



Career Accounts: How Individual Budgets Impact Work Outcomes of People with Psychiatric Disabilities

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Today's presentation

1

How self-directed care approaches use individual budgets to enhance outcomes

2

Potential for individual budgets to enhance the effects of IPS supported employment services

3

Impact of Career Accounts on work & financial well-being

Career Accounts

- ✓ A Career Account is a flexible fund for people receiving vocational services
- ✓ It allows participants to manage a personal budget from which they purchase goods & services for job seeking, career development, & employment.
- ✓ This is a self-directed care approach to supported employment.

(Cloutier et al., 2006)



Use of Flexible Funds in State VR

- Nationwide Telephone Survey of Rehabilitation Purchasing Practices – examined consumer-managed funding mechanisms in public VR; 23 states reported issuing cash, checks, vouchers, or reimbursements directly to service recipients
- Amounts ranged from \$25 to \$1,000, and a \$500 limit in all but 2 states.
- A common practice in some states, in other states it was reserved for emergencies or limited to a specific disability group such as visual impairment.
- In some states, direct cash grants were made to clients to provide start-up capital for micro-enterprises or businesses owned and operated by the client.
- Cash grants also were permitted for employment-related expenses such as vehicle maintenance or repair, housing assistance, and the purchase of tools, uniforms, or equipment.

Study of How MH Self- Directed Care Enhances Work & Careers

216 people with SMI in Texas public mental health system were randomly assigned to SDC with flexible funds versus services as usual and followed for 24 months.

Impact on employment: SDC participants were more likely to be employed than those in the control group

Impact on education: SDC participants were more likely to be attending classes than those in the control group

Cook et al., 2019, *Psychiatric Services*

Sources of Flexible Funds

- State VR
- Medicaid waivers & demonstration grants
- PASS Plans
- School Districts
- Philanthropic Organizations
- State Mental Health Authority

Cloutier, H., Hagner, D. et al., (2006)



IPS Supported Employment Principles

- **IPS is open to anyone who wants to work – people aren't excluded on basis of diagnosis, hospitalization history, criminal justice involvement, or work readiness**
- **Focus on competitive employment – people helped to find jobs in the open labor market, minimum wage or above, full or part-time work**
- **Rapid job search – people can start looking for jobs within 1 month of entering the program, pre-employment services are not required & kept to a minimum**
- **Targeted job development – based on the individual's interests, employment specialists build relationships with employers to learn their needs**

IPS Principles (continued)

- **Client preferences guide decisions – job seekers indicate job preferences, types of job support wanted**
- **Individualized long-term supports – support provided for as long as needed, without arbitrary time limits**
- **Integrated with treatment – employment specialists meet at least weekly with the rest of the care team**
- **Benefits counseling included – people receive individualized & comprehensive to make informed decisions about starting or changing jobs**

Impact of Self-Directed Career Accounts on Vocational Outcomes of IPS Recipients

- Study purpose: to evaluate impact of flexible funds called Career Accounts on work outcomes of people receiving evidence-based practice supported employment using IPS
- Randomized controlled trial in which one group (n=28) of IPS participants had access to \$950/yr for 1 year for career expenses & the other group received only IPS services (n=32).



Career Accounts Program Steps



Virtual meeting with support broker (1 hour)

- Orientation to the program
- Vocational goal setting
- Development of draft budget



Calls/texts/emails with support broker (over 1-3 weeks)

- Finalize the purchases & budgeted amounts
- Budget approval & purchases made
- People use their purchases & work toward employment goals



End of 1st, 2nd, 3rd, & 4th quarter

- Quarterly review of progress toward goals
- Develop next quarter's budget (except for 4th quarter)
- Transition plan (beginning of 4th quarter until program exit)

Career Account Broker Activities



Helps person select which vocational goals they want to pursue using Career Account funds



Helps prepare quarterly budgets for \$950 per year



Submits budget for approval along with vocational goals



Suggests & helps navigate community resources



Manages the budget & makes purchases for the person



Conducts quarterly reviews of progress towards goals



Does not replace IPS services, but supports their use

Study Outcomes Collected via Interviews & Administrative Data

Competitive
Employment Status

Job tenure

Earnings

Hours Worked

Financial Well-being

- Financial Distress/Financial Well-Being Scale (Prawitz et al., 2006)



Career Account Purchases & their Career Relevance

- Bicycle for travel to & from work.
- Public transportation to job interviews
- Fitness tracker watch to build physical stamina for work
- Gym membership for fitness & stress reduction
- Calm App for job interview anxiety reduction
- Food store gift card for healthy lunches at work
- Smart phone to contact prospective employers
- Job training & work skills classes to advance career
- Laptop for job search & remote work
- Ergo keyboard & large monitor for remote work
- Internet service for job search/remote work
- Haircuts for job interviews
- Professional clothing, uniforms
- Orthopedic work shoes
- Steel-toed work boots for safety
- Calendar, alarms & watches for prompt arrival at work
- Class prep for licensures & certifications

Effects of Participation in Career Accounts Compared to Control Group

(Multivariable generalized linear models controlling for age, gender, race, education, & year)

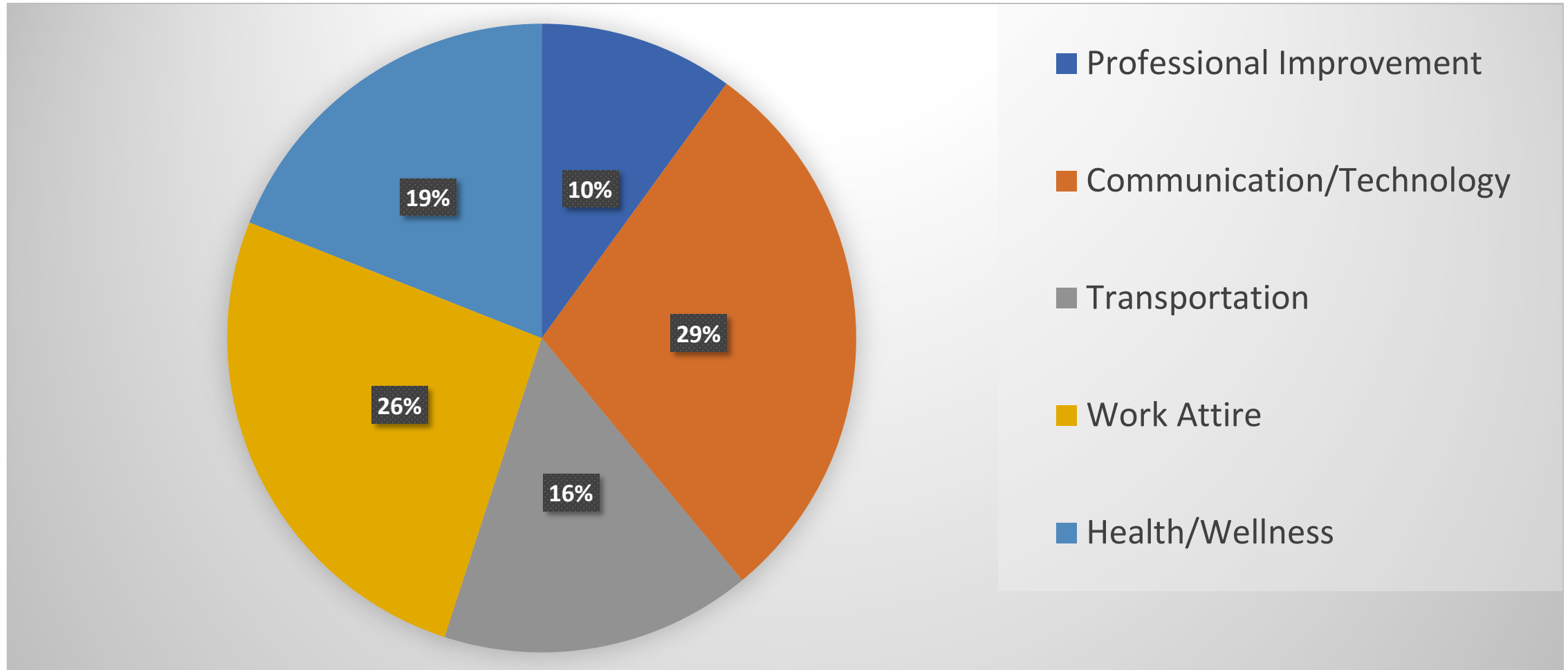
	OR, IRR or B	95% CI or SE	p-value
Competitive employment¹			
Study condition (Career Accounts vs Control)	1.46	.46-4.63	.519
Average job tenure, days²			
Study condition (Career Accounts vs Control)	2.41	1.34-4.32	.003
Total days employed²			
Study condition (Career Accounts vs Control)	2.36	1.30-4.29	.005
Total Earnings, \$²			
Study condition (Career Accounts vs Control)	2.45	1.34-4.49	.004
Increased Financial Well being³			
Study condition (Career Accounts vs Control)	1.34	.43	.002

¹binary logistic model, ²negative binomial model, ³linear model

OR=odds ratio, IRR=incident rate ratio, B=unstandardized Beta, SE=standard error CI=confidence interval, Ref=reference

Cook et al., in press, *Psychiatric Services*

Career-Related Purchases



Each additional \$100 increment in Career Account expenditures was associated with longer job tenure, more days employed, and higher total earnings. $p < .05$)



Transitioning from the Career Accounts Program



- Important to begin planning the quarter before a person exits the Career Account program so that important resources can be maintained
- Employment specialists can work with case managers to make plans so that resources continue
- PASS Plans can be considered for people with goals to continue in self-employment
- People can consider student loans to enable them to complete their degrees



Take Home Messages

- IPS supported employment recipients with access to a flexible financial fund for vocational goods & services worked more hours, made more money, stayed at jobs longer, & had greater financial well-being than those receiving IPS alone.
- The most frequent purchases were for technology & communications, professional clothing, & health & wellness needs.
- Study results suggest that people with psychiatric disabilities need additional resources when trying to work, which are best provided through a flexible fund.

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