved by Medicaid and Department of Mental Health to integrate vocational programs/services for individuals in day treatment programs. Currently, Ms. LaCorte-Klein provides regional coordination for New York Makes Work Pay, New York State's Medicaid Infrastructure Grant (MIG), and oversees demonstration programs in New York City and Long Island that utilize customized

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employment and self-employment approaches. She coordinates a local and statewide advisory committee consisting of state agencies who are interested in these approaches as an alternative to traditional assessment and job placement.

Nicole LaCorte-Klein, the moderator for the panel, introduced Pat Higgins and Nancy Ansteth, from the Onondaga SBDC, and Alex Yepes and Rebecca Rodriguez, from the Columbia-Harlem SBDC. She asked Ms. Higgins to discuss the Onondaga SBDC's involvement with StartUP NY and the challenges and learning opportunities they encountered in implementing the program.

Pat Higgins

Patricia Higgins (Pat) is the Regional Director of the Onondaga Small Business Development Center (SBDC). Ms. Higgins has more than 20 years of experience as a professional manager at Onondaga Community College. She has served in many capacities, including Director of JOBSplus!, Acting Vice President and Associate Vice President of Student Services, and currently is Regional Director of the Small Business Development Center at Onondaga Community College.

She has been honored with the "Women in Business" award, the "W2W SBA Associate of the Year" award, the "YWCA Academy of Diversity Achievers" award, and the SUNY "Chancellor's Award for Professional Service." She supports and has been a member of many community boards and organizations including the "Make a Wish Foundation of Central New York", the "Greater Syracuse Business Development Corporation" and the "Friends of the Rosamond Gifford Zoo." Ms. Higgins received a B.A. in Human Development from the University of Missouri-Columbia.

Pat Higgins described the Onondaga SBDC's early involvement with StartUP NY. She explained that Gary Shaheen had been taking a collaborative approach to the project and asked the SBDC, among others, to join them. The partners focused the entire first year on planning and developing a program that would benefit everyone. The SBDC wanted to be involved for two reasons: First, they wanted to influence how the project was designed; they are experts at small business planning and wanted the evolution of the model have the benefit of that knowledge. Second, they felt this was also an opportunity for them to learn as well. Ms. Higgins explained that although they know business, they are not benefits advisors or personal counselors. They wanted to learn from their community partners and then apply any particularly effective approaches at the SBDC, if appropriate. Now, after three and a half years, both of these aims have been reached.

Ms. Higgins explained that Small Business Development Centers have been in New York State for more than 25 years. During that time they have worked with many people with disabilities. The in-depth knowledge they had gained in the past 3 ½ years, as partners in the StartUP program, was also invaluable. They could see that there was a real need for a comprehensive model that all SBDCs could use. Toward that end, Nancy Ansteth wrote a book called "Simply Speaking" that lays out Inclusive Entrepreneurship guidelines for SBDC

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advisors as well as all small business advisors. Nancy also included stories of the clients she had worked with in her role as business advisor in the StartUP NY program.

Ms. LaCorte-Klein then asked Alex Yepes to discuss how the Columbia-Harlem SBDC became involved in Inclusive Entrepreneurship.

Alex Yepes

Alex Yepes currently works as Managing Director of the Columbia-Harlem Small Business Development Center (CHSBDC). The CHSBDC provides free technical assistance to entrepreneurs in New York State. He is an advisor to many undergraduate organizations as well as an operations consultant for many non-profit groups. Some of the workshop specializations include SWOT analysis, sustainability practices, cost analysis, marketing, research and branding. Alex has used his experiences to develop workshops that educate and empower 21st century leaders. He has held workshops across the country at some of the largest universities. His focus has been to teach our next generation of leaders how they can positively impact the community they live in. He feels entrepreneurs are in a unique position to impact the new century by adapting and implementing sustainable protocols in their business operations thereby practicing cost saving measures and prudent growth strategies. Born and raised in Queens, New York, Alex Yepes attended Long Island University, CW Post Campus for a BA in International Studies and an MA in Political Science, with a concentration in International Marketing. Alex is co-owner of Canela Spa & Salon and is the principal in his own multimedia company PRNY, Inc.

Alex Yepes explained that the Columbia-Harlem SBDC was brought into the StartUP project in Manhattan at the suggestion of the Columbia School of Social Work at Columbia University. The School of Social Work had been involved in initially bringing together providers in Manhattan to discuss the feasibility of a StartUP NY project in New York City. The Columbia-Harlem SBDC were key players in those preliminary meetings. Mr. Yepes said that they were also invited to last year's Entrepreneurship Partners Dialogue. At that meeting they learned of the variety of disability entrepreneurship models that are being used across the country. Then this past year, they became a key part of the team that developed the StartUP NY program in Manhattan. The includes Arnie Wolf and Stephen Beard from Hunter College, Alex Yepes and Rebecca Rodriguez from the Columbia-Harlem SBDC, Nicole LaCorte-Klein from the Burton Blatt Institute (BBI) at Syracuse University, and Beth Keeton from Griffin-Hammis Associates. Mr. Yepes explained that this past summer they launched the program, conducting Inclusive Entrepreneurship and Quick Launch trainings in Manhattan. There are a number of entrepreneurs currently in the program, developing their businesses.

Ms. LaCorte-Klein then asked Nancy Ansteth to discuss how her work with clients has been impacted by the StartUP NY program.

Nancy Ansteth

Nancy Ansteth is a Certified Business Advisor with the Onondaga Small Business Development Center (SBDC), located on the Onondaga Community College campus, in

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Syracuse, NY. Nancy has been able to combine supervisory and training skills from the corporate world with her teaching experience to become an empathetic and objective business advisor. Her recent assignments are focused on assisting persons with developmental disabilities create business plans toward entrepreneurship. The programs forming the structure for this initiative are Start-Up New York and PRIME, both overseen by Burton Blatt Institute (BBI) at Syracuse University and the university's South Side Innovation Center.

Ms. Ansteth holds an undergraduate degree in languages from D'Youville College in Buffalo, NY, and a M.Ed. HR (training and development) from Boston University. She has developed numerous training seminars and courses within a corporate structure, for Cornell Cooperative Extension, and at SBDC. In addition to her duties at SBDC, Ms. Ansteth has her own small business in the nutrition and wellness arena.

Nancy Ansteth stated that every staff member in the StartUP NY program has come away with a broad understanding of the wide variety of strategies and coping skills people with disabilities develop. She said that El-Java, the StartUP NY Business Navigator, once pointed out to her that when they reach a stalemate with a client it can mean that the client has come up against a stumbling block. As advisors, they may need to include someone from the client's support team—in order to learn what the obstacle is and help develop strategies to address it and move the process forward. She said that this understanding gave her more insight into working with clients in general. Often when she is working with someone, she comes to a point where she might lose the client because she assumes they have lost interest or that they haven't completed a task due to indifference. Ms. Ansteth said that it is at this point that advisors need more in-depth knowledge about the client's experience. She said that they need to keep in contact with clients until they reach a mutual agreement that the process will not go forward.

Ms. Ansteth gave the example of one of her clients, Charlie, who is a brilliant man with some cognitive disability. She said that he often educates her in great detail about interesting and obscure facts regarding daily existence. He is very creative, but has set ideas about how things should go. His business is selling T-shirts and hoodies made from his original designs at craft shows. But the craft shows are chaotic and he becomes frustrated when he cannot control what happens there. When he needs help dealing with the chaos, he may call her and say, "I need to talk to you because I need someone who will listen to me and encourage me, so when I hang up I can say that I feel better now and I know what I have to do again."

Ms. Ansteth explained that Charlie has learned how to cope with his disability: He knows the signs that indicate he is going to have a spell and who to contact to get immediate support. Staff members, she said, Do not have to fix the disability or the symptoms. He does not need us to say, "I am going to take care of things—everything is going to be all right." But he needs us to listen and to be objective.

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Ms. LaCorte Klein then inquired as to Ms. Rodriguez and Mr. Yepes learning experiences in their program development efforts.

Rebecca Rodriguez

Rebecca Rodriguez is Regional Director for the Columbia-Harlem Small Business Development Center (CHSBDC). The Center is part of the School of Engineering and Applied Sciences at Columbia University. Under Ms. Rodriguez's leadership, entrepreneurship and the Center's programs have launched to be one of the most high-profile programs at Columbia. Under this role, she manages the use of Columbia resources for economic development within the entrepreneurial community, with a focus on the local areas of Harlem and Washington Heights. She also serves as an advisor to student entrepreneurial groups.

Along with her experience at Columbia, her professional background includes strategic planning, budget and events management, program design and administration. Rebecca has served on the executive team of her own small business enterprise. She devotes time to community engagement through a multitude of organizations and serves as a mentor to underrepresented high school students. Rebecca attended Long Island University for a Bachelor's in International Studies, with a concentration in cross-cultural management.

Rebecca Rodriguez explained that the importance of building a collaborative partnership became vital to Columbia-Harlem's understanding of the best ways to develop effective new programming. It became clear that the StartUP team would need to include support services similar to those were already in place in Syracuse. And learning from Beth Keeton how other states function in this realm introduced them to new approaches. They also took the idea of collaboration outside of the Inclusive Entrepreneurship program and asked, "How can we be more strategic about support for entrepreneurs in general?" Ms. Rodriguez said that it became clear that for any entrepreneur to have the best chance at success, they need to develop a support network. And potential entrepreneurs need to learn about and have access to all of the community resources that are available to them. Being part of StartUP NY collaboration influenced the Columbia-Harlem SBDC to include these program elements in working with entrepreneurs both with and without disabilities.

Panel discussion:

Alex Yepes said that the Columbia-Harlem SBDC quickly identified the gap in New York City between the need for entrepreneurship services for people with disabilities in New York City and the capacity to address that need. Just one zip code in the Columbia-Harlem SBDC's geographic catchment area has 50,000 people and the SBDC is responsible for 11 zip codes. If we apply the 15 to 16% that are assumed to be disabled, there are over 8,000 in just one zip code. The need is great. At an early planning session where future potential entrepreneurs had been invited, individuals were disappointed because not all of the New York City boroughs were being included in this first pilot program. In the future, if we can roll out a replication of the StartUP NY programs across the city, we will be able to insure full participation.

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Ms. Rodriguez added that there are also about 50,000 veterans living within the Columbia-Harlem's geographic catchment area. There are a large proportion of veterans who terminate their services and choose to live in Harlem to restart their lives. The SBDC is already experienced in this area, having worked with a number of the veterans. And from the perspective of the University, the Inclusive Entrepreneurship approach will prove valuable: fifty percent of the students in Columbia's School of General Studies are veterans—many, no doubt, with disabilities.

Mr. Yepes remarked that the since the economy has not been doing well over the last two years, difficulty in obtaining financing has impacted small business development. But what many have not understood are the financing options for people with disabilities that are not considered using a traditional financial planning model. Prior to this, it would not have occurred to the SBDC to work with someone in developing a PASS plan or to help them in applying for VESID funding. Many people with disabilities, who would now not even qualify for a microloan, are eligible for a number of other options. For some, that means funding that will help them with start up costs in terms of equipment, independent development accounts, and strategies whereby they can accumulate assets. The benefits with regard to financial planning in this area are huge. And thanks to Beth Keeton, who went over this with us a number of times, I understand the basics. However, we will continue to rely on the specialists in this area to guide us with individual cases.

Ms. Ansteth added that she has gained a great deal of insight into the other service agencies—some that earlier, she had not realized existed. Now she knows the where she can send anyone with a specific need. She said that before this she would have just thought, "If you don't qualify for a traditional loan, there is not much I can do for you." Ms. Ansteth said that Danielle, who Mary Killeen presented on and who is highlighted in *Simply Speaking*, is an example of a client who took advantage of all the resources that were suggested. She came through StartUP NY to the SBDC and worked with the StartUP benefits advisor at ARISE. She took advantage of SSDI and SSI and worked with a PASS plan cadre. She applied for and received funding through VESID. She established a relationship with the cooperative federal credit union both for an IDA and a \$20,000 loan. And she obtained her family's backing in co-signing the loan. Her story epitomizes the kind of comprehensive collaboration we have all been talking about.

Charge to New York State

Gary Shaheen

As Managing Director for Program Development at BBI, Mr. Shaheen spearheaded StartUP NY in Onondaga County. A second demonstration project, StartUP NY 2, is being developed in Manhattan. Mr. Shaheen is Co-Principal Investigator of NYMWP and a nationally recognized expert in the fields of mental health rehabilitation, homelessness, entrepreneurship, social enterprise development, and systems change. For over 30 years in both the public and private sectors he has shaped state and federal policy and programs that

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help people with mental illnesses, co-occurring substance abuse disorders, and those who are homeless fully integrate into their communities.

Gary Shaheen began by pointing out that over the course of the day's sessions the presenters been talking about entrepreneurship and self-employment as if these were interchangeable terms. He then asked the presenters and attendees if they thought these terms mean the same thing. Mary Blake responded that there are aspects of entrepreneurship that are not necessarily tied to employment or to employment of self. Mr. Shaheen agreed: he said that from his perspective entrepreneurship is broad and includes self-employment, but that one can also behave entrepreneurially in the existing workforce. For example, one can leverage values and principles to move an agenda forward, or an idea forward, or even program development within the federal government, which can also require entrepreneurial skill.

Mr. Shaheen said that when you sit among StartUP NY participants at their monthly luncheons, their conversations tell the story: they talk about their personal vision, their hopefulness, and the different ways they now see the world that wouldn't have occurred to them before the door to entrepreneurship had been opened for them. Mr. Shaheen said that he especially likes the definition that Greg Dees, at the Duke University School of Business, gives for the term entrepreneur. Dees says "Entrepreneurs are innovative, opportunity-oriented, resourceful, value-creating change agents." Mr. Shaheen added that this definition captures the Inclusive Entrepreneurship approach. It is about changing the way that we look at people and the way people look at themselves. One of the options can be that someone is able to develop and own their own business. And we're already seeing that happen here in New York State.

He said that this approach to entrepreneurship is also in keeping with the essence of recovery, the essence of citizenship, the essence of inclusion, and many of the things the presenters and attendees have been talking about today. We all know of people who have said that they now vision the world in a different way because they were given a chance. Mr. Shaheen mentioned Muhammad Yunus who founded the Grameen Bank. Yunus saw the world in a different way than everyone else and developed a different way of providing financing to poor women in India and Bangladesh. Critics insisted that his loan recipients were not going to follow through and would default. But he was able to prove that with a little bit of money and a lot of connection and hope, people will start their own businesses. The result for the Grameen Bank was a repayment rate in the high 90s.

Mr. Shaheen also told the story of his friend, Mimi Kravitz, who for years had been in and out of psychiatric hospitals and who had a personal hope and dream of becoming a lawyer which she accomplished. She also started an organization called INCube that provided support for scores of people with psychiatric disabilities to help them start their own businesses. She too, had the courage to look at the world and herself in a different way. And the Inclusive Entrepreneurship programs, with the help of ODEP and with our partners

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in New York State, have been able to support a number of successful entrepreneurs. Mr. Shaheen said that the real challenge with regard to those that walk through the door is not only to look at them in a different way, but to help them see themselves in a different way by providing these types of opportunities.

Mr. Shaheen pointed out that although entrepreneurship can be simply self-employment, the real value of what we are all doing together is in helping people take their places as fully engaged citizens with a meaningful future that they create. But there are some things that might need to change in New York State if we are going to achieve this vision. He said that first, we need to help more people with disabilities fully realize their potential, their hopes, their dreams, and their vision. Second, we need to increase the number of people that are earning their livings operating their own businesses. My friends at the Corporation for Supportive Housing say that whenever you are going to change these kinds of systems, you need to address five things: The first is *change in power*, the second are *changes in money*, the third are *changes in habits*, the fourth in *technology and skills*, and the fifth is in *ideals and values*.

Mr. Shaheen explained that *changes in power* can occur on a number of levels. It includes leadership with real power that is committed to change—leaders that stand up and say “We can look at this in a different way” by designating people and agencies to work together to change the balance of power for people with disabilities themselves. The partners we work with have displayed this kind of leadership: our partners at the SBDCs who have embraced collaborative models, our partners at the federal level who have led these changes, the state agencies who share this vision, as well as all of you sitting around these tables. Mr. Shaheen added that with regard to StartUP NY, this shift in power did not necessarily begin when the state agencies saw that more businesses were being created. It began when the entrepreneurs in the program sat around the tables together and took on the power, the leadership, and the authority to help each other start their own ventures.

Mr. Shaheen stated that addressing *changes in money* does not necessarily mean bringing more money into the system. Even in the most difficult economic times, it is not always an issue of the amount of money that is available. More often it has to do with where these dollars sit in various places and how we can put them together in creative ways. We recently learned that the Department of Labor has a grant that BBI will be working on that will include a focus on self-employment and asset accumulation. So that speaks to this potential. The challenge for our partners—the SBDCs and the other state agencies—will be to articulate what the Department of Labor needs to know about the people the agencies serve with regard to self-employment. This can create the opportunity for DOL to support their efforts as well. So addressing *changes in money* does not necessarily mean bringing in new money—it may mean accessing different pots of money.

Mr. Shaheen explained that *changes in habits* have to do with people and organizations interacting with each other to create and sustain integrated solutions. And the key to these

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efforts are partnerships. This also involves developing understanding of and working in multi-cultural environments. Mr. Shaheen stated that by this he did not mean merely multiple ethnicities, but urban, suburban, and rural cultures as well.

Mr. Shaheen said that addressing *changes in technology and skills* comes down developing new tools. The StartUP staff were very pleased to work with the Onondaga SBDC on *Simply Speaking*—an important part of our toolkit. The *Primer on the StartUP New York 4-Phase Entrepreneurship Model* is another aspect of this as is all of the work that has been accomplished by Griffin-Hammis Associates. Add to that ODEP’s leadership and that of CMHS in establishing what we mean by person-centered, peer-driven services. All of these endeavors gave our staff with the tools they needed to continue to train others and replicate the approach.

Mr. Shaheen said that finally, the most powerful issues to address are *changes in ideas and values*. When BBI was first funded for StartUP NY, the research staff asked the agencies in the county how they responded to people with disabilities who were interested in self-employment. They replied, “We never ask them that question.” Or they said, “We’re not funded for self-employment” or “We have no business planners on staff.” Others said, “Self-employment is too risky.” Still others said, “The current economy makes it impractical.” Now three and a half years later, with the success of StartUP NY, attitudes within these agencies have changed considerably.

Attendee Dialogue

Mr. Shaheen asked attendees if they would answer two important questions that the MIG partners can use in their planning for next year. The first question he proposed was, “What will you do differently over the next three months to improve self-employment outcomes for people with disabilities? And the second was, “What potential collaborations could be part of your work going forward?”

Lydia Diaz from Ulster County Mental Health began the process with a report on the progress of stakeholders toward an Inclusive Entrepreneurship program in Ulster County. She stated that entrepreneurship had been under discussion at the last Vocational Steering Committee meeting where over a dozen stakeholder agencies have been working together. They developed a list of additional agencies they plan to invite to the table within the next two months so that they can continue the dialogue. She said that they anticipate some initial resistance from certain sectors as well as the ever-present concerns about not having enough funding. However, they plan push ahead. Ms. Diaz added that she works as an employment specialist and is looking forward to offering her clients the opportunity to start their own businesses as an additional option. She said that she and her colleagues are excited about the possibilities.

William Youberg from the Commission for the Blind followed Ms. Diaz by stating that he plans to discuss the importance of spreading the word about this approach with staff at their

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Hempstead Office. He said that, until now, he has felt isolated as a counselor working with people who want self-employment as their goal. He added that the Dialogue Meeting has already opened some doors for him. For example, he met a number of individuals with whom he is going to stay in contact, including a business advisor from his local SBDC. He is also planning to talk to staff involved in the New York City Inclusive Entrepreneurship project to learn about the program development process.

Mira Bowin from the New York Association of Psychiatric Rehabilitation Services spoke next. She said that she wanted to bring attention to their efforts in encouraging all employment options for people with psychiatric disabilities. Ms. Bowin explained that she is involved in a multi-pronged approach toward that end. Under the MIG they have been training provider agencies to become Employment Networks (ENs) for the Ticket to Work program and helping the ENs integrate other sources of funding. They encourage investigating multiple sources of revenue to give people a full array of options for any goal they may have. She said that she is also the coordinator of a peer-driven campaign called *We Can Work* aimed at building awareness, capacity, and hope for people with mental illness to go back to work. Next week they will be training peer facilitators throughout New York State who will then share information with other peers on Work Incentives. They will also be stressing the importance of looking at work as an integral part of recovery. In addition, they are introducing the idea of self-employment and how relates to empowerment and the expansion of possibility.

Arnie Kramer from the Commission for the Blind then introduced himself and said that he sits on a planning committee for an employment and technology conference that is held every April at Broome College. The conference is unique in the constituencies that come together: professionals, consumers, and employers. He has invited today's presenters Beth Keeton and Nicole LaCorte-Klein to present on a panel focused on entrepreneurship. He said that he hopes it will raise awareness and create a groundswell that will result in clients benefitting directly. Mr. Kramer said that he will also invite experts on entrepreneurship to make presentations to his counseling staff in order to raise their awareness, answer questions, and begin to make self-employment part of the landscape. He stated that there is no reason that counselors shouldn't be raising the option of entrepreneurship from the very beginning of the counseling relationship.

Mr. Shaheen then said that he would like to provide some additional background regarding recent developments in this area. He had recently asked the StartUP NY partners to come together to look at the existing funding mechanisms that could continue to support the Inclusive Entrepreneurship 4-stage process. He said that the partners went back to the goals they laid out in the beginning of the grant. He explained that they had never intended to replicate the program of StartUP NY, they intended to replicate the collaborative process and develop a partnership. The idea was to take those principles, those practices, and embed them into existing systems so that they would be sustainable. Mr. Shaheen said that

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the SBDC, the CBVH, BBI, and the partners at the Whitman School came together and asked, “What can we do differently to use existing funding streams?”

Pat Higgins then explained that the partners analyzed how they are currently implementing the 4-stage process in order to put a price tag on each section of it; they looked at how it could be funded as a per-person project. She explained that in bringing someone through the 4-stage process, they initially need to offer Discovery and guidance on the first part of the business feasibility analysis, which is done by the Business Navigator—El Java in this case—who is supported by the Whitman School. The SBDC is primarily responsible for the next stage; they help with the business plan and that is also their role with regard to the general public. In addition, for the StartUP program, they provide additional services as well as follow-up.

Ms. Higgins said that the partners decided to pilot a new funding approach with ten potential entrepreneurs, taking them through the 4-stage process. Each stage will be outcome driven where the entrepreneur must finish one stage before going on the next. This approach will also challenge the traditional funding mechanisms for self-employment that often end when the individual completes their business plan. It fosters the understanding that the completion of the business plan is a point in time, and establishes an outcome that is simply an element in a larger process. After someone completes their business plan, it doesn't necessarily follow that they will then start, operate, and launch a business. The partnership recognizes that the path to entrepreneurship entails much more: it includes the Discovery process, determining feasibility, developing the business plan, guidance in benefits and financial planning, procuring funding, launching the business, and then, very importantly, providing ongoing support so that the business plan can continue to be refined in order to make the enterprise sustainable.

With that, Mr. Shaheen thanked all of the panelists, presenters for their fine work and the attendees for valuable participation in the dialogue. He reminded everyone to explore the New York Makes Work Pay Web site for further detailed information on Inclusive Entrepreneurship.

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