

Multiple Pathways to Employment:

Exploring Non- Traditional Employment Options

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NYS APSE Conference

There's a Hole in my Sidewalk

I walk down the street.
There is a deep hole in the sidewalk.
I fall in.
I am lost...I am helpless.
It isn't my fault.
It takes forever to find a way out.

There's a Hole in my Sidewalk

I walk down the same street.

There is a deep hole in the sidewalk.

I pretend to not see it.

I fall in again.

I can't believe I am in the same place.

But it isn't my fault.

It still takes me a long time to find to get out.

There's a Hole in my Sidewalk

I walk down the same street.
There is a deep hole in the sidewalk.
I see it is there.
I still fall in it. It's a habit.
My eyes are open.
I know where I am.
I get out immediately.

There's a Hole in my Sidewalk

I walk down the same street.

There is a deep hole in the
sidewalk.

I walk around it.



There's a Hole in my Sidewalk

I walk down
another street.

Our Dreams, Our Stories






AT 65 YEARS YOUNG
I CREATED MY
SECRET RECIPE

(BUT GETTING THERE WASN'T ALL GRAVY)

**LOCOMOTIVE
FIREMAN**
TIRE SALESMAN
**GAS STATION
OPERATOR**
**INSURANCE
SALESMAN**
**AMATEUR
OBSTETRICIAN**
MOTEL OPERATOR

FARMHAND
**RAILROAD
WORKER**
**POLITICAL
CANDIDATER**
MULE-TENDER
**ASPIRING
LAWYER**
**FERRYBOAT
ENTREPRENEUR**



See yourself as self
employed.

Pat Summitt

What Research Tells Us About Self Employment

- **Self Employment Starts with You (SESY) study –**
Laysha Ostrow, PHD (2016)
- **“It suits my needs” Self Employed individuals with psychiatric disabilities and small business –**
Ostrow, L., Smith, C., Penney, D., & Shumway, M. (2019)
- **The Viability of self employment for individuals with disabilities in the United States -** Scott Yamamoto*, Deanne Unruh and Michael Bulli (2011)

The Results and Findings

- “ Many Individuals with Psychiatric Disabilities end up in unskilled jobs with little opportunity for advancement. Self Employment may present an opportunity for career development and success”
- “Given employment disparities among individuals with psychiatric disabilities compared to other workers, self-employment has potential to promote career development and community integration.”
- In the 21st century, self-employment can be a catalyst for expanding work opportunities and improving outcomes for individuals with disabilities.



With funding from the National Institute on Disability, Independent Living, and Rehabilitation Research, the **Self Employment Starts with You (SESY)** study used qualitative and survey data to understand the experience of current business owners with psychiatric disabilities. Self-employment can offer opportunities for work time self-care, improved earning, choice, and an accepting, supportive, trauma-informed work environment customized to individual needs while reducing employment disparities.

The people surveyed include 60 self-employed individuals with a history of psychiatric disability who were operating U.S.-based business enterprises with fewer than five employees in 2016.

Maya Angelo story



Kevin's Journey





Self-Employment & Entrepreneurship

Office of Disability Employment Policy-(ODEP) encourages and supports self-employment and entrepreneurship among individuals with disabilities and has helped foster an array of partnerships at the Federal, state, and local levels to encourage access to funding and resources to assist individuals with disabilities interested in these alternatives to traditional employment.

Self Employment Overview:

- Self-employment is about self-determination
- Another road to a meaningful life
- Building block of recovery
- Self-determination toward a life worth living
- Making income and increase in SAMHSA wellness dimensions

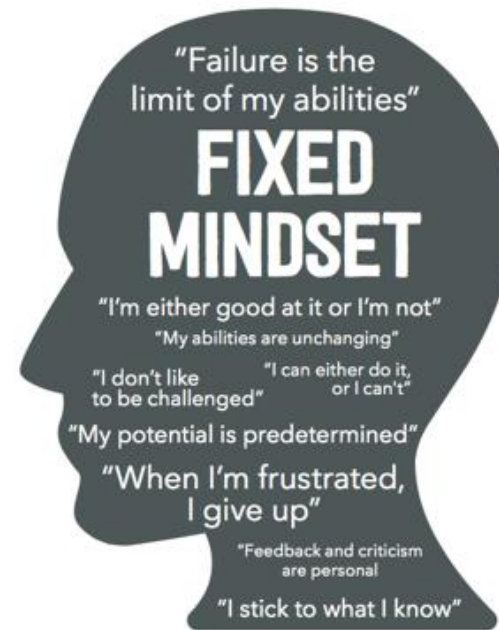
Self-determination:

- Self-employment leads to self-determination and empowerment
- Making choice to expand the business to be sustainable or exit/close the business
- Or go back to college/technical school for more education
- Or work part-time or full time based on skills and strengths

Who's "Ready"



Changing Your Mindset





Change Your Mind(set)

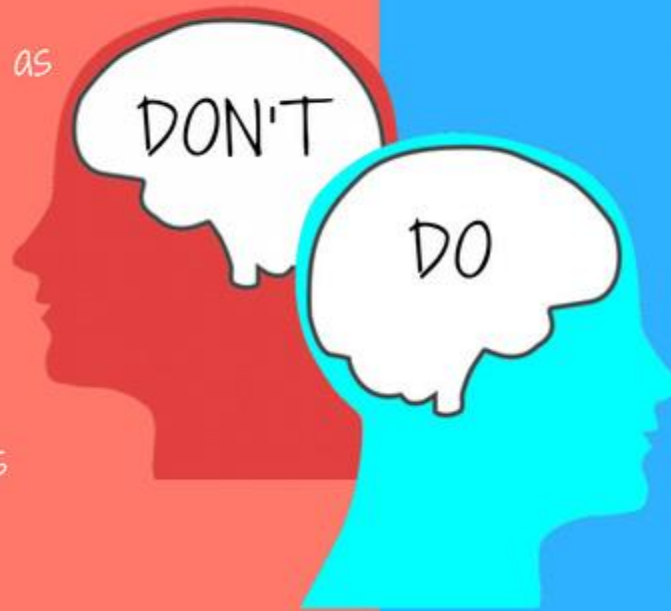


-Don't think of STRESS as

- a threat
- a demoralizer
- pressure
- overwhelming
- debilitating

-Don't focus on problems

-Don't fight stress



+Do think of STRESS as

- a challenge
- a motivator
- an opportunity
- manageable
- energizing

+Do focus on possibilities

+Do embrace stress

Self Employment Learning Objectives:

- How self-employment is viable vocational option
- How self-employment affects benefits planning
- How to set up support system for self-employment
- How to access funding resources for self-employment
- How self-employment is a viable psychosocial rehabilitation option

Why self-employment?

- Stop dreaming, start living
- Experiencing increased number and quality of relationships: professional and personal
- Reach out in life beyond known boundaries
- Make real the American Dream
- Abilities thrive, disabilities shrink, people build bridges from ideas to realization
- Business can become an asset

(Source: Enterprise People Inc., WI)

Why self-employment, focus group:

- People gain pride, can hold their head high
- Role change: book seller, pet sitter, consultant, caterer, Reiki healer, soap maker, plumber, writer, caterer, whole health coach, etc.
- Gain sense of self-worth, self-esteem, self-respect, and improved self-image
- Empowerment, controlling one's own life, and sense of strength
- De-stigmatizing both self and broader community
- Opportunity to increase general quality of life
- Gain unique experience
- Confidence, hope, sense of purpose, and one becomes appreciated

Wellness Support

- WRAP for self-employment or any wellness action plan programs
- Stress management
- Wellness tools (Mary Ellen Copeland), Personal Medicine (Dr. Pat Deegan), Healing Tools (Can Truong)
- Peer support
- Recovery support
- Professional and holistic care support

Self-employment is viable option:

- Fixed income; able to decide on income
- Micro-enterprise Loans
- Vocational Rehabilitation funding and support
- Lifestyle entrepreneur
- Accommodations
- Meaningful work is good for recovery

Keep benefits and exit maturely:

- SSI and/or SSDI
- Medicaid Buy In Insurance or ACA insurance
- HUD Housing/Subsidized Housing
- Veteran Affairs
- Food stamps and other public assistance
- Income based after business expenses so able to keep benefits until exit assistance programs maturely and have financial stability

How Can We Help?

- To assist and identify strengths, talents, and skill sets
- Increase knowledge of work incentives and resources to help individuals pursue their passion
- Learn what others have done to create a place for themselves in the workforce

Building Entrepreneurial Skills

- Take a Different Path
- Stick with Challenges
- Delay Gratification
- Understand your Own Finances
- Volunteer to Lead
- Practice Communication Skills
- Learn from a Mentor
- Help other Businesses
- Keep Learning



- [Entrepreneurship Resources](#) — Information about self-employment and starting a business from the Job Accommodation Network (JAN), a free service of ODEP.
- [Small Business Administration \(SBA\)](#) — Federal agency that provides assistance to current and prospective small business owners.
- [Assets for Independence \(AFI\) Program](#) — U.S. Department of Health and Human Services program that enables community-based nonprofits and government agencies to implement and demonstrate an assets-based approach for giving low-income families a hand up out of poverty; programs may include training on starting a business.
- [Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities](#) — Guide that shows how entrepreneurship education can be implemented and offers suggestions on how to introduce self-employment as an option for all youth, including youth with disabilities.

- [SCORE Small Business Mentors](#) — Seasoned business professionals help entrepreneurs start businesses, grow companies, and create jobs in local communities. Find a [SCORE location](#) near you.
- [Self-Employment: What to Know to Be Your Own Boss](#) — Information from the Bureau of Labor Statistics on self-employment.
- START-UP — Technical Assistance Center, Self-Employment Technical Assistance, Resources, & Training (START-UP/USA), to provide information and guidance about promoting self-employment for Individuals with disabilities as well as serving as a national resource for individuals and agencies wanting to pursue self-employment goals for people with disabilities.
 - [Self-Employment for People with Disabilities](#) (PDF) is the final report of the START-UP initiative. It describes the barriers experienced by the four grantees, the self-employment models tested, the achievements of the grant programs, and case studies of several individuals with disabilities who successfully became self-employed. The report also makes recommendations for adoption by agencies and individuals for realizing self-employment goals.

- [Small Business Development Centers \(SBDCs\)](#) — SBDC advisors provide aspiring and current small business owners a variety of free business consulting and low-cost training services.
- [How to Write a Business Plan](#) — Online training course from the Small Business Administration explains the importance of business planning, defines and describes the components of a business plan, and provides access to sample plans and resources that can help you develop a plan for your business.
- [USA.gov Start Your Own Business](#) — Resources to help you start your own business, including information on programs to help military veterans and minorities become entrepreneurs.



Success: Integrated Support

- Business support
 - Business literacy: business plan, workshops, etc.
 - Circle of Support, Business Team, Enterprise Team
 - Mentors
 - Advisory Boards
- Personal support: stress management wellness/recovery/peer support
- Benefits planning (SSI/SSDI, Medicaid, ACA, housing, etc.)

Funding for Self-employment

- PASS Plan (SSI/ and for SSDI to turn into SSI)
- Vocational Rehabilitation
- Micro-enterprise Loans
- Abilities Fund/Trickle Up Programs etc.
- Ticket to work: AA/AAA Take Charge Program
- Part-time job or full time job (PASS plan)
- Loan: families and friends

Additional Resources that can help!

FACTS ABOUT VOCATIONAL INCENTIVES

Plan to Achieve Self-Support: A program for SSI Beneficiaries which allows an individual to set aside money to pay for education, vocational training, or starting a business. This money is not counted when determining benefits.

SSA has PASS Specialists that review and approve PASS Plans. To get more information call **1-800-772-1213** or visit:

<http://www.socialsecurity.gov/pubs/11017.html#a0=0>

Property Essential to Self-support: PESS

- The Social Security Administration (SSA) does not count some resources that are essential to your means of self-support when SSA decides your initial and continuing eligibility for Supplemental Security Income (SSI)
- SSA does not count property that you can use in a trade or business (e.g. inventory) or use for work as an employee (e.g. tools or equipment). (Different for corporations)
- SSA does not count up to \$6,000 of equity value of non-business income producing property if the property yields an annual rate of return of at least 6 percent (e.g. rental property). However, SSA does not consider other liquid resources (e.g. stock, bonds, notes) as PESS unless you can use them as part of trade or business.

Nisha's Story



9 Ways to Build Resilience



- **Make connections.**
- **Avoid seeing crises as insurmountable problems. Accept that change is a part of living.**
- **Move toward your goals.**
- **Take decisive actions**
- **Look for opportunities for self-discovery.**
- **Nurture a positive view of yourself. .**
- **Keep things in perspective.**
- **Maintain a hopeful outlook.**
- **Take care of yourself.**

Resources for Self-employment

- National Microenterprise AEO:
<http://www.microenterpriseworks.org>
- Start up USA (Technical assistance center):
<http://www.start-up-usa.biz/>
- Abilities Fund: <http://www.abilitiesfund.org>
- Google self-employment and disability
- Book: No More Interviews! Self-employment Strategies for People with Disabilities by Alice Weiss Doyel
- Book: Making self-employment work for people with disabilities by Cary Griffin and David Hammis

100

SIDE HUSTLES

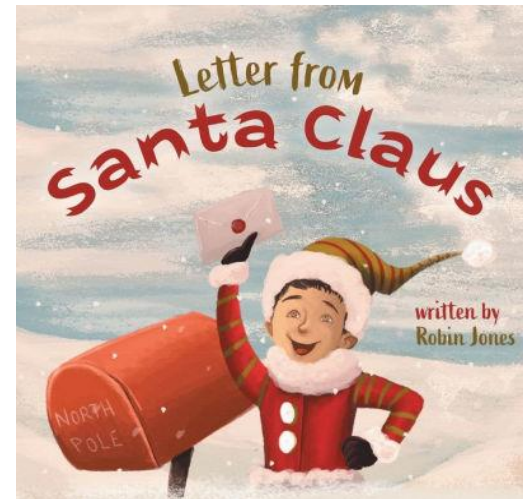
UNEXPECTED IDEAS FOR MAKING EXTRA MONEY
WITHOUT QUITTING YOUR DAY JOB



CHRIS GUILLEBEAU

NEW YORK TIMES BESTSELLING AUTHOR OF THE \$100 STARTUP

Side Hustle – Letters From Santa





- **Utilizing Art- German Funeral Urns (with artwork on them)** - \$ 5000 a month/Penny Portraits of Lincoln pennies into a puzzle makes \$40,000 and counting after investing startup of \$800.

- **Not Your Average Cleaner** – Morning After Party Clean up Service - \$45,000 a year.

- **YouTube Tutorials** - Woman on Food stamps teaches people to make bread - \$178,000 over 2 years

- **Photography Idea-** Throws Confetti at People makes \$15,000 in First Quarter in 2018

Finding Ideas

- **Observation** – What products and services need to be improved?
- **Problem Solving** – What are some solutions to problems via new products or services?
- **Ask Questions** – Why do people spend money? What else are they willing to buy?
- **Experimentation** – Try your ideas out on yourself

Finding Ideas

CLASSROOM: FOUR WAYS TO IDENTIFY MONEymAKING IDEAS

Where do moneymaking ideas come from? From the idea fairy, of course! (Not really. In this episode, you'll learn four easy ways to generate valuable ideas.)



Side Hustles

Established Platforms

- Uber/Lyft
- Turo
- Amazon Flex
- Door Dash
- Grubhub
- Care.com
- Instacart
- Thumbtack
- eBay

Important Considerations



Professionalizing the Business



- Taxes
- Legal
- LLC
- Banking
- Accounting
- Business Plan
- SCORE

Does it Fit Our Service System?





Apprenticeships



Apprenticeships Work!





An **apprenticeship** is a system of training a new generation of practitioners of a trade or profession with on-the-job training and often some accompanying study (classroom work and reading). Apprenticeships can also enable practitioners to gain a license to practice in a regulated profession. Most of their training is done while working for an employer who helps the apprentices learn their trade or profession, in exchange for their continued labor for an agreed period after they have achieved measurable competencies.

<https://www.dol.gov/apprenticeship/toolkit/toolkitfaq.htm#1a>

Points to Consider

- Apprenticeship lengths vary significantly across sectors, professions, roles and cultures.
- People who successfully complete an apprenticeship in some cases can reach the "journeyman" or professional certification level of competence.
- Permanent job at the company that provided the placement.
- Major Shortage of Workers in these fields

5 Facts About Apprenticeships

- Can Extended Beyond Blue -Collar Jobs
- Leave Students with Limited to No Debt
- Earn and Learn
- Many Different Career Paths
- Careers in High Demand!

New York State Resources

- Apprenticeship USA
- US Department of Labor – Apprenticeship Toolkit
- Labor Unions
- Council of Industry
- College Apprenticeship Programs

Resources

Mindset: An Effective Stress Management Tool – Clonlara School –Clonlara.org - 2016

www.positivepsychology.com – Learned Optimism

Habits for Well Being – www.habitsforwellbeing.com –ABCDE Model

Self Employment Starts with You (SESY) study – Laysha Ostrow, PHD (2016)

“It suits my needs” Self Employed individuals with psychiatric disabilities and small business – Ostrow, L., Smith, C., Penney, D., & Shumway, M. (2019)

The Viability of self employment for individuals with disabilities in the United States - Scott Yamamoto*, Deanne Unruh and Michael Bulli (2011)

Recovery – Anthony, Farkas, Gagne, Psychiatric Rehabilitation – 2002

Why Self Employment – Enterprise –People, Inc. , WI

Resources

US Department of Labor -

<https://www.dol.gov/odep/topics/SelfEmploymentEntrepreneurship.htm>

Social Security - <http://www.socialsecurity.gov/pubs/11017.html#a0=0>

100 Side Hustles – Unexpected Ideas for Creating Extra Money Without Quitting Your Day Job - Chris Guillebeau

50 Ideas for a Lucrative Side Hustle – R.L Adams –Contributor -
<https://www.entrepreneur.com/article/293954>

US Department of Labor -

<https://www.dol.gov/apprenticeship/toolkit/toolkitfaq.htm#1a>

New York State Department of Labor - Apprenticeships

<https://labor.ny.gov/apprenticeship/general/registration.shtm>



Thank You!

