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# Plan to Achieve Self-Support: There's No Greater Burden Than Potential

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## Plan to Achieve Self-Support (PASS)

Less than one-half of one percent of Social Security Disability Insurance (SSDI) beneficiaries return to work and leave the public benefit rolls. Everywhere, rehabilitation and special education budgets are being pared. Families are stretched financially. Yet there exists a powerful Social Security Administration (SSA) Work Incentive that provides cash relatively quickly to employment seekers (and potentially to those providing services) that gets very little use: Plan to Achieve Self Support (PASS). Given today's ongoing funding challenges, PASS is more vital and necessary than ever, and substantial resources are available to support its use:

- It is promoted through training and websites (see: <http://www.vcu-ntc.org/> and <http://mntat.org/passplanswebcast/index.htm>)
- SSA has a team of nationally distributed PASS Specialists (see: <http://www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm>); and
- There are local experts (see: <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>).

In spite of this, ***fewer than one percent of those eligible for a PASS have one.***

This is rather remarkable when PASS represents a huge untapped resource that puts money directly in the hands of people who need resources to find and keep employment through earned wages or business ownership. And, few rehabilitation agencies take advantage of assisting folks with their PASSes, with which employment seekers, in turn, could purchase services. Statistically, about 30% of people served in community rehabilitation programs have what are known as "perfect PASS" scenarios — that is, PASS *potential* that takes only a solid career goal and a budget to get approved. The perfect PASS occurs when an individual receives both Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI).

## PASS Stats

The Social Security Administration (SSA) reported in 2010 that 2,697,963 Americans received both SSDI and SSI. The *potential* amount for PASSes represented is in the neighborhood of \$37,771,482,000. Let's just call it \$38 billion. Billion, with a B. All of it is consumer-controlled money to get a job, earn a college degree to enhance employability, acquire specialized skills, buy job development and coaching services, cover transit costs, etc. \$38 billion. Based on our current experience, the average PASS we develop is for 24 months at \$7,000 per year.

(Just an aside: there are roughly 5,000 Community Rehabilitation Programs (CRP) across the United States. On average, a CRP serves 100 individuals, 30 of whom are concurrent recipients with *potentially* — there's that word again — \$2.1 billion (\$2,100,000,000) in additional income from selling employment services to consumers nationally using PASS. To bring it down to the local level, 30% of the average 100 people attending a CRP will be concurrent recipients. So each CRP has an additional \$420,000 available for employment!)

PASS is not something most people with significant disabilities ever hear about. Families certainly are not made aware. Most front-line employment staff in community rehabilitation programs have only a cursory understanding of PASS *potential*. And the \$38 billion is only counting concurrent recipients. People receiving just SSDI or just SSI can also qualify for PASSes with just a bit more effort.

## Lifespan Stages of a Pass

A substantial myth also surrounds the complexity of developing and overseeing a PASS, when in fact, PASS plans are easy to comprehend and manage. The general lifespan stages of a PASS include:

**Stage 1:** Conceiving of a PASS

*Risk: Very Low*

**Stage 2:** Running the preliminary numbers

*Risk: Very Low*

**Stage 3:** Drafting the PASS on the SSA form, including the Career Goal, budget and timeline of events, factoring in services to be purchased, etc.

*Risk: Low (Investing some writing time)*

**Stage 4:** Sending the PASS application to SSA

*Risk: None.*

**Stage 5:** SSA calls to review the PASS/Offer Edits

*Risk: Very Low (Small time investment)*

**Stage 6:** SSA approves the PASS

*Risk: Very Low*

**Stage 7:** SSA starts sending Employment Seeker a new SSI check or more SSI due to the PASS

*Risk: Very Low*

**Stage 8:** The PASS funds are spent & accounted for

*Risk: Low (Assuming Plan is followed)*

PASS is easily modified with SSA approval, and when mistakes are made, SSA has always been quite forgiving.

## PASS Case Studies

Here are just a few examples of recent PASSes we've assisted folks with.

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**1. Steven**, a young man on the autism spectrum transitioning from high school, was on track for referral to a local day activity center. In the last year of high school his family became aware of Customized Employment (CE) options and reached out for assistance for community employment. In partnership with state Vocational Rehabilitation, Steven's local high school, local adult service agency, family, friends, and family business and social relationships (local church, local business owners the family knew), we began working with Steven. Over a period of about 6 months Steven's family, all others involved, and invited community members, supported the school transition staff and a local customized employment provider to engage in a variety of Discovery activities, home visits, and local informational interviews (For more information please visit: <http://mntat.org/informationalinterviewawebcast/index.htm>). Eventually the Discovery process revealed three vocational themes: construction/building, transportation, and agriculture. (For more information please visit: [http://griffinhammis.typepad.com/florida\\_rural\\_routes\\_to\\_e/2011/08/discovering-personal-genius-vocational-themes.html](http://griffinhammis.typepad.com/florida_rural_routes_to_e/2011/08/discovering-personal-genius-vocational-themes.html))

From there Steven's home-based business developed, and within six months it moved into a local cabinet shop, as a business-within-a-business, where Steven builds and sells wishing wells (Construction/Building theme) for \$500 each, Bat Houses (Agriculture theme) for \$40 each, and karate boards/bricks packages (Construction theme) for \$30 each. His business started at home and then through the Lists of 20 (a component of the Griffin-Hammis job development strategy), he developed the business relationship with the local cabinet design and fabrication company, which had quite a bit of extra space.

Steven's CE provider also negotiated a wage job at a local large equipment rental company, where he uses a high-pressure washer to clean large construction equipment (Construction and Transportation themes). His co-workers are also teaching him the basics of backhoe operation, Stephen's core motivation!

The local Small Business Development Center assisted when the business idea was initially proposed and continues to provide technical assistance. Funding was amalgamated from multiple sources:

- Six months of final transition School Staff funding
- Medicaid waiver self-directed community day services funding
- State Vocational Rehabilitation CE services and business equipment funding
- A local small community business development grant
- A \$9,000 PASS that was developed and approved to support business operating expenses, materials, supplies, web site development, and ongoing internet access fees.

PASS, by default, is mainly building operating capital in the business each month, and by the end of 18 months will have provided \$9,000 in operating capital, while simultaneously paying for business operating expenses.

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**2. Antonio** worked for almost 20 years in a sheltered workshop. After leaving the workshop, his parents and sister connected with a local Customized Employment provider, and asked, "Can Antonio work?"

Antonio and his employment staff, using Discovery, spent time learning about Antonio's interests, abilities, tasks he performed, and needs by exploring his preferences and relationships in the local community. Among other insights a strong Organization theme was discovered: Antonio folded, put away, and hung his clothes—and also reorganized his room—twice nightly. Antonio's team eventually returned to the first location visited, a family entertainment business, using a family connection as an introduction.

Antonio and his staff observed and analyzed the work that occurred there, looking for duties and tasks that interested and "fit" him. Negotiations ensued with the business owner, focusing on ways that Antonio and the business could meet each other's needs. During these negotiations, the business owner shared his need for a ticket-counter machine that would save the business money. Ultimately, a job was created by reassigning duties that fit (token removal from arcade games, counting and organizing tokens to be sold to customers, set up for dinner buffets, removing tickets from a ticket-counter machine, light cleaning tasks, and other duties) and also utilizing Resource Ownership techniques using a Plan to Achieve Self-Support (PASS). The 2-year PASS purchased the ticket-counter machine (\$14,000), paid for initial work support and training (\$4,000), and also paid for transportation to and from work (\$1,000)

Antonio has been working in his first competitive, community-based job since October 2008.

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**3. Bill** was served by a local Vocational Rehabilitation (VR) office in a very economically depressed region of the state. Bill faced significant barriers to employment, due to autism and an intellectual disability. A year and a half earlier, his case had been closed by the local vocational rehabilitation office as “unemployable.”

His new VR counselor took the lead in developing a customized employment team. Bill’s team identified a few overarching employment themes including the strongest ones: manufacturing and furniture. They began a series of informational interviews in related trades, including talking to a local Small Business Development Center (SBDC) counselor. Bill and the VR counselor returned to the SBDC counselor to continue exploring self-employment.

Bill and his team developed an employment goal: self-employment providing local furniture manufacturing facilities with production floor maintenance, mainly the abatement of sawdust. This service allows the companies to maintain a more productive and much safer workplace.

At the request of Bill and the VR counselor, a business/financial plan was outlined and written with the SBDC counselor, including funding through both VR and a PASS. An economic development program was approached during this process and additional funding was secured. The bottom-line contributions to his company:

- Economic Development Project: \$20,000 for mechanized floor cleaning machine
- State Vocational Rehabilitation: \$2,500 for work clothes, safety equipment, shop vacuum, and job coaching
- Plan to Achieve Self Support (PASS): \$2,928 over 12 months for: insurance, cell phone, transportation, saw and tools, safety equipment.

Bill is operating his company, netting \$9.50 an hour and looking for more customers.

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**4. Adam** showed strong interest and skills in working with plants (an Agricultural theme). But through informational interviews in several companies the team found that much of the watering and other tasks done at larger nurseries generally happen early in the morning. Due to the medication that Adam takes to control seizures, getting up early was difficult. This got the team thinking about self-employment as a possibility for

Adam to reach his vocational goal without the rigid schedule required in many wage employment positions.

A PASS was written to help Adam start his own business, which focuses on growing and selling plants (various ground cover varieties) to local retail stores that sell plants. The PASS provided funds to purchase business consulting and accounting services, a green house, van modifications to accommodate his wheelchair, a business license, and marketing materials.

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**5. Deborah's** employment desires suggested a job that involved organizing (Organization theme), preferably in an office environment. In the process of job search, the Employment Specialist working with Deborah met with a local company that sold cell phone contracts, inquiring about the work that was done there. The supervisor for the Customer Service Department explained that the role of Customer Service representatives primarily involved selling cell phone packages over the telephone.

When asked which task didn't get done, or didn't get done to the supervisor's satisfaction, the supervisor immediately responded "filing"! She said that "filing" was a bad word in the customer service department and that employees sometimes paid their own children to do it. The employment specialist later learned that customer service representatives get paid commissions based on sales, and that sales don't occur when employees are filing.

An employment proposal was presented to the company outlining the benefits of hiring Deborah to organize their paperwork. The proposal outlined key benefits as improving efficiency, saving money, and improving morale among the customer service representatives. To begin, Deborah was hired for 20 hours a week to organize and file the paperwork and used a PASS to cover many of the supports that made her job successful, including employment consultation, some modified office equipment, and on-going support provided by a co-worker to help her transition between tasks throughout the work day.

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**6. Lucien** is a young man who recently graduated from high school and lives in a rural county where wage jobs are hard to come by. He has an intellectual disability and also uses a wheelchair. He owns a support dog and requires some personal supports. When



we began the Discovery process it became clear this job seeker had a lot of social capital. Over 300 people attended his graduation party and he is known throughout the town. His Ideal Conditions of Employment indicated that a home-based business might be a means of accommodating some of his personal needs, reduce his reliance on meager local transportation options, and provide economic opportunity in keeping with his skills and interests.

His team discovered that Lucien had real “people” skills, and sales experience from auctioning videos on Ebay. With some additional training Lucien gained additional computer skills. After doing some market research he gravitated towards becoming a Notary Public. Lucien and his family drew on many of the 300 people attending his high school graduation party, seeking out potential customers for his new company. With the support of DD Council project grant funding a business plan was developed, along with a PASS. Vocational Rehabilitation and the community rehabilitation program are contributing business and job coaching. The PASS is covering a number of start-up costs including licensing, marketing, signage, website development, and office supplies.

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**7. Charise**, a woman with a brain injury living in the Midwest, had spent several years at home. She had a strong desire to work, but she wasn’t sure what she could do. She received a flyer in the mail about a self-employment workshop and decided to give it a try. At the workshop she became acquainted with a local employment provider who offered to help her do some Discovery and determine if wage or self-employment made more sense.

Over a period of about three months the employment provider engaged in a variety of Discovery activities with her, her family, and her friends including home visits and informational interviews with several local business owners. While several ideas were generated, there was one idea that seemed to suit her best. The idea came from her friend who worked for the local police department. He had shared that he saw a need for a mobile key making business. After reviewing all the Discovery information, it became clear that the idea suited Charise’s preferred working conditions.

Over the next 6 months, Charise and the employment provider conducted a feasibility study to determine if the business idea was viable, and to assure it would truly fit her needs. During that time Charise also applied with the state Vocational Rehabilitation

agency. The feasibility study revealed there was indeed a need for a mobile locksmith business in the area and also confirmed the business idea was a good fit for Charise.

Charise worked with her employment provider and vocational rehabilitation counselor to create a business plan. She received \$10,000 from vocational rehabilitation and was approved for approximately \$18,000 in PASS funds to cover the cost of a truck, equipment, tools, inventory, training, and professional organization membership. Since her state's vocational rehabilitation agency requires a consumer match, the PASS was critical for her in meeting that requirement. Additionally, she continued to receive customized employment services from her employment provider, which were funded through the state Medicaid Infrastructure Grant (MIG). Not long after her business started, she secured an \$80,000/year contract with an apartment management company to provide key making services for all their residences. Her business is going strong, and the PASS played a critical role in making the venture a success.

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We hope these examples get your creative juices flowing and encourage you to help someone access a better life. And, now that you know about PASS and the billions available to help people get out of poverty, you can help that transitioning special education student skip day-program segregation and go directly into a job, or start their own company, and, yes, purchase services from a community agency. What are you going to do?

Now that you know about PASS, ethically you are bound to tell folks you serve that there is the path to a better life. Yes, it involves some math and dealing with a towering bureaucracy. Still, the *potential* PASS holds for helping people succeed is enormous. *There's no greater burden than potential.*

For additional information you may wish to visit these sites:

<http://griffinhammis.com/>

<http://jobsquadinc.blogspot.com/> [http://www.youtube.com/watch?v=AG6uru\\_QwiU](http://www.youtube.com/watch?v=AG6uru_QwiU)

<http://www.employmentreformresources.com/>

<http://www.start-up-usa.biz/> <http://ruralinstitute.umt.edu/transition/>

<http://www.socialsecurity.gov/redbook/>

<http://passplan.org/>

<http://www.ilr.cornell.edu/edi/pass/>

<http://db101.org/>