

10 QUESTIONS about **SELF-EMPLOYMENT** FOR PEOPLE WITH DISABILITIES



How can you get the support of the business community?

How much does a small business cost?

How do you finance a small business?

and more!

Two-thirds of people with intellectual disabilities don't have jobs.

Let's change that.

People with disabilities have tremendous gifts and talents to bring to the workforce. But according to a recent Gallup survey:

- **Two-thirds** of adults with intellectual disabilities are not employed
- **38 percent** of those who work are employed in sheltered workshops
- **Just 9 percent** of those who work are self-employed

Self-employment is the ideal option for many people with intellectual and physical disabilities: it offers unmatched flexibility and makes the most of individual interests and skills. So let's explode the myths and answer the questions that keep more people from pursuing this career path.



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Making Self-Employment Work for People With Disabilities!

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QUESTION 1



Q: Entrepreneurs are known to work 80 hours per week and to “do it all” —from sales to bookkeeping. How is an individual coming out of a special education resource classroom going to know how to do this?

A: Although it is true that many business owners work long, hard hours, it is also true that many others do not. Profitable businesses allow owners to hire others to do much of the work, and many small businesses do not require 80 hours per week for operation.

Still, the work can be challenging, especially to someone who has been deprived of a work ethic through unpaid “experiences”, who has improper work supports, or who has been sheltered from typical expectations of career achievement. Starting a part-time or after-school business may be a worthwhile family activity that counteracts low expectations commonly afforded individuals with high support needs.

QUESTION 2

Q: How much does a small business cost?



A: Start-up costs for small business are as wide ranging as business ideas. Many microenterprises are started with little or no money and grow over time. Most small business in the United States cost less than \$10,000 to start, and examples of businesses owned by people with disabilities show that the costs average approximately \$5,000 (Doyel, 2000; Newman, 2001; Wells Fargo/Gallup, 2006).

Ongoing support costs vary depending on the person and his or her disability, but these supports (e.g., transportation, medication, instructional assistance) are necessary even if a business is not started and can sometimes be reduced through the use of Social Security Administration (SSA) work incentives.

QUESTION 3

Q: How does someone finance a small business?



A: A host of revenue sources are available. As traditional developmental disability and mental health services funds become increasingly individualized or “portable,” personal budgeting and control of individual rehabilitation and treatment money grows.

Currently, changes in state and federal policies are giving individuals with disabilities more control over disability funds, and many people are able to redirect their money away from traditional agencies and into their own hands through fiscal intermediaries or families. Individuals in some states, are able to create a personal budget, using funding that once went directly to a service provider to buy the goods and services needed for success. For example, someone who generates \$12,000 per year in state funding that goes to the sheltered workshop is, in some states, able to redirect that money into a personal plan for a job or business and to draw on those funds for as long as needed.

QUESTION 4

Q: Should families be involved in an individual's small business?



A: Family support is evident in many small businesses. This is often a critical natural support and is traditional throughout the world. Families can hire sons and daughters, make them partners in existing businesses, launch new enterprises with them, or loan or give them money to support a business.

Many American families save for years to fund college for their child; similar savings could be used for a career that might include small business ownership.

QUESTION 5

Q: How small is too small for a business?



A: A business should generate revenue for the owner and employees, if any. Typically, businesses grow in stages, as do earnings. A carefully planned approach should be used to generate money to live on without disqualifying the individual from the safety net of various benefits systems, such as Social Security and subsidized housing, until these resources are no longer required.

Individuals facing unemployment or sheltered employment almost always earn more money in their businesses than the national average earned through sheltered work *(Butterworth et al., 2012; Cимера, 2007; Newman, 2001)*.

QUESTION 6



Q: If a person can't read or write, how can he or she be expected to operate a profitable business?

A: Operating a small business is always a matter of degree. Although many small business owners perform most of or all the necessary functions, many others do not. Writing a business plan, for instance, is outside the expertise of many entrepreneurs, so business consultants exist to assist in such matters.

Literacy is not a prerequisite for business ownership. Inventiveness and support focused on accomplishing particular tasks are required. For instance, if someone cannot write but must complete invoices at the point-of-product sale, perhaps customers can fill out their own receipts; the owner can be guided by a graphic interface on a touchscreen computer; or an employee or business partner can manage these tasks.

QUESTION 7

Q: Can a business sustain interruptions when the owner has significant health problems or requires numerous breaks for medical and therapeutic treatments?

A: A small business naturally contains the capacity to accommodate a host of personal needs. Some business owners close on Wednesday afternoons to allow for golf games; others close on Wednesday afternoons to attend physical therapy.

However, a business with limited hours of operation may suffer significant financial setbacks, so having an employee or business partner who can carry on in one's absence is a wise support strategy. The business-within-a-business strategy also provides additional customer care because the host company generally maintains typical work-hour coverage.



QUESTION 8

Q: There are almost no jobs in rural America. How can a business survive in such a depressed environment?



A: Despite the misconceptions, rural communities are rich in opportunity. People still buy goods and services locally, and products generated in rural areas are often sold in more populated communities. The challenge remains matching a person's interests and talents to a salable idea. Taking a discovery approach leverages the skills and passions of the individual and matches them to community needs.

The person, not the market, however, must always come first to ensure commitment to the process. There are always unmet needs and uncompleted work in all communities. Matching a person who can do the work or fill the need with the customers is a challenge that is proving successful in rural communities worldwide *(Griffin, Flaherty,*

et al., 2001; Griffin & Keeton, 2009; Sirolli, 1999).



QUESTION 9



Q: Many students and adults with disabilities appear unmotivated by money. How can they be expected to run a real business?

A: Many students and adults with significant disabilities have not been exposed to family or professional expectations of career success. Transition-age students, if they receive any inclusive vocational training, are typically exposed to entry-level jobs through unpaid work experience.

Unpaid work experience can be especially helpful to students, families, and educators in discovering individual talents and passions. However, having only unpaid work opportunities is unnatural. Eliminating pay also affects motivation; most youth who have paper routes, flip burgers at fast-food restaurants, babysit, or mow lawns expect to be paid and draw a critical connection between effort and reward by using their earnings for desired activities and goods. Creating opportunities to use personal talents, to explore various work environments, and to learn the connection between effort and pay is essential for all people.

QUESTION 10

Q: The business community and business-related agencies, such as small business development centers (SBDCs), are not inviting to people with disabilities. How can they be persuaded to help?



A: Most business development professionals have little exposure to individuals with disabilities. Nonetheless, they are generally welcoming; and if publicly funded, business agencies are obligated by law to assist these individuals. Seeking assistance does entail an educational process.

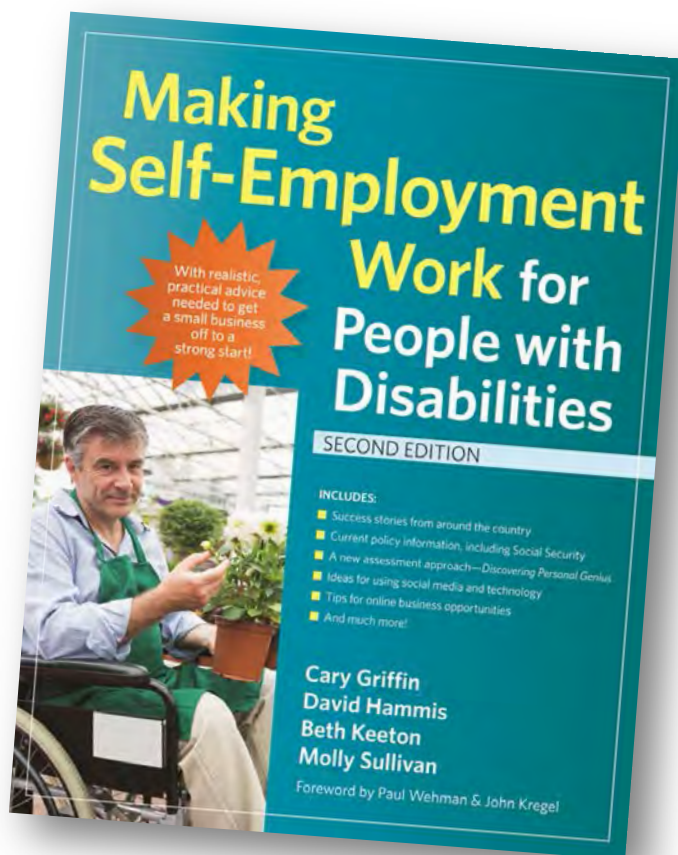
It is wise to enter an SBDC, TBIC, or other program office with some ideas but without expectations for full service; these offices are underfunded and their staff are overworked. However, they are willing partners and are generally excited by the opportunity to start a new venture. The SBA's website gives locations of local consultation services (see <http://www.sba.gov/regions/states.html>).



This Q&A was adapted from

Making Self-Employment Work for People with Disabilities, Second Edition

by Cary Griffin, David Hammis, Beth Keeton, & Molly Sullivan



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THE DEFINITIVE VOLUME THAT WILL HELP GUIDE, DEVELOP AND NAVIGATE THE INCUBATION OF A SMALL ENTERPRISE BY A PERSON WITH A DISABILITY.”

—Rick Rader, M.D., FAAIDD, Director, Morton J. Kent Habilitation Center, Orange Grove Center; Editor-in-Chief, *Exceptional Parent Magazine*



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