



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

Beth Keeton, M.S.

Senior Consultant
Griffin-Hammis Associates, LLC

Mary Killeen, M.A.

Senior Research Associate
Burton Blatt Institute at Syracuse University

Gary Shaheen, M.P.A.

Managing Director for Program Development
Burton Blatt Institute at Syracuse University



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Cornell University
ILR School
Employment and Disability Institute

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The Entrepreneurship Partners Dialogue Meeting

Introduction

The Entrepreneurship Partners Dialogue Meeting, convened in Albany, New York on December 14, 2009, was designed to facilitate discussion among participants about challenges and barriers faced by people with disabilities who want to become self-employed. The session also 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. The Entrepreneurship Partners Dialogue 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 and 2010.

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. It 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 Entrepreneurship Partners Dialogue Meeting is the first in an ongoing dialogue and action-learning process that will be conducted in selected regions across the state to engage diverse stakeholders in building awareness, exchanging ideas, identifying challenges, and solving entrepreneurship-related problems together.

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This report summarizes the rationale for the meeting, and provides a summary of the content of each of the presentations, a summary of the participant discussion during the breakout sessions, and concludes with recommendations for future actions.

Importance and Rationale

In the past decade, entrepreneurship has emerged as a vital alternative to wage employment in meeting the employment and career needs of people with disabilities. Historically, people with disabilities have tended to turn to self-employment in greater numbers than those without disabilities. According to the U.S. Census (1996), 12.8% of people with disabilities choose self-employment compared to 7.8% of the general labor force. Entrepreneurship has been shown to be a particularly good fit for many with disabilities, including veterans with disabilities. Having a business can help people overcome the accessibility, communication, and transportation

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barriers they might otherwise face in wage employment (Seekins & Arnold, 1999); it can offer flexible work hours for those who need them in order to address health issues (Clark & Kays, 1999); and it can allow individuals to retain their well-developed support networks rather than relocate to a region with more job opportunities (Kassel & Gibbs, 1997). Entrepreneurship can also be a source of empowerment for individuals who might otherwise be caught in a cycle of despair and learned helplessness. As business owners, they control their own economic futures with all the improvements to self-esteem and confidence derived from owning and operating their own businesses. It is important to note that entrepreneurship may be a particularly viable option for individuals with the most significant disabilities and complex support needs. Entrepreneurship, by its very nature, can allow a business to be developed specifically around an individual—an outcome frequently difficult to achieve in community employment. In the current economic climate, with a scarcity of jobs, corporate downsizing, and diminishing job attachment, entrepreneurship has become an increasingly attractive option for many.

Across the country, various approaches have been developed to offer people with disabilities the training and support they need to start their own businesses. Start-Up USA and its three national technical assistance centers—StartUP NY, StartUP Alaska, and StartUP Florida—were supported by the technical assistance of Griffin-Hammis Associates and Virginia Commonwealth University’s Rehabilitation Research Training Center on Workplace Supports (VCU-RRTC) and made possible through funds from the Office of Disability Employment Policy/Department of Labor. These centers have demonstrated the positive outcomes that can derive from using customized entrepreneurial techniques and influencing statewide systems change to support entrepreneurship.

The StartUP NY model focused on developing a consensus-driven, partnership-based approach to build the capacity of local economic, business, disability, and employment services in which stakeholders include entrepreneurship for people with disabilities as a priority within their structures. The project was conceived and initiated by the Burton Blatt Institute (BBI) at Syracuse University (SU), under the auspices of Onondaga County and in partnership with the SU Falcone Center on Entrepreneurship and Emerging Enterprises and its business incubator, the South Side Innovation Center, the Onondaga Small Business Development Center (SBDC), CNYWorks One Stop Career Center, and other community stakeholders. Over three years, StartUP NY provided customized business training to over 160 people with disabilities and assisted over 40 of them to start and operate their own businesses. Furthermore, the program implemented other innovations like financial literacy courses, Individual Development Accounts for entrepreneurs and a new ‘Inclusive Entrepreneurship’ class at SU that paired teams of student entrepreneurship consultants with Startup NY entrepreneurs to assist them in growing their businesses. The model is currently being replicated in New York City under the state’s Medicaid Infrastructure Grant and will be used as a component of the state’s strategy to transform sheltered work programs into more entrepreneurial models.

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20 to 30% of participants with disabilities chose self-employment when given the choice.

To build upon a growing interest in entrepreneurship in New York, New York Makes Work Pay (NYMWP) 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 to begin a dialogue about improving self-employment outcomes for people with disabilities. The goals of the meeting were as follows:

- 1) To gain a better understanding of the factors that can lead to successful small business development for people with disabilities;
- 2) To learn about the certification process being implemented by the Division of Vocational Rehabilitation in Florida for providers of self-employment services;
- 3) To discuss the current policy and program barriers that impede collaboration among agencies and organizations in New York State;
- 4) To explore a range of practical solutions for increasing self-employment outcomes;
- 5) To learn about promising entrepreneurship practices currently being implemented in New York State - particularly StartUP NY.

The meeting was particularly significant because it included, for the first time, the four state agencies with the ability to provide funding and/or technical assistance to entrepreneurs with disabilities—VESID, CBVH, the SBDCs, and the EAPs. As mentioned above, 12.8% of people with disabilities are currently self-employed and

more would choose to be so if given the opportunity. In a Rehabilitation Services Administration (RSA) study of seven demonstration projects, 20 to 30% of participants chose self-employment over wage employment when given the choice (Stoddard, Hanson, & Temkin, 1998). However, vocational rehabilitation (VR) self-employment closure rates were only 1.7% nationally in 2007 (Revel, Smith, & Inge, 2009) and were only .6% in New York State in 2008 (RSA 911). The reason for such low rates may be understandable: VR counselors are neither trained in small

However, VR self-employment closure rates were only 1.7% nationally and 0.6% in New York.

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business development (Frochlich & Linkowski, 2002), nor do they have the capacity to support individuals interested in entrepreneurship with a comprehensive and effective program (Wallis, Dowler, & Cordingly, 2001). Due to these circumstances, there have been calls for VR agencies to develop collaborative relationships with other agencies and organizations expert in providing entrepreneurship services (e.g., Ipsen, Arnold, & Colling, 2005; Wallis, Dowler, & Cordingly, 2001).

In New York State, the two agencies with the greatest reach in providing small business development services are the SBDCs and the EAPs. The New York SBDC network delivers business counseling and training to New Yorkers who want to either start a business or improve the performance of an existing one. The network is administratively located in the State University of New York and includes 24 regional centers, each affiliated with a university, college, or community college. Since its inception in 1984, it has helped entrepreneurs start more than 56,608 businesses, conducted more than 11,830 training events, served more than 325,908 workshop attendees, and counseled more than 245,923 clients.

New York State's EAP, established in 1987 and administratively located within Empire State Development, also has a statewide network of 24 regional centers. They offer services ranging from classroom instruction and one-on-one counseling to peer support groups and business mentoring, targeting minorities, women, dislocated workers, and individuals with disabilities. The network includes centers located in low-income and minority communities, as well as staff that are bi- and multi-lingual. Two thirds of the centers operate or are formally affiliated with a micro-loan fund.

Just as VR counselors may lack knowledge in small business development, SBDC and EAP counselors may be unfamiliar with some aspects of disability experience (Ipsen, Arnold, & Colling, 2005), including needs for alternative format materials, assistive technology, physical access, and connections to disability-related services and programs (including VR or VA programs). Both VR providers and small business development providers are charged with providing self-employment services to people with disabilities. However, they have vastly different, but equally important, areas of expertise. If the knowledge and experience from both components were brought together, guided by the best practices that have been developed and tested in entrepreneurship projects over the last decade, outcomes for self-employment could be greatly improved.

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The Entrepreneurship Partners Dialogue was designed to inform participants about the promising practices that are being implemented in the most effective entrepreneurship programs across the country, including:

- 1) The use of the Discovery Process to help the entrepreneur identify a potential and feasible business concept and potential support needs;
- 2) The importance of supporting the entrepreneur to develop a Business Support Team that will help in planning and sustaining the business;
- 3) The financial resources that may be available to people with disabilities through their VR programs or through innovative financial planning that makes use of the Social Security Work Incentives, the Plan to Achieve Self Support (PASS), Individual Development Accounts (IDAs), the Workforce Investment Act (WIA) training funds, the Property Essential to Self-Support rule (PESS), etc.;
- 4) The necessity of creating local cross-systems collaborations among all of the above partners to support entrepreneurship;
- 5) The importance of benefits and work incentives planning and financial literacy services to support the entrepreneur in managing their benefits while earning income as an entrepreneur, using financial incentives and accumulating assets.

These presentations then served as a catalyst to explore possibilities for future collaboration and capacity building.

A Summary of the Day's Activities

The Event's Hosts, Funding, and Expertise

The Burton Blatt Institute: Centers of Innovation on Disability

The Burton Blatt Institute: Centers of Innovation on Disability (BBI) hosted the event. 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. This meeting was designed to create a platform for dialogue and problem-solving that cuts across those domains and set the stage for regional Entrepreneurship Dialogues and 'Entrepreneurship Bootcamps' for VESID, SBDC, EAP, and CBVH counselors in 2010.

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Griffin-Hammis Associates, LLC

Information provided during the session drew heavily from the work and research of Griffin-Hammis Associates, LLC (GHA), founded in 2000 by Cary Griffin and David Hammis. Their pioneering work with self-employment for entrepreneurs with disabilities in the early 1990s led to the first CARF-accredited; cross-disability non-facility-based Community Rehabilitation Program offering self-employment in Montana, with vendorization from both Vocational Rehabilitation and the state Workforce programs. Through a series of RSA, Labor, SAMHSA and other funded projects, the principal staff helped implement and test self-employment methodologies across disability systems in multiple states, eventually authoring the book, *Making Self-Employment Work for People with Disabilities* (2003) that draws heavily on successful implementation strategies verified by external evaluations by Virginia Commonwealth University, Berkeley Planning Associates, and the U.S. Dept. of Labor.

At present, GHA maintains an extensive national self-employment network, providing a foundation for analysis of exemplary and emerging practices. Recent projects related to blended funding and building self-employment capacity in numerous states reveal policy and sustainability options worth replication. GHA's partnership role in the National Training and TA Center for Self-Employment and Disability, funded by the U.S. Department of Labor (Start-Up-USA), as well as being faculty to the national Entrepreneurship Bootcamp for Veterans with Disabilities at Syracuse University, technical experts for the Work Incentives TA project for Native Americans, and trainers for the Homeless Veterans with Disabilities project, all contribute to the cross-disability self-employment experience needed to develop recommendations for New York.

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Welcome and Introductions

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

Mr. Shaheen welcomed the 80-plus participants attending the meeting and commented on the historic nature of the gathering—perhaps it represents the first time that so many representatives from state agencies, universities, and other interested organizations had gathered to discuss the future of entrepreneurship for people with disabilities. He explained that during the first year of NYMWP, one of the main objectives was to increase dialogue across agencies, develop training programs, and create awareness of the promising practices that have been developed to support people with disabilities in becoming entrepreneurs. Today’s dialogue, he stated, is not an end point, but is actually the beginning. Mr. Shaheen went on to lay out the day’s agenda and to introduce the presenters.

Self-Employment for Entrepreneurs with Disabilities: A National Perspective

Beth Keeton

Beth Keeton is Senior Consultant with GHA. For the past fifteen years, Beth has honed her expertise in customized and self-employment services. During her previous tenure with the University of South Florida, Beth 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.

Beth Keeton provided a snapshot of the “state of the states” with regard to self-employment for entrepreneurs with disabilities. When considered from policy, programmatic, and economic perspectives, both opportunities and challenges exist to establishing self-employment as a viable outcome for any entrepreneur with a disability.

Policy supporting self-employment exists both at the national level as well as within each state. The Rehabilitation Services Act of 1973, as amended by the Workforce Investment Act of 1998, which provides policy for all state Vocational Rehabilitation agencies specifically includes “... self-employment, telecommuting, or business ownership...” [Section 7 (11) (c)] in defining an employment outcome, as well as mandates the provision of “technical assistance and other

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consultation... to develop business plans, and otherwise provide resources... to eligible individuals who are pursuing self-employment..." [Section 103 (a) (13)].

Additionally, Social Security Administration (SSA) policy has established specific work incentives for beneficiaries of either the SSI (Supplemental Security Income) and/or the SSDI (Social Security Disability Insurance) programs who run their own businesses. Two of these incentives, PASS (Plan for Achieving Self-Support) and PESS (Property Essential to Self-Support) have particularly powerful and financially beneficial implications for those who are self-employed. While most state Medicaid waiver policies do not mention self-employment as a targeted outcome for supported employment services, rarely are there provisions that can be interpreted to specifically exclude it. Similarly, most community business resources, such as SBDCs, neither specifically require nor exclude individuals with disabilities from receiving services.

Over the past decade, there has been a significant increase in resources available to individuals with disabilities interested in starting their own businesses and the people and/or agencies supporting them to do so. Start-Up USA (www.start-up-usa.biz) is a national technical assistance center funded by ODEP and implemented through a collaboration between GHA and Virginia Commonwealth University (VCU). Fact sheets, success stories, webinars, information on state programs/resources, and individualized technical assistance are available through the Start-Up USA program. The SSA Work Incentives Planning and Assistance (WIPA) project now offers a supplemental training on self-employment to its Community Work Incentives Coordinators throughout the country. Additionally, The Association for Certified Rehabilitation Educators (ACRE) offers an Employment Services certification that includes self-employment as an outcome. States such as Minnesota, Iowa, and Rhode Island (to name just a few) are pursuing Employment First initiatives that target the critical need for increasing customized employment outcomes, including self-employment, for residents with disabilities. These examples represent only a few of the resources and training opportunities currently available but do give an indication of the increasing effort to support and build the knowledge base around self-employment for individuals with disabilities throughout the country.

Resources to support self-employment for people with disabilities include:

- Rehabilitation Services Act of 1973
- Social Security PASS & PESS incentives
- Medicaid waiver programs
- SBDCs
- StartUP NY
- Individual Development Accounts
- Micro-loans and grants

Self-employment has proven to be one of the best routes to economic self-sufficiency and financial freedom. Because businesses are grown specifically around individual capacities, interests, and skill sets, self-employment has proven to be a viable option regardless of any specific disability label. The SSA work incentives (PASS and PESS) offer unique funding and asset accumulation opportunities to beneficiaries of SSI and SSDI who are self-employed.

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Additionally, state VR agencies are able to provide varying amounts of funding to support the launch of a small business. Other economic development funds, such as Individual Development Accounts and/or micro-loans, may be available for low-income residents as well. Approaches that call for the blending and braiding of these varying resources and funding streams have been utilized with great success by progressive programs across the country.

In spite of all of these resources and opportunities, self-employment still remains a vastly underutilized option for many individuals with disabilities throughout the United States. Nationally, cases closed in self-employment represented just 2% of all state VR agency closures in 2007 (Revell, Smith, & Inge, 2009). The lack of clear policy from RSA regarding self-employment creates an avenue for tremendous opportunity, yet also has resulted in tremendous variation in state policies. Many states' policies, including New York's VESID, require VR customers to match funds in order to access start-up funding. For those with limited resources, this frequently represents an impossible hurdle. Collaboration between disability services agencies and community business resources is rare, leaving individuals with disabilities caught in a gap. Some of the unique considerations relevant to entrepreneurs with disabilities (e.g., the impact of income on SSA benefits, the development of the support team, etc.) may be beyond the scope of most existing community business resources, while the research and development of a business plan is frequently beyond the expertise of disability service agencies.

No one state has created the perfect blueprint for addressing all of the challenges, yet pockets of promising practices and excellence do exist throughout the country that can serve to inform the current efforts to develop an accessible self-employment process/system in New York. Essential elements of any successful initiative will likely include some of the following.

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- **Development of statewide expertise, particularly in the “gap” areas.**

Quality Customized Self-Employment outcomes cannot be achieved on a large scale in the absence of a thorough Discovery process. At present, only a small percentage of disability service providers have developed true expertise in this area, and most community business resources are unaware of this process entirely. Providing trainings and educational materials is a first step; however, provisions also must exist to support exposure with ongoing technical assistance as individuals, agencies, and/or other entities navigate the learning curve for processes such as Discovery, determining the interplay between business financials and SSA benefits, etc.

Discovery is a process researched and demonstrated by the Office of Disability Employment Policy (ODEP) as central to customized, person-centered employment outcomes. Although the individual is the starting point, Discovery for business development does not overlook the critical importance of identifying market need and feasible business concepts. Rather, the assumption is that if enough is known about the individual, it will be possible to identify multiple avenues that match market needs (Griffin & Hammis, 2003).

- **Methods for cross-systems collaboration.**

Strong collaboration between community business resources and disability service programs could prevent the need to “reinvent the wheel” by creating a parallel system of business expertise for entrepreneurs with disabilities. Beyond this, it would also support capacity building efforts within the community business resources as a whole. Not all entrepreneurs with disabilities are eligible for services from the state VR agencies, for example. However, if their unique support considerations exceed the scope of the community business resources, they frequently are left with nowhere to turn. Additionally, when entrepreneurs who are eligible for services from agencies such as VR successfully launch businesses, their case typically closes. If these entrepreneurs need additional support, funding, or direction down the road, it is imperative

that they are able to seamlessly access the resources available to any other community member.

Business Design and Support Teams can be developed around entrepreneurs to assist through the process of developing and launching their business. Team members can provide critical assistance in the researching and development of business concepts, for example, as well as more long-term supports. If, for instance, an entrepreneur did not have the capacity to track inventory, a business team member might provide ongoing

- **Identification of long-term supports.**

As suggested in the last point above, many businesses hit critical growth points somewhere in the second or third year of business. Resources must be identified across the board for ensuring entrepreneurs with disabilities have access to long-term supports on an as needed basis. Additionally, entrepreneurs who experience more complex disabilities will frequently have support needs that continue throughout the life of the business. It is critical that all support systems (such as the Medicaid-Waiver) and funding streams be aligned so that this type of support for the business can be maintained.

- **Creation of efficient and flexible services.**

Not all entrepreneurs who experience disabilities will need the same level of guidance and support. Some entrepreneurs may have background and experience in a particular area and need only minimal direction for the development of a business plan, while others may need a knowledgeable professional to spend time just getting to know them (Discovery process) in order to identify possible business concepts. The best systems are not “one-size fits all” but have methods for supporting different entrepreneurs through the business development process at whatever pace or intensity the individual entrepreneur requires. GHA pioneered a process called *Quick-Launch*, for example, which provides intensive training and technical assistance on the writing of business plans to small groups of entrepreneurs and members of their teams. The *Quick-Launch* process can lead to a completed business plan in a few days to a few weeks. For some entrepreneurs with disabilities, this type of approach can effectively streamline service systems that otherwise are extremely timely to navigate.

- **Establishment of policies/processes that do not create inadvertent barriers to access.**

As mentioned earlier, some state VR agencies throughout the country require that potential entrepreneurs match dollars to access funding. Others require that entrepreneurs have certain credit ratings, pass background checks, or be able to demonstrate potential success for a particular business concept at the initial meeting. While logical at first glance, these policies have the unintended effect of screening out a large number of potentially successful entrepreneurs. Individuals with the most complex disabilities are frequently hardest hit by these policies. Without access to a supportive Discovery process, they may not be able to identify viable concepts and/or key supports. Regulations requiring an idea to be defined and defended at the outset clearly cannot work if support is needed to identify the concept. Additionally, a high percentage of individuals experiencing more complex disabilities are also living in poverty and, therefore, have limited access to resources with which to draw down funds.

In an effort to increase self-employment outcomes for customers, the Florida Division of Vocational Rehabilitation created the Certified Business and Technical Assistance (CBTAC) program. Florida DVR’s progressive approach offers one example of promising practice and will be discussed in more detail here.

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Florida Division of Vocational Rehabilitation's Certified Business and Technical Assistance Consultant (CBTAC) Program

David Guido

Dave Guido is the Bureau Chief of Administrative Services for the Florida Department of Education/Division of Vocational Rehabilitation, responsible for the organization's contracting, budgeting, information systems and personnel. Mr. Guido has been with Vocational Rehabilitation since September 2007. Prior to joining FLDOE/DVR Dave spent eight years with the University of South Florida's Division of Applied Research and Educational Support where he was the Principal Investigator and Project Director of multiple grant projects focused on providing training and technical assistance to families, schools, and community rehabilitation providers on effective practices in transition and employment for individuals with disabilities. Prior to his employment with USF, Dave spent fourteen years supporting individuals with developmental disabilities in individualized community-based living and employment. He has played a key role in the development of innovative and individualized services and supports for individuals with disabilities.

Pam Hinterlong

Pam Hinterlong is the Program Administrator for the Florida Department of Education/Division of Vocational Rehabilitation, responsible for Supported Employment and Self-employment Services. Ms. Hinterlong has been with Vocational Rehabilitation since June 2004. Ms. Hinterlong represents FLDOE/DVR on the Florida Developmental Disabilities Council and chairs the Employment Task Force. Prior to joining FLDOE/DVR Ms. Hinterlong spent 10 years in non-profit management supporting individuals with disabilities in individualized community-based living and employment, both in Florida and Missouri.

In 2005, Florida's Division of Vocational Rehabilitation (FL DVR) began exploring methods for increasing self-employment outcomes throughout the state. Data from studies done by FL DVR around that time indicated some interesting trends. First, the number of self-employment outcomes was low overall. (Statistics from Statedata.info indicate that the percentage of FL DVR cases closed in self-employment in 2008 was 1.2%). Additionally, the number of referrals for DVR services was increasing as a whole, with particular increases for individuals with significant disabilities. Given that self-employment has proven to be a particularly viable option for many individuals with the most significant disabilities, DVR began to explore why self-employment outcomes were so limited.

As they dug into their own policy and procedures, they learned that self-employment was being offered to a very limited number of customers. Customers with less significant disabilities and minimal support needs who indicated an interest in self-employment were potentially given a green light to pursue this employment outcome. Customers not fitting these criteria were generally screened out and encouraged (or required) to seek wage employment instead, even if they had indicated a preference for self-employment. In an effort to increase self-employment opportunities for **all** customers, FL DVR formed a self-employment committee and launched a full-scale initiative to completely overhaul the existing policies and procedures.

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FL DVR policy was screening people “out” of self-employment, rather than screening them “in”.

Initial efforts focused primarily on revising and expanding existing self-employment policy. Beyond this, an in-depth self-employment handbook was developed to serve as a guide for DVR counselors and for its customers. Committee members both sought input and guidance from the national experts

at GHA as well as drew from lessons learned from other self-employment projects in Florida to serve as the foundation for the policy and handbook development. The result is a comprehensive policy that emphasizes that the viability of self-employment for any VR customer must be all of the following:

1. Individually determined,
2. Based on a Discovery process (not a disability label, psychological evaluation, standard vocational evaluation tools, and/or entrepreneurial characteristic assessments, etc.),
3. Focused on the identification of support needs and the development of a Business Design Team, and
4. Supported by access to ongoing support and expertise in the exploration of business concepts and plan development.

Additionally, the policy is considered to be open-ended in that there are no minimum “skill” levels mandated, no funding ceilings established (though only a certain level of funding can be approved at the local level), no matching for DVR funds required, and no background or credit score exclusions applied. The goal became to create an avenue for screening interested customers “in” to the self-employment process rather than screening them “out” from the start.

One of the major goals for the FL DVR self-employment initiative was to create a system whereby the DVR counselor did not have to be the expert. Rather, the expectation would be the counselors could guide customers to the necessary resources and assist with the development of a collaborative team that would support the customer to fully explore self-employment as an option. Members of the team (Business Design Team) can assist with the initial identification of business concepts and market research as well as serve as long-term supports for the entrepreneur. Customers who will not be able to manage their accounting as a result of their disability, for example, need to create a plan for how this support will be provided throughout the life of the business, and members of the team may fill this gap. Business team membership typically includes both formal and natural supports; the roles and responsibilities for members are detailed in the business plan. The inclusion of collaborative teams for customers seeking self-employment has been one of the most critical cornerstones for the DVR program.

FL DVR Counselors were not expert on entrepreneurship and needed the support of a Business Design Team and specific business development expertise.

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Additionally, it was recognized that both VR customers and counselors needed access to specific expertise with regard to developing and researching business concepts and writing the business plans. Although community resources such as the SBDCs exist in Florida, research indicated that few DVR customers were successfully utilizing these resources. A program was created to fill this gap: the Certified Business and Technical Assistance Consultant (CBTAC) program. Through this program, providers and/or individuals could become certified vendors of self-employment services. (Qualifications for becoming a vendor were established by the Vendor Certification Unit and can be viewed at www.rehabworks.org). CBTACs are then responsible for supporting DVR customers through all critical stages of business exploration and development. When a customer indicates an interest in self-employment, it is no longer the responsibility of the DVR counselor to determine if this is a viable avenue or to independently guide the customer through the process. Instead, the DVR counselor can make a referral to the CBTAC, and the CBTAC is responsible for coordinating and guiding the process. Close and ongoing communication with the DVR counselor is paramount throughout. (The CBTAC certification process will be outlined in detail in the next section.)

Not surprisingly, the development of the policy and handbook and even the establishment of CBTACs throughout the state did not culminate in increased and seamless access to self-employment for all DVR customers. Gaps still exist, and the state continues to work on addressing these. One of the major gaps remains the need for increased awareness and education about self-employment. This is necessary for all key stakeholders, including: DVR counselors, customers, and provider agencies. Many still have limited to no knowledge about the potential viability of self-employment for individuals experiencing a wide range of disabilities, nor do they know much about the CBTAC program or the opportunities for support available through it. Additionally, many DVR counselors remain wary of self-employment and regard it as highly risky. Concerted effort is being made to educate them about the unique benefits and opportunities associated with business ownership and the increased rate of success as a result of a comprehensive and systematic business research and development process such as the CBTAC program. Ongoing training and technical assistance through the Center for Social Capital (CSC) is available to all stakeholders throughout the state at any point in the process. DVR counselors wanting feedback on a business plan before deciding to approve it, for example, can submit it to CSC staff for input and guidance.

The CBTAC program is still relatively new. Data is currently being collected on self-employment referrals and closures, and better evaluation of outcomes will be forthcoming over the next couple of years. However, initial data does show promising trends. Through the vendor certification program, 74 CBTACs are currently in place throughout the state. All areas of the state are served by at least one CBTAC, indicating statewide capacity. Increases have been documented in both self-employment referrals and outcomes. The Self-Employment Handbook has been updated and revised to reflect program changes. Finally, capacity-building efforts are continuing through the certification of additional CBTACs and ongoing training and technical assistance from the Center for Social Capital to CBTACs, DVR counselors, and VR customers.

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The CBTAC Certification Process

In July 2007, FL DVR entered into a contract with the Center for Social Capital (CSC), the non-profit branch of GHA, to develop and implement a statewide certification program for vendors of customized self-employment. The CSC was uniquely suited to perform this role given the national expertise of the staff in self-employment, its history of work with self-employment initiatives within the state, and the location of its Southeastern Regional Office in Tampa, FL. Roles and responsibilities for the CSC in this initiative included:

- Development and provision of initial certification training
- Development of online trainings, resources, and materials
- Provision of ongoing technical assistance to CBTACs, DVR counselors, and DVR customers
- Facilitation of Quarterly Regional Networking Meetings for DVR counselors and CBTACs
- Guidance of State Level Self-Employment Advisory meetings
- Provision of ongoing training to all key stakeholders

First year efforts focused primarily on developing a statewide cadre of CBTACs. In order to meet this goal, five 3-day certification trainings were held at different locations throughout the state.

CBTAC Training and Technical Assistance Overview

Entities interested in becoming CBTACs must first meet the minimum qualification requirements established by FL DVR's Vendor Certification Unit. These qualifications include a mix of education and experience and can be viewed on the DVR website (www.rehabworks.org). Applicants have included individuals or entities with either business and/or disability services backgrounds, and all are welcome by design. Ultimately background in both of these areas is required for certification. Applicants without background in business can meet this requirement by attending the CBTAC training; applicants without background in disability services have several options for meeting this requirement prior to certification.

Applicants meeting the minimum requirements can then register for the 3-day Certification Training course. This intensive 24-hour course is designed to cover all key aspects of business exploration and development, including:

- Discovery/Business Concept Development
- Feasibility Studies/Market Research
- Development of Business Financials
- Social Security Benefits Analysis
- Resource Planning/Identification of Funding Sources
- Sales and Marketing
- Management and Operational Plans
- Development of Business Plans

The certification course is a mixture of didactic training and hands-on simulation activities. All participants work actively to research concepts, develop financials, and complete SSA benefits analysis during the 3-day session. At completion of the coursework, all participants are required to complete a comprehensive field assignment. Field assignments are not evaluated on a "pass/fail" basis. Rather, the CSC staff provides feedback on areas needing additional work or

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consideration, and participants can revise and resubmit. After successful completion of the course and field assignment, vendors are instated as CBTACs for a period of two years.

The certification course is designed to be comprehensive. However, it is recognized that completing the course alone may not lead to mastery of all skills and processes necessary to successfully support any potential entrepreneur through all aspects of business exploration and design. Therefore, ongoing technical assistance from the CSC is available to CBTACs at any point in time. (DVR counselors also have access to individualized technical assistance at any point in time.) Technical assistance is available in person, over the phone, or via web software. Additionally, CSC staff facilitates Regional Networking Meetings throughout the state on a quarterly basis. These meetings are open to both CBTACs and DVR counselors and have served as a critical component in the success of the program. Meetings give counselors and CBTACs the opportunity to network, identify common concerns, and outline plans for working together more effectively. Additionally, training is provided at each session based on requests submitted by participants.

Over the course of the first project year, 74 CBTACs were certified, and CBTACs are now in place to cover any area within the state. During the second project year, two additional certification trainings are planned. Additionally, project efforts will go to developing online resources, materials, and trainings. Networking meetings will continue statewide, and as a result of feedback received during the first year networking meetings, a series of trainings specifically for DVR counselors have been designed and implemented throughout the state. Concerted effort to spread the word that self-employment can be a viable option for **any** VR customer continues. Ongoing training and education processes continue to highlight the CBTAC program as one of the only, if not the only, VR self-employment program in the nation that can truly support a customer through any part of the process, from identification of business concept for someone with a complex disability, through detailed market research and resource planning, to finalization of business plan.

CBTAC Benchmark Rates

FL DVR designed a unique system for payment of CBTAC services. The payment structure is based on benchmarks corresponding to key components of the business exploration and development process. CBTACs can bill for services throughout the process, which supports financial feasibility for the providers without creating any inadvertent motivation to encourage a customer to complete a business plan if self-employment no longer seems the best option. With the benchmark payment system, the customer can be referred back to wage employment at any point in time, with this being viewed as a success of informed choice, not a failure of outcome. Another key component of the FL DVR benchmark payment system is the final payment point: "Implementation Hours." Once a business plan has been accepted and funded, the CBTAC can continue to support the customer through the launch of the business. The number of hours allocated to implementation support is the result of negotiation between the DVR counselor, the CBTAC, the customer, and/or the Business Design Team. This number is based upon the types of support needed as identified in the completed business plan.

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Benchmark payments are listed in the chart below. Customers can be referred to CBTACs at any point in the process, so all benchmarks are not billed in every case. The total for all benchmarks (less implementation hours) is \$7000, which was approximately the benchmark payment rate for Supported Employment referrals at the time the CBTAC rates were developed. (Supported Employment rates subsequently increased). Start-up funds and financial support for the businesses are calculated separately; payments to CBTACs are not included in the business start-up costs.

FL DVR CBTAC Benchmark Payment Rates	
Initial Meeting	\$300
Business Concept Development	\$1750
Market Research & SSA Benefits Analysis	\$600
Sales/Marketing & Business Financials	\$1750
Business Plan Development	\$600
Completed Business Plan	\$2000
Business Plan Implementation- per hour	\$39

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Afternoon Breakout Sessions: Identifying Systems and Program Challenges

Establishing a policy and practice agenda to support economic and entrepreneurial development for New Yorkers with disabilities requires an in-depth exploration of the challenges and barriers, promising practices, and needed changes to support economic and small business development. To this end, in the afternoon breakout sessions, participants were asked to reconvene in groups of ten. They were given a set of questions to discuss, choosing two out of four questions in each session to report to the entire group on. Each group prioritized their responses and reported on the three responses per question that had gained the greatest consensus during the discussion. The questions for both breakout sessions are listed below, followed by a summary of the participants' reported responses.

Questions for Break-Out Session 1: Systems/Policy Issues

1. What policies/systems are currently in place to support entrepreneurial development for New Yorkers with disabilities?
2. What challenges and barriers exist in the current policies/systems that impede supporting entrepreneurial development for New Yorkers with disabilities?
3. How do existing funding streams support or inhibit entrepreneurship as a viable outcome for New Yorkers with disabilities?
4. What innovations or policy directives are needed to support entrepreneurial development for New Yorkers with disabilities?

Questions for Break-Out Session 2: Programmatic Issues

1. What opportunities/promising practices currently exist within your program(s) for supporting entrepreneurial development for New Yorkers with disabilities?
2. What challenges and barriers exist within your programs that impede supporting entrepreneurial development?
3. What additional training, technical assistance, and/or resources are needed to expand entrepreneurial opportunities for New Yorkers with disabilities?
4. Who else needs to be involved in this effort?
5. What are the best strategies / tools for accessing and delivering that information and support?

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Participant Responses

Discussion coalesced into eight major topic areas:

- 1) program barriers,
- 2) collaboration,
- 3) training needs and access to technical assistance,
- 4) funding,
- 5) program innovations,
- 6) moving forward,
- 7) disseminating and sharing information, and
- 8) who else should be involved in this effort.

A summary of the responses in each topic area follows.

Program Barriers

Most of the responses regarding program barriers focused on what was termed the “gate-keeping model that rules people out as opposed to ruling people in.”

- One participant explained, “The model we use is not educational. We look at the skill sets clients have—we don’t look at how those skill sets might be improved. If someone doesn’t have a particular skill set, we simply look at a different type of goal. In that way, the model promotes moving self-employment off the table.”
- Another participant echoed that view: “The problem is that we are taking a static picture of the person and we don’t look at the process that could take him or her from point A to point B. We make our decisions based on numbers—what someone comes to the table with—as opposed to a holistic view that includes where they come from and where they could go, given the right resources and support.”
- Others mentioned that VR agencies lacked a “consistent way to determine the feasibility of a business plan” when deciding whether to fund it. Some mentioned the “fear factor” experienced by counselors in determining the readiness of their clients for self-employment.
- Some participants pointed to the caps that VR and other agencies place on funding, the lack of additional resources beyond what VR offers, and the general lack of financial resources that people with disabilities face. Another explained that when agencies do support self-employment, they don’t necessarily provide continuing support for existing businesses. He stated, “This is a challenge because entrepreneurs continue to need support after they’ve launched their businesses.”

Collaboration

Numerous participants discussed the lack of collaboration among their agencies and the need for cross-agency “cooperation, communication, and support.”

- One participant stated, “Today is the first time that all of us at this table even learned about the existence of the other organizations at our table and about these other resources and initiatives.”
- Participants discussed the need for “regional meetings on a regular basis, so people can

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get to know each other better.”

- Another suggested “local inter-agency meetings and collaborations, including cross-informational sessions with multiple agencies.”
- Other participants focused on the need for collaboration between the VR agencies and the business development agencies.
- One participant discussed the lack of communication, awareness, and attention to streamlining the process. She said, “Agencies will hire people to do something that another agency might be willing to do for free.”
- Another participant stated, “We need to explore the types of relationships that may be possible. Do VESID and CBVH want to contract with SBDC? How do we want to do this? Does it have to be exactly like the Florida initiative?” Others asked, “How do we grow the relationship with VR and encourage information sharing?”
- Others were interested in how the collaboration developed among the organizations involved in StartUP NY. One participant stated, “At this point, we’ve been talking about having a business navigator guide the client in the Discovery and business support team building process, a benefits specialist, a business planning specialist, and the needed technical assistance. How do we mimic what StartUP NY has done and make it come up to par?”

Training Needs and Access to Technical Assistance

Participants discussed the training that is needed in a number of areas.

- Some pointed out the need to learn about entrepreneurial approaches that are appropriate for working with people with developmental disabilities.
- Others discussed the need to learn how SSA benefits planning interact with business financial planning. One participant mentioned the need to learn about the benefits and programs her clients were eligible for.
- Another stated the need to learn more about accessing assistive technology for potential entrepreneurs.
- Some discussed the need to learn about best practices in the area of entrepreneurship.
- A number of participants spoke about the methods of training that were necessary, especially the cross-training of providers and train the trainer workshops.
- Others spoke of the need to learn how providers from different types of agencies work with their clients.
- A number of participants discussed the lack of technical assistance in certain geographic areas.
- And others were particularly interested in learning more about the StartUP NY model. One participant stated, “If we want to follow the StartUP NY model, we need an

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understanding of the roles each staff member plays as well as the roles of those who provide technical assistance. We also want to make sure we can identify appropriate outcomes and be clear about the nature of the milestones and the measures of success.”

Funding

With regard to funding entrepreneurship, participants discussed what has and has not been working well. Barriers included:

- Participants discussed the problems of unreasonable requirements for micro-loans, especially from larger lenders.
- Others discussed how some agencies have stricter requirements for applying for funding than others. One participant explained, “Both VR agencies have funding for self-employment, but we don't give the funding out as much as we should. Our policy is so vague that most counselors tend to not want to engage for fear of not being able to fulfill their commitments. The models in Syracuse and Florida have other partners as well as many incremental benchmarks. Our current system doesn't have benchmarks that would allow us to know what the process is and allow the counselors to be invested in it as their clients move through the system.”
- Another participant stated, “With regard to the VR agencies, it takes too long to get the funding packets through and approved. And too often, the client is undercapitalized. In addition, the decision to fund or not is subjective. Counselors are not well-versed in the whole small business start-up process.”

Supportive funding streams included:

- One participant stated, “Smaller lenders assist entrepreneurs in establishing credit. There are a few lenders in the state that have formed cooperatives for micro-loans through the Empire State development company.
- Another pointed out that “EAPs provide existing streams of funding as well as technical assistance.”
- Participants also discussed how there are “provisions within the SSA benefits so someone can pursue self-employment as an option and not fear losing their benefits.”
- Another participant mentioned the importance of the grants that may be obtained through VESID—money that doesn't have to be paid back.

Program Innovations

Participants considered a number of interesting program innovations.

- One participant suggested developing a special grant fund for entrepreneurship as well as user-friendly loans not based on credit.
- Another suggested that we should change the terminology from self-employment to entrepreneurship because “it better encompasses what is going on in terms of job creation.”

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- Some participants discussed the importance and impact of providing services in a mainstream setting rather than in a disability services setting.
- Another spoke about the importance of the Discovery process and the Business Plan Feasibility process.
- One participant described a Veterans Administration program that has been successful and could be imitated: “The VA has a procurement preference program where if they have funded an entrepreneur's business, that business can compete for military contracts. The same could be done with a program like PASS. And in that way, we are supporting the businesses we just helped start.”
- Some participants discussed the importance of establishing one site where the entrepreneur can meet with his or her various counselors from the partnering agencies and organizations, similar to the StartUP NY model.

Moving Forward

With regard to moving forward with a statewide entrepreneurship initiative, participants suggested various ideas for a central coordinating body.

- One participant suggested an advisory council that would specialize in entrepreneurship. Another suggested a coordinating body to do research on the policy and funding opportunities available and then disseminate that information. Others discussed the possibility of a task force that would study the available research, develop plans, and take a team approach.
- Numerous participants discussed the need for resource mapping across the state. One participant stated, “We need to identify the resources that exist in the various geographical areas. Certain parts of the state seem to have more comprehensive services than others. We need to map out and identify where we are missing needed resources.” Another stated, “We need to have a central exchange so that we all know what is working in other areas and the resources that have been identified that we can all take advantage of.”
- In addition, there was discussion regarding the possibility of a certification process similar to that in Florida. One participant suggested developing “specific guidelines regarding education and experience for the vendors of self-employment services.”

Disseminating and Sharing Information

Participants also discussed strategies for dissemination, outreach, and sharing information.

- One participant suggested developing an active and ongoing campaign to get the word out. It would include “Web links, public service announcements, brochures, calendars, and committees to organize the marketing, continue to dialogue, and serve the population.”
- Another participant suggested developing a DVD highlighting entrepreneurs who have launched their own businesses entitled, “We Can Be Entrepreneurs!”
- Most recommendations for sharing information focused on using the Internet. One

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participant mentioned the importance of social networking, including Linked-In, Facebook, and Twitter, pointing out that FL DVR has a Facebook page. Participants suggested the use of listservs, Webinars, and video-conferences.

- One participant described how the United Way had developed eligibility calculators for social service programs. She stated, “Perhaps an eligibility calculator could be developed for disability and entrepreneurial services. It could be a quick way to learn what services a client might be eligible for.”
- Another participant suggested developing a resource guide for VR agencies similar to the one that was recently developed by the Small Business Task Force and New York State.

Who Else Should Be Involved?

Participants suggested a number of organizations that should be involved in this effort going forward.

- One participant said, “The state local office of Community Services needs to be involved which is a federal branch of Health and Human Services. We recently learned that they have money to support self-employment.”
- Another participant said, “Many of our programs are affiliated with colleges, yet the colleges often aren’t involved in our programs. There are resources at the community college level, especially under the system stimulus packages that could be put to use for people with disabilities with regard to entrepreneurship.”
- Another participant remarked, “We need to bring the business navigator from StartUP NY into the discussion. We have only one in the state. It would be great to bring that role up to scale on a macro level.”

Other suggestions included:

- The Veterans Administration
- The Kaufmann Foundation
- Minority women business enterprise programs
- Entrepreneurs in existing programs
- The Small Business Task Force
- Micro-lenders
- The FastTrack programs that exist in the state
- Educational institutions
- The New York One Stop system
- Policy makers and Senators

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- SCORE (Counselors to America's Small Business)

Conclusion and Future Directions

Based on the overwhelmingly positive response and strong interest in developing more effective, efficient, and accessible avenues to entrepreneurship for New Yorkers with disabilities exhibited at this first Entrepreneurship Dialogue, plans are underway to roll out additional regional dialogues throughout the state in 2010. The purpose of these dialogues will be:

- 1) To identify and recruit key players from all stakeholder groups and develop consensus about training and technical assistance needs and priorities
- 2) To identify regional priorities for entrepreneurship development efforts and specific roles and responsibilities of partners
- 3) To begin to address programmatic and policy challenges at the local level
- 4) To develop sustainable networks dedicated to moving the vision for accessible entrepreneurship forward
- 5) To form a statewide Entrepreneurship Advisory Committee to ensure that local initiatives are aligned through state policies and programs.
- 6) To determine the best methods for using entrepreneurship principles and practices as part of the NYMWP 2010 priority for transforming sheltered workshops

In summary, there is a groundswell of support in NYS for entrepreneurship as a viable career choice for people with disabilities. Effective NYS models like StartUP NY and like the Florida CBTAC project demonstrate that innovative methods for increasing entrepreneurship outcomes do exist.

The challenge for New York is fourfold:

- 1) Change attitudes among disability services agencies and programs and other mainstream entrepreneurship development agencies to encourage and support entrepreneurship options for people with disabilities;
- 2) Explore and implement blended and braided funding mechanisms to support entrepreneurship development;
- 3) Examine and reform agency policies—particularly within VESID—that improve support for entrepreneurship; and
- 4) Provide comprehensive, statewide training to counselors, practitioners and prospective entrepreneurs with disabilities to improve competencies.

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Partnering Organizations

New York State Office of Mental Health
John Allen, Special Assistant to the Commissioner
44 Holland Avenue, 8th Floor
Albany, New York 12229
corajba@omh.state.ny.us
Tel. 518.473.6579

Burton Blatt Institute (Syracuse University)
Gary Shaheen, Managing Director, Program Development
Syracuse University Burton Blatt Institute
900 S. Crouse Avenue
Crouse-Hinds Hall, Suite 300
Syracuse, New York 13244
geshahee@law.syr.edu
Tel. 315.443.9818

Employment and Disability Institute (Cornell University)
Thomas P. Golden, Associate Director, Employment and Disability
ILR School-201 Dolgen Hall
Ithaca, New York 14853
tpg3@cornell.edu
Tel. 607.255.2731