Entrepreneurship or Self-Employment as a Viable Option for Individuals with Disabilities

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"Teaching you to grow your business and work skills"
Based on *Developing Talents* book, the project helps those on the autism spectrum figure out their talents and skills, strengthen their communication skills, and prepare for work or small business ownership.
What

If our kids, students and clients on the spectrum learned how to navigate the social world by operating a small business as a teen?
How

Fast would they learn to pay attention to others’ needs when they understood that income and ownership could follow?

Self-employment can be a wonderful teacher!
Microenterprise Development

Microenterprise development is an income generating strategy that helps poor, low- to moderate-income, and other disadvantaged or under-served individuals start or expand microenterprises (or micro-businesses).
Microenterprise Definition

- Five or fewer employees, often just one
- Start-up costs of $35,000 or less
- Generally do not meet the credit and/or collateral requirements to access conventional financial services
- Owner often represents an under-served population

*Information provided by the Association for Enterprise Opportunity*
Microenterprise Client Profile

- 78% women
- 62% racial or ethnic minorities
- 60% low- to moderate-income
- 30% below poverty line, 11% TANF recipients
- 83% HS grads, 58% some post HS

*Information compiled by Aspen Institute and AEO*
Common Characteristics of the Microentrepreneur

- Start part-time
- Income-patching*
- Industry experience
- Little business experience
- Business survival rates compare favorably to other small businesses
Individuals with Disabilities - Unmet Need

- Increasing number of young people being diagnosed with disabilities
  - In 2007, 6.8% or 1,496,00 individuals 16-20 years reported one or more disabilities
- Traditional employment is not always an option
- Median household income of $36,300 compared to $65,400 for non-disabled
- Poverty rate of 25.3% vs. 9.2%
Why Self-Employment?

- Offers flexibility
- Allows accommodation for the disability
- Don’t face traditional employment barriers
- Proven route to social and economic empowerment
Why Self-Employment?

- Reduction of transportation problems
- Continued support from SSDI and SSI
- Ability to set own pace
Why Self-Employment?

- Uses individual’s interests and strengths
- Focuses on economic opportunity, not just existing jobs
- Allows for customization of business
Why Self-Employment?

Responses by Entrepreneurs with Disabilities

- To accommodate a disability: 43%
- Other jobs unavailable: 15%
- Wanted to make more money: 46%

* First National Study of People with Disabilities Who are Self-Employed – Rural Institute
Why Self-Employment?

Responses by Entrepreneurs with Disabilities

- Wanted to work for myself: 56%
- Needed to create own job: 44%

* First National Study of People with Disabilities Who are Self-Employed – Rural Institute
Why Self-Employment?

Non-Financial Benefits

- Owner gains control over life
- Increase in self-esteem that reverberates in other life areas
- Pride in job well done
- Community benefits
- Finding social networks
- Gaining a sense of security

Information compiled by Aspen Institute and AEO
Why Self-Employment?

92 percent of autism community, and 70% of people with disabilities in general, either underemployed or unemployed

We are losing valuable talents!

Gerhardt, Peter. "Bridges to Adulthood" presentation. KCMO. Feb. 2009
Why Self-Employment?

- Only way to build savings for those receiving Social Security Administration (SSA) benefits.
- Personal resources can’t top $2,000, but business resources unlimited for SSA recipients.
- SSA’s PASS plan can be used for financing small business costs.
Why Self-Employment?

It’s a tool for creating employment that allows individuals to be their best and live their best lives.
Why Self-Employment?

- Special education can often focus on deficits

- Self-employment focuses on skills and strengths, involves person-centered planning
Routes to Self-Employment

- Start young
- Focus on young person’s strengths and talents – not their disabilities
- Observe when they are at their best and build on that
- Discover their “personal genius”
- Involve a team of supporters
Know the Person

- Know your child, student or client – what “feeds” their energy, what depletes it?
- Know interests, hobbies, tasks they can do, those they can’t
- Talk with family, friends, teachers, counselors, neighbors and others who spend time with the youth
- Explore different workplaces to see what “clicks” with youth
### Activity – Discovery Handout

<table>
<thead>
<tr>
<th>Strengths &amp; Interests</th>
<th>Challenges</th>
<th>Jobs &amp; Businesses</th>
<th>Resources Needed</th>
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<tbody>
<tr>
<td>Organized</td>
<td>Short-term memory loss</td>
<td>Gardening</td>
<td>Post its</td>
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<tr>
<td>Social</td>
<td>Easily overwhelmed</td>
<td>Gift baskets</td>
<td>Lists</td>
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<tr>
<td>Good social skills</td>
<td>Easily over-stimulated</td>
<td>Flower arranging</td>
<td>Low activity environment</td>
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<tr>
<td>Persistent</td>
<td>Vision loss</td>
<td>Animal care, sitting</td>
<td>Transportaton</td>
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<tr>
<td>Loves animals</td>
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<td>Organizer</td>
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<td>Fashion</td>
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Wednesday, October 12, 2011
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<td>Auditory processing</td>
<td>Writer</td>
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<td>Anxiety</td>
<td>Librarian</td>
<td>Post-its</td>
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<td>Politics</td>
<td>Tics</td>
<td>Archivist</td>
<td>Temporary job coach</td>
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Success Story- Case Study
Poppin Joe’s Kettle Korn

I Pop
Case Study
Poppin Joe’s Kettle Korn

- Born with Autism and Down's Syndrome
- Parents took class to help Joe start a sustainable business
Case Study
Poppin Joe’s Kettle Korn

Questions that were asked.
What did Joe want to do?
Why did he want do it?
What would it take?
Could he do it?
Would it work?
How long would it take?
Would he have enough help?
The Way You Think

- Autistic/Asperger brains tend to be specialized.

- They tend to be good at some things and not so good at others – build a business around the good.

- Avoid jobs and businesses that require multitasking.
Thinking in pictures comes naturally for these thinkers, who need professions that don’t require abstract math but do need long-term memory:

- Architecture and engineering
- Web design and graphic arts
- Auto mechanics and machine maintenance
- Industrial automation programming and plant engineering
- Welding and plumbing
- HVAC and satellite map analyst
Jobs/Businesses for Visual Thinkers

Marketing Businesses
- Create marketing materials
Web sites
- Can be done from home with internet/phone contact with clients
Virtual Office Assistant
Craft businesses
Jewelry Making and or design
Success Story

- Physical Disability - Cerebral Palsy
- Designs purses and jewelry
- Partners with her mother who produces and helps market items
- In the process of acquiring a machine to produce many items herself
Jobs/Businesses for Music and Math Thinkers

As kids, these thinkers loved math and had a knack for music; these fields would be good for people who think in patterns:

- Engineering and physics
- Music and mathematics
- Actuary and financial investments analysis
- Scientific research and electronics
- Statistician and computer programming
Success Story

- Multiple Personality Disorder
- Creates music scores
- Tutors adult music students
- Selling original music scores on internet
Jobs/Businesses for Music and Math Thinkers

- Computer Programming, Networking and Security
- Music Production – can be done from small studio or home-based business
- Actuaries and economists – deal with lots of data and patterns
- Electrician – can be self-employed
- Music teacher – can be self-employed
Jobs/Businesses for Verbal Thinkers

- As kids, these thinkers loved lists and numbers, so the following professions are a good fit for these non-visual thinkers who are good with numbers, facts and foreign languages:
  - Journalism and library science
  - Translation and legal research
  - Speech therapy and accounting
  - History and bookkeeping
Jobs/Businesses for Verbal Thinkers

- Journalism and Writing - Rose
- Translation and Interpretation – medical field especially good
- Research-competitive analysis, fact finding
- Inventory control specialist
- Contract specialist for auto dealers
Success Story

- Thought Disorder
- Business: Writing/Consulting
- Creates newsletters, press releases, business letters etc.
- Works alone so not over stimulated (controlled environment)
- Can work at high energy level
- Most of contact done on phone or by e-mail
- Income supplements disability income
Things to Consider

• What is the purpose of the business
  ◦ To make money or to allow individual to be productive and build self-esteem

• How do we find the right fit for the persons abilities
  ◦ Using the persons abilities - will they want/like the right fit?
Things to Consider

- Is the disability progressive
  - What does that mean to the business

- Is there a variation in ability day to day
  - How will this be handled
Things to Consider

- What other resources will you need
  - A helper
  - A business manager - How do you find the “right person?”
- Who will own the business
  - Entrepreneur, parent or both
Things to Consider

- Parent
  - Do you have the time/energy?
  - What about other members of the family?
- Exit Strategy
  Puppet Show vs. Poppin Joe's Kettle Korn
Know Your Community

- Visit interesting places to spark interest in business ideas
- Create volunteer opportunities
  - Try on different jobs.
  - Practice social, communication and professional skills
Know Your Community

- Find mentors -- not that hard to do
- Practice conversational skills
- Focus on paying attention to others’ needs – helps them become a part of the community
Know Your Community

- Seek out entrepreneurship programs, camps, and training programs
Build a Crew

Activity: Who can help you help your student, child or client? Brainstorm with those around you.
Know Your Field or Industry

- Talk, talk, talk with those working in the field
- Find a mentor
- Read business publications to track trends and news: *Inc.*, *Entrepreneur*, *Wall Street Journal*, and trade magazines. Keep up with the local business news as well
- Visit and learn from businesses at work
- Get to know *The Occupational Outlook Handbook*
Who’s Your Community?

Activity: Brainstorm a list of people you know who would be good mentors or advisors for young people starting out in business.
What is the Cost?

Responses by Entrepreneurs with Disabilities

- Less than $10,000: 50%
  - Savings, Loans, Vocational Rehabilitation
  - Start-up cost depends on type of business

*First National Study of People with Disabilities Who are Self-Employed – Rural Institute*
How Financially Secure is Business?

- 30% of respondents businesses supplied 50% of household income
- 39% reported business income maintained desired standard of living

* First National Study of People with Disabilities Who are Self-Employed – Rural Institute
How Financially Secure is Business?

- An Iowa study showed 87% of individuals who started a business were still in business after 8 years.
- More than 500,000 people with disabilities report owning their own businesses.
- Can receive SSI benefits while self-employed.
Barriers to Self-Employment

- Access to capital
  - Lack of assets for collateral
  - Lack of or unsatisfactory credit history
  - Not having a business plan
Strategies to Address Barriers

- Government, private, public partnerships
  Vocational Rehabilitation, microenterprise organizations.
  - PASS Program
  - Ticket-to-Work

Service Corps of Retired Executives (SCORE)
Small Business Development Centers (SBDC)
Council on Developmental Disabilities
Vocational Rehabilitation

- Starts in high school and provides transition counseling
- Helps clients discover their skills, abilities and work preferences
- Provides career guidance and coaching
- Supports self-employment through training, financial assistance and coaching
- Provides supported self-employment, business within a business model
Vocational Rehabilitation

- **Vocational Assessment** - They have 2 months to determine eligibility

- **Assigned to a counselor**
  - Helps clients discover their skills, abilities and work preferences
  - Have up to 4 months to develop Individual Employment Plan (IEP)
  - Have monthly contact with counselor
Vocational Rehabilitation

Services are agreed upon by consumer & counselor

- Could include Education skills or Job related skills, Medical, Physical and/or Mental Restoration Services and Rehabilitation and Assistive and Technology Services

Entrepreneurship – Start-up funding and assistance with writing a business plan
Plan for Achieving Self Support (PASS)

- A Social Security Administration program, PASS allows person with disability to leverage SSA payments for use in pursuing a career goal, including self-employment
- Provides start up and operating cash for business
- Plan must be written showing how PASS would further person’s goal
• College and other post-secondary education
• Purchase of vehicles to get to work
• Tools for mechanic and construction jobs
• Computers and other technology
• To educate doctors, lawyers, pharmacists, Registered Nurses, psychologists, computer programmers/engineers, social workers and more
Non-Traditional Strategies

- Micro boards
  - Family member, advocates, others who come together to support individuals goals
- Microenterprise Organizations
  - Training, loans, etc.
- Developmental Disability & Mental Health programs support self-employment

www.microenterpriseworks.org
Non-Traditional Strategies

- Business Incubators
  - Physical space, etc.

- Individual Development Accounts (IDA)
  - Matched savings.
Why Training?

The core elements of success for any business are a part of training.

- Knowledge
- Networks
- Support
- Access to Capital
Success Stories
Story #1

- Affected by Lupus
- Business: Child care
- Mother & daughter co-owners
- Flexibility to accommodate sporadic physical limitations
- Trust in partnership
Story #2

- Affected by Chronic Fatigue an anxiety disorder
- Business: Specialty hand-crafted items
- Craft shows, out of home, and online
- Flexibility to accommodate sporadic physical limitations
- Anxiety as an employee was high
Story # 3

- Low vision
- Business: Oils, incense, soaps etc.
- Sells on-line, trade shows & VA hospitals
- Flexibility
- Works with daughter in production
Story #4

- Physical disability
- Business: Tutoring school age children
- Flexibility to accommodate sporadic physical limitations
- Remove transportation barrier
- Self-esteem being able to give to community
Story #5

- Affected by Multiple Sclerosis
- Business: Child care group home
- Acts more in manager role (as opposed to direct provider)
- Has employees that can step in when MS flares up
- Business still makes money even when she is in the hospital
Resources

- Association for Enterprise Opportunity (AEO)
  - www.microenterpriseworks.org
- Abilities Fund
  - www.abilitiesfund.org
- Ticket to Work Service Providers
  - https://secure.ssa.go/apps10/providers.nsf/bystate
- Disability Statistics (Cornell)
  - www.disabilitystatistics.org
- Info about plan for achieving self-support (PASS)
  - www.ssa.gov/pubs/11017.html
Tips for Success

- Go slowly but in the direction that interests you
- Get a job as soon as you can in your field
- Study others’ needs as a way to learn about the world
- In college, take a lighter load and work at a job
- Introduce change slowly into your life
- Lighten up – expect to be perturbed at least part of the day and live with it
Thank you!

Questions?

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