

Wisconsin Integrated Transition Planning Project

Exploring Self-Employment for Youth with Disabilities

Integrated transition planning for youth with disabilities creates a path to living a full, meaningful, and connected life as a community member. It means planning for what will change as your child becomes an adult. We know that every child is different, so every idea might not be right for your family. This fact sheet explores self-employment for youth with disabilities.

The two main ways that people find work in our communities are to work for someone else, or to start their own business. Over 15 million people are self-employed in the US, which is 10% of the workforce. Self-employment is more common in rural areas where finding the right job may be harder.

 Self-employment provides an opportunity for a person to create work based on their own interests, skills and connections.

High school activities can spark an interest that develops into self-employment. However, families may find that their child's special education staff, transition programs or Division of Vocational Rehabilitation (DVR) counselors are not familiar with self-employment as a viable employment option.

If your youth gets a job working for someone else, supported employment or customized employment service models are used to tailor the job around your youth's skills. A combination of natural support, like unpaid help from co-workers or family, and job coaching are used to teach job skills and maintain employment.

Similarly, youth with disabilities who choose self-employment can own and operate small businesses tailored around their interests and skills. These youth are supported with service models called **supported self-employment** and **customized self-employment**. Both models can use natural supports and formal job coaching.

Examples of businesses that people with disabilities have started:

Recycling
Lawn Care

Delivery/errand running
Cleaning

Art and jewelry
Pet sitting/dog walking

Graphic and web design • Vending

Sewing and alterations
Creating gift baskets

Tip for Families

Get inspired by these great success stories! All of these are videos that can be found on **YouTube** by searching the title name.

- National Center on Self-Employment Success Stories
- Careers and Making a Living business owners with disabilities in Wisconsin
- Em's Coffee Shop in Indiana
- Think Work Stories of Self-Employment
- Joe Steffy owner of Poppin Joe's Kettle Corn

Tip for Families

A great way to learn about business ownership is by talking with people you know who are self-employed. This can be an "informational interview" for your child.



Steps Youth and Families Can Take to Pursue Self-Employment

Learn what it means to own and operate a business

The difference between a hobby and a business is a profit motive—The goal of making money on a product or service. This means understanding and planning out the costs of a product or service, pricing it competitively to earn a profit, and actively marketing it to customers. People who are successfully self-employed can work full-time or part-time with proper planning.

Consider the possibilities

Think how self-employment will fit into your youth's every day life and the reasons they give for choosing it. Brainstorm potential business ideas based on their interests, skills and preferred environments. Research your community and talk with other employers to find the best opportunities.

Include self-employment exploration as part of the Post-Secondary Transition Plan (PTP)

Ask for school support in exploring self-employment ideas and skill-building. Find out if your school district has Junior Achievement, Distributive Education Clubs of America (DECA) or other entrepreneurship programs. Ask if school can provide support for your child like job shadowing and work experiences with self-employed community members. School may also have resources and services for business development and financing.

Give it a try

Make sure all the pieces of the business plan are in place before jumping in. Test the idea by "making a few, and selling a few" of the products or services the business is based on. This hands-on experience gives your youth an idea if they like making the product or providing the service. It also gives feedback from customers on making improvements and community interest.

Build a support team

If you decide to move forward with your youth's plan to launch a business start assembling a support team. This is a group with experience to advise and mentor you and your youth on marketing, legal issues or financial matters like bookkeeping, taxes and reporting income to the Social Security Administration.

While planning the business, identify the needed supports to carry out the business operations for your youth. Supported and customized self-employment uses a combination of natural support, business services, such as legal, accounting or marketing services, and job coaching. In most cases, long-term care programs like Children's Long-Term Support, Family Care or IRIS will cover the cost of a job coach to provide direct support to the person making the product or service.

Apply for services through the Division of Vocational Rehabilitation (DVR)

DVR can provide business planning services and assistance with some start-up costs. To provide start-up funding DVR requires a written business plan, which has been thoroughly reviewed by a DVR business plan review committee.

- Information on DVR requirements in business plans DVR Customized Self Employment Toolkit.
- Customized Self-Employment process local DVR Office.
- Support navigating the DVR process <u>Client Assistance Program</u>.

Work through resistance

As you explore and plan for self-employment, there are bound to be problems. You may need to explain to providers or funders why self-employment makes sense for your youth and why needed supports will help them be successful. Advocate for what you need by seeking out service providers and support team members who understand your vision.



Benefits of Self-Employment

- Youth can choose and control when, where and how work is performed.
- Youth can be independent, have creative freedom and try new things.
- Youth can use the skills that come to them naturally and are most enjoyable.
- Youth become connected to the community by selling a product or service people want.
- Youth can find opportunities beyond the local labor market.
- Existing natural support, like family and friends, can be used to be more independent at work.
- Supplemental Security Income (SSI) work incentives can be used to build assets in a business.



Self-Employment Resources

WI Division of Vocational Rehabilitation (DVR) Customized Self-Employment Toolkit: This publication spells out the customized self-employment planning process and DVR's expectations. The appendices have helpful worksheets and planning guides.

Finding the Passion: The article gives self-employment examples for people with significant disabilities.

Choosing Self-Employment: This is a complete guide for planning self-employment for youth and adults with disabilities. Some links are out of date, but the content is very informative.

Making Self-Employment Work for People with Disabilities: A book (can be purchased used) that guides the reader through the steps and things to think about when starting their own business.

Service Corps of Retired Executives (SCORE): SCORE offers free and confidential business advice and mentoring. The SCORE website also features templates and tools for planning a business.

Encouraging Employment–Self Employment: Substance Abuse and Mental Health Services Administration (SAMHSA) outlines the benefits of self-employment and links to resources, including Supplemental Security Income (SSI) work incentives.

WI Small Business Development Center (SBDC): The SBDC provides no-cost, confidential consulting and business education. Contact specialists during regular business hours through their Small Business Answer Line at 800.940.7232

Wisconsin Women's Business Initiative Corporation (WWIBC): WWIBC provides classes on business planning and financial literacy. They also provide business loan programs for women-owned businesses.



INFORMATION AND RESOURCES

familyvoiceswi.org/resource-library

integratedtransition.waisman.wisc.edu/resources