

Self-Employment and Small Business Ownership: It Works for Many People

By Tammara Geary, Cary Griffin, and Dave Hammis

Self-employment is booming across America with an estimated 20 million Americans owning home-based businesses. The self-employment rate is growing at over 20% annually. Between 1990 and 1994, microenterprises (businesses employing 1 to 5 workers) generated 43% of all new jobs in the United States and in the past decade, 60% of microenterprises were owned by women. All of these businesses created more jobs than the entire Fortune 500 combined. This cultural and economic shift focusing on individual opportunity, which appears to be largely unaffected by good or bad economic times, is a great career option for many individuals with significant disabilities.

Self-employment and small business ownership is truly the ultimate in customization. It matches a person's interests, talents, preferences, contributions, environmental conditions – an individual's ideal conditions of employment – with a market that will buy a product or service within the community. Putting a little creativity to work, a truly person-centered business can be developed that uses the design of the business to maximize the individual's strengths and compensates or accommodates for weaknesses, adding supports as needed for success.

Anyone can own a small business if proper support, adequate financing, and paying customers can be secured. Individuals with significant disabilities ranging from autism, to mental retardation, to cerebral palsy, to various mental illnesses, to brain injuries and spinal cord injuries own and operate successful businesses. The disability label has little to do with it. It is more about the individual's strengths and interests, and a marketable product or service.

Businesses are highly individualized and represent a variety of products and services. Some examples of products and services of the businesses of people with disabilities include:

- Construction equipment rentals
- Accounting and bookkeeping services
- Pet gift baskets
- Mobile dog grooming
- Chicken and egg production
- Art
- Photography
- Technical writing
- Popular writing
- Snack and drink vending
- Bait vending
- Gourmet dog biscuits
- Fashion and apparel manufacturing, design, and/or retail
- Property inspection
- Property management
- Landscaping
- Restaurant and catering
- Jewelry making

- Truck driving
- Construction materials cost estimation
- Computer repair
- Desktop publishing
- Computer assembly
- Small engine repair
- Transmission rebuilding
- Power-washing service
- Carpet-cleaning service
- Firewood delivery
- Flower arranging
- Water filtration systems sales
- Greeting card design
- Farming
- Disk Jockey and entertainment services
- Arcade
- Towel laundering service
- Themed birthday party services
- Martial arts demonstration and classes
- Greenhouse and plant sales
- Trunk show - unique home décor items
- Computer tutoring
- Moving company
- and many more.

Clearly, businesses and business ideas take many forms. The beauty of it is that each business is driven entirely by the business owner's interests, strengths, and ideal conditions of employment.

Besides being highly person-centered, self-employment has several benefits. Just a few of them follow.

1. It offers some level of flexibility in that people can set their own hours, decide if they want a part-time or full-time business, can accommodate for breaks or off-time related to disability issues, etc.
2. Supports are fairly easy to put in place for a business owner in part through the design of the business. Family support and participation are fairly typical in any small business. And with good planning, steady business development, and cultivation of customers, there is always the option of hiring somebody to do things that the business owner can't do or doesn't want to do.
3. There are several sources of funding that can be used alone or in combination to support small business formation for people with disabilities. Besides the various loan programs, the VR system along with other state administered funding, and WIA providers can fund self-employment development. In addition, the PASS plan through SSA is an excellent resource for many people.
4. If people are already receiving SSA benefits, there is a regular form of income to cover essential living expenses. This relieves the business of the burden of having to generate an immediate profit to support the owner's living expenses (a highly

unlikely outcome in any event) allowing the business time to develop its customer and revenue base.

5. Self-employment represents one of the few options to grow wealth for people receiving SSA benefits. For instance, the resource limit for SSI recipients is \$2000. However, with a business set up properly, a business owner on SSI can have unlimited resources in their business account. This makes it possible to harvest the profit later for major business and personal purchases.

In one example of self-employment, Molly shared her interests in technology with her VR Counselor who then paid for a series of Microsoft certification classes. Molly began working as a part-time computer instructor at the local community college, but panic attacks resulting from her psychiatric disability, and exhaustion stemming from her Fibromyalgia caused her to lose that job. With assistance from the local VR office, an employment provider, and a business design team including a local SBDC advisor, she began her mobile computer help desk business. The business provides various computer user support services, including setting up home systems, installing and updating software, minor hardware installation and repair, internet connection, and user coaching and tutoring. Initially she specialized in assisting the growing community of retirees interested in learning basic computer and internet skills. The business later branched out to include desktop publishing specializing in formatting and printing local church and civic club newsletters.

The design of the business matched Molly's ideal conditions (flexible schedule to accommodate disability issues, interest in working with computers, strong preference for mobility, interest and preference in working with seniors, some work with people and some not, a need for an easy pace and no pressure to help manage panic attacks, etc.) with a service (user support) and a market, i.e. retirees/seniors who have money and will buy this service. These are all pieces of a successful business.

For many, like Molly, self-employment offers the person-centered flexibility, accommodation, and real customization needed to support success where there had been only struggles. For many people, self-employment offers an elegant and relatively simple solution to individual problems of employment.

More information and examples of other small businesses are available at <http://www.griffinhammis.com>