



Self-Employment Technical Assistance, Resources and Training

Self-Employment Q & A: Information on Entrepreneurship for Youth with Disabilities

December, 2008

A 2005 poll from Junior Achievement found that 69% of teen-aged youth want to become entrepreneurs. This is not surprising, since the “American Dream” often has been equated to owning a business. In 2003, the United States Department of Labor’s Office of Disability Employment Policy (ODEP) and the United States Small Business Administration (SBA) joined forces to find ways to improve small business opportunities for individu-

als with disabilities. One result of this effort was the publication, Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities, which was developed by the National Collaborative on Workforce and Disability for Youth (NCWD/Youth), a technical assistance center funded by ODEP. This edition of the Self-Employment Q and A highlights some of the important information found within this guide.



There are numerous definitions for entrepreneurship. What are some of the commonalities among the definitions?



Yes, there are many definitions for entrepreneurship. The Road to Self Sufficiency guide defines entrepreneurship as: “the process of finding and evaluating opportunities and risks, and developing and executing plans for translating those opportunities into financial self-sufficiency.” Among the many definitions of entrepreneurship, there are some commonalities such as the following:

- ◆ Entrepreneurs have certain identifiable personality traits including risk taking, commitment, vision, and perseverance.
- ◆ Entrepreneurs undertake certain identifiable activities such as evaluating and developing ways to manage risk in order to gain a payoff.
- ◆ Entrepreneurs work alone or with only a few others to achieve an outcome.
- ◆ Entrepreneurs gain outcomes as a result of their activities such as a new business venture or wealth.

The concept of risk taking is important for youth with disabilities, who often do not have an opportunity to challenge themselves in that way.



What are some examples of legislation that supports entrepreneurship as an employment option for youth with disabilities?



Legislation that supports youth with disabilities in becoming self-sufficient includes the Individuals with Disabilities Education Act (IDEA) and the Workforce Investment Act (WIA), to mention only two. Describing all of them is beyond the scope of this Q and A. More information can be found in the Road to Self-Sufficiency.

Individuals with disabilities are guaranteed the right to a free and appropriate education, under IDEA. Once a student is determined eligible, special education services are provided based upon an Individualized Education Program. IDEA could support students with entrepreneurial activities by ensuring access to 1) entrepreneurial education opportunities; 2) participation in business related clubs such as the Future Business Leaders of America; 3) career assessments that focus on entrepreneurship; and 4) related services, including vocational rehabilitation counseling services.

The Workforce Investment Act (WIA) was passed in 1998. The Act mandated that states and localities use a centralized service delivery



structure, known as the One-Stop Center system to provide most federally funded employment and training services. The One-Stop delivery system provides an array of employment services for everyone, including individuals with disabilities.

In early 2005, the Employment and Training Administration (ETA) of the U.S. Department of Labor issued guidance, "to encourage the workforce investment system to make entrepreneurial training opportunities available for those interested in self-employment." Although, youth services are available through One-Stop Career Centers, frequently these are delivered throughout local communities by eligible youth service practitioners chosen by the Local Workforce Investment Board (LWIB). Some supports that may be of interest to entrepreneurial youth under WIA include employment preparation, education, and employment training through the One-Stop and approved providers; and service coordination by disability navigators.

When WIA was passed in 1998, the Rehabilitation Act of 1973, as amended, was incorporated into the act as Title IV. The scope of services and supports that Vocational Rehabilitation (VR) can provide to eligible individuals is very broad. Service examples include: counseling and guidance; job search and placement assistance; on-the-job or other related personal assistance services; interpreter services, and assistance in starting a small business. Transition services for youth with disabilities are available to those eligible, and services are usually provided during the last few years in school. Support to youth in transition interested in self employment may include assistance with starting a business. Notably, each state has its own guidelines related to what may be required to pursue self-employment as a vocational option. See http://www.start-up-usa.biz/resources/state_policies/state_policies.cfm



How do entrepreneurial and vocational education programs and activities benefit youth?



There are a number of positive outcomes associated with participation in entrepreneurial and vocational education programs and activities, regardless if the person's goal is to start a business. Programs may include group projects with students working together to develop a new product or through a simulation activity. Some of the benefits that have been cited include the following:

- ◆ Improvement in academic performance,
- ◆ Increased ability to problem solve,
- ◆ Development of leadership and managerial skills,
- ◆ Enhanced self esteem, and
- ◆ Improvements in interpersonal relationships.



What are some examples of work-based learning (e.g., education and job training programs) that help students, including those with disabilities, transition from school to work?



Two examples of work-based learning include apprenticeships and co-op education programs. Apprenticeships are organized through formal contracts between a business, the school, and the student. It is a job, where participants receive on the job training and related instruction and may last a year or longer. Since most apprenticeship programs require a high school diploma or equivalent, a pre-apprenticeship program is an excellent option for youth in transition. For instance, YouthBuild is a youth development program for young people ages 16-24 to work toward their GEDs or high school diplomas, learn job skills, and serve their communities by building affordable housing. Co-op education programs allow students to attend high school classes and have a job, during the school day for a limited time period as part of their program of study.

Service learning is similar to work-based learning in that students work outside the classroom on community projects to gain work-related skills and knowledge and to learn how their service impacts the community. AmeriCorps is an example of a service learning program. It is a network of local, state, and national service programs that connects more than 70,000 Americans each year to community projects designed to enhance education, public safety, health, and the environment.

Work experiences have proven to be particularly beneficial for youth with disabilities. It helps them develop work skills and acquire higher paid jobs upon completion of school. For youth interested in entrepreneurship it is important to structure work-based experiences to expose them to self-employment and small business options. Youth with disabilities and their parents need to be informed about work-based learning and other vocational programs and activities within the school so they can choose whether or not to participate.



What is entrepreneurship education?



Entrepreneurship Education is the process of providing individuals with the concepts and skills to recognize opportunities that others have overlooked and to have the insight, self-esteem, and knowledge to act where others have hesitated. Entrepreneurship education, which is sometimes referred to as youth enterprise programs, prepares youth to start and operate a business. According to *Enterprising Youth in America* successful programs focus on the following:

- ◆ Teaching youth about the business world,
- ◆ Responding to the developmental needs of youth through exposure to the business world and mentors,
- ◆ Creating hands-on experiences for youth to operate a business,
- ◆ Responding to employment needs of youth,

- ◆ Helping youth contribute to their communities,
- ◆ Providing services to help youth grow their businesses, and
- ◆ Providing professional development services to entrepreneur educators.



Are there any standards for entrepreneurship education?



Yes, there are National Content Standards for entrepreneurship education. The standards are based on an extensive review of the literature and input from entrepreneurial focus groups who were asked to identify what they do and what skills are needed to become an entrepreneur. The standards are based on the belief that entrepreneurship requires life-long learning. They are divided in to the three major sections: 1) Entrepreneurial Skills, 2) Ready Skills, and 3) Business Functions.

Entrepreneurship skills relate to how the entrepreneur is different from an employee or manager. Concepts and processes associated with becoming an entrepreneur and the personal traits and behaviors associated with them are included. Ready Skills include businesses foundations, communications and interpersonal skills, digital skills, economics, financial literacy, and professional development. Business Functions include activities performed in business start-up, operations and growth and includes financial management, human resources management, information management, marketing management, operations management, risk management and strategic management.

Educators can use the standards in developing and evaluating curricula, learning goals, objectives and activities. The standards can also provide a springboard to develop training and evaluation tools for staff who are working with youth in entrepreneurship programs. Existing programs can also be evaluated against the standards. Lastly, the standards can be used to design a needs assessment to find out what skills and knowledge students possess or need to learn. Additional information on these standards can be found online from the Consortium for Entrepreneurship Education. The link is located under the resource section of this Q and A.



What needs to occur to meet the needs of youth with disabilities interested in entrepreneurship?



NCWD/Youth in collaboration with ODEP created the Guideposts for Success, a comprehensive framework that identifies what research indicates that all youth, including youth with disabilities, need to help them succeed when transitioning from school to adulthood. The Road to Self-Sufficiency provides information on how Guidepost-related activities can be used to support entrepreneurship for all youth, including youth with disabilities. With regard to youth with disabilities some of the Guidepost related activities include the following:

- ◆ Developing transition goals that include participation in entrepreneurial education.
- ◆ Reviewing and if needed modifying existing entrepreneurial curricula to ensure youth with disabilities can participate.
- ◆ Identifying mentors and other role models from the world of business.
- ◆ Providing information about entrepreneurship during career planning and counseling activities.
- ◆ Offering education to parents of students with disabilities about business ownership.
- ◆ Learning about supports and accommodations that can be used to promote entrepreneurship.
- ◆ Becoming aware of ways to finance business ventures including the use of any disability related work incentives.



How can students with disabilities become exposed to entrepreneurship?



Self-employment should be presented as a possible choice during career education and counseling. Otherwise, the student may never know that such an option exists. Some ways to help make sure students with disabilities learn more about self-employment as a work option follow.

- ◆ Bring in business owners to speak to the class on career day.
- ◆ Tour businesses.
- ◆ Interview business owners to learn more about what it takes to start-up and operate a small business.
- ◆ Participate in a job shadowing experience at a small business.
- ◆ Participate in an internship in a small business.
- ◆ Participate in career exploration activities (interest inventories, simulations, games etc...) that take a closer look at owning a business.



What can entrepreneurship education programs do to ensure accessibility to service for youth with disabilities?



Youth with disabilities may need accommodations or supports to participate in entrepreneur education programs and activities. Thus, it is important for interested parties (i.e. special educators, related service staff, educators, vocational rehabilitation professionals, family, youth) to be familiar with possible accommodations. Generally accommodations are not “one size fits all.” Instead, the accommodation must be tailored to suit the person and situation.

Entrepreneurship education programs can contact the Job Accommodation Network (JAN) regarding accommodations and supports. Funded by ODEP, JAN supports the employment, including self-employment and small business ownership, of people with disabilities. The Job Accommodation Network represents the most comprehensive resource for job accommodations available. JAN's contact information can be found in this Q and A under resources.

In addition, to potentially having to make an individual accommodation, publicly funded entities and their programs, must also be accessible to all people. This extends beyond what one may generally think about when considering general access or accessibility such as the ability to enter and move



What should be considered related to financial planning for youth with disabilities specific to self-employment?



Financial planning is important for any entrepreneur. However, in addition, to short and long term planning, individuals with disabilities who are currently receiving Social Security Administration (SSA) cash benefits should also know and understand the impact of income on their entitlement to benefits. There are a number of work incentives available that are designed to assist beneficiaries interested in starting a small business. Since disruption of benefits and cash assistance could cause difficulties, it is recommended that business and benefits planning occur simultaneously. In many instances, family members may be involved with planning and managing finances. Thus, they too, need to be appraised of various SSA rules, regulations and work incentives.

Notably, the rules and regulations associated with SSA benefits may be difficult to understand. This may prove especially true for youth, who may have only recently become eligible for certain types of benefits or who are considering work for the first time. Fortunately, help is available. Social Security funds certified Work Incentive Planning and Assistance (WIPA) Coordinators who can assist with explaining how benefits and cash assistance may be impacted, as well as, how work incentives may prove beneficial to the budding entrepreneur. A list of service providers by state is available online at: <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

SUMMARY

This Q and A has provided a basic overview of the information found in the Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities. The Guide is a resource for schools and organizations working with youth on career exploration and employment options, as well as policymakers who support youth programs. It offers

suggestions on how entrepreneurship education can be implemented in programs and provides information on making mainstream entrepreneurship programs accessible to youth with disabilities. The reader is encouraged to download a free copy at www.ncwd-youth.info or contact the authors at contact@ncwd-youth.info.

RESOURCES

- ◆ Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities -- http://www.ncwd-youth.info/resources_&_Publications/entrepreneurship_guide.html
- ◆ Consortium for Entrepreneurship Education, National Content Standards for Entrepreneurship Education, Preparing Youth and Adults to Succeed in an Entrepreneurial Economy -- http://www.entre-ed.org/Standards_Toolkit/
- ◆ Job Accommodation Network (JAN) -- <http://www.jan.wvu.edu/entre/> -- (800)526-7234 (V) in the US -- (800)ADA-WORK [(800)232-9675] (V) in the US -- (877)781-9403 (TTY) in the US -- (304)293-7186 (V) locally and outside the US
- ◆ Kauffman Foundation -- <http://www.entroworld.com>
- ◆ Mini-Society -- <http://www.minisociety.org>
- ◆ National Collaborative on Workforce and Disability for Youth (NCWD/Youth) -- <http://www.ncwd-youth.info/>
- ◆ NCWD/Youth Guideposts for Success -- http://www.ncwd-youth.info/resources_&_Publications/guideposts/
- ◆ Partners for Youth with Disabilities, Young Entrepreneurs Program (YEP) -- http://www.pyd.org/mentoring_programs/young_entrepreneurs.htm
- ◆ Universal Design for the Workforce Development System <http://www.onestops.info/>

This Q&A was produced using the “Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities”

Authors for this fact sheet are: Barbara Kaufman and Christy Stuart, with assistance from Joan Willis, Rhonda Basha, and Rachel Dorman.

The editor for START-UP / USA fact sheets is Dr. Katherine Inge, Project Director (kinge@vcu.edu).

For additional information, contact:

ODEP at (202) 693-7880

For more information on START-UP / USA, visit:

<http://www.start-up-usa.biz> and <http://www.dol.gov/odep/>

Self-Employment Technical Assistance, Resources, & Training (START-UP / USA), is funded by a cooperative agreement from the U.S. Department of Labor, Office of Disability Employment Policy (Number E-9-4-6-0111). The original document was developed by the National Collaborative on Workforce and Disability for Youth funded by the U.S. Department of Labor, Office of Disability Employment Policy (Number #E-9-4-0070).

The opinions expressed herein do not necessarily reflect the position of policy of the U.S. Department of Labor. Nor does mention of trade names, commercial products, or organizations imply the endorsement of the U.S. Department of Labor. Virginia Commonwealth University is an equal opportunity/affirmative action institution providing access to education and employment without regard to age, race, color, national origin, gender, religion, sexual orientation, veteran's status, political affiliation, or disability. If special accommodations or language translation are needed contact Katherine Inge at: kinge@vcu.edu or Voice (804) 828-1851 | TTY (804) 828-2494.