

Embrace entrepreneurship!

Self-employment for youth and young adults with disabilities

Self-employment offers a unique and flexible career path that can be particularly advantageous for young adults with disabilities. It can allow them to overcome traditional employment barriers, potentially achieve financial independence, and enjoy a more fulfilling life. Self-employment builds on an individual's existing interests, skills, and talents while providing new opportunities to learn and expand one's horizons and social connections.

There are many types of small businesses, ranging in size from one person to 500 employees. According to the Small Business Association, a micro-business employs fewer than 10 people. It typically involves lower initial costs, is easier to start, and has less financial risk. Micro-businesses are ideal for individuals looking to start with a limited budget and grow gradually. Here are some key advantages of self-employment and micro-businesses for young adults with disabilities:



Improve quality of life

- Work from a location of personal choice.
- Lessen transportation challenges.
- Design a workspace and schedule tailored to one's needs and comfort.



Build wealth

During the initial start-up phase and possibly longer, government benefits will continue, allowing for some financial security. Funds in a business checking account can exceed the SSI resource limitations if they are for legitimate business expenses.

[choosework.ssa.gov/blog/2018-11-19-working-for-yourself-with-ticket-to-work](https://www.choosework.ssa.gov/blog/2018-11-19-working-for-yourself-with-ticket-to-work)



Finding purpose

- Develop new skills through growth and creation.
- Build a work and social environment that matches one's values and passions.
- Express one's creativity and talents while increasing social connections.

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Examples of some micro-businesses and general start-up requirements



Freelance services

- **Description:** Offer services like writing, graphic design, web development, or consulting.
- **Start-up costs:** Computer, software, and internet access.
- **Example:** A freelance graphic designer can start with basic design software and build a portfolio online.



E-commerce store

- **Description:** Sell products online through platforms like Etsy, eBay, or Shopify.
- **Start-up costs:** Inventory, website hosting, and marketing.
- **Example:** A craftsperson selling handmade jewelry on Etsy.



Farmers market stands

- **Description:** Sell directly to consumers vegetables from a home garden, meat and eggs from small flocks, jams, or baked goods.
- **Start-up costs:** Ingredients and prep equipment. Depending upon regulations, a certified kitchen may be needed. Farmers Market fees.
- **Example:** Roadside stands or a table at a local Farmers Market.



Food truck

- **Description:** Operate a mobile certified kitchen offering specialized cuisine or unique food items.
- **Start-up costs:** Food truck, equipment, initial inventory, and processes to meet regulatory requirements.
- **Example:** A gourmet taco truck serving unique, high-quality tacos at local events.



Tutoring and educational services

- **Description:** Provide tutoring for students in various subjects or test preparation.
- **Start-up costs:** Marketing, learning materials, and potentially a website.
- **Example:** A math or reading tutor offering services online or in-person.



Pet services

- **Description:** Offer pet sitting, grooming, yard clean up, or walking services.
- **Start-up costs:** Equipment, transportation, marketing activities, and possibly kennels and yard space.
- **Example:** A dog walker who also offers yard clean up and pet sitting services while owners are on vacation.



Neighborhood caretaking

- **Description:** Caretaking activities for homes, cottages, and rental facilities.
- **Start-up costs:** Appropriate equipment and tools.
- **Example:** Mowing, watering, trimming plants, mulching leaves, painting, repairs, and winter snow removal.

While micro-businesses and self-employment may not be a good employment option for every young adult with a disability, they do offer many opportunities and advantages, including more flexibility, financial independence, and improved quality of life. With the right supports and resources, self-employment can be a rewarding career path worth exploring for transition aged young adults.

Resources

Ask JAN

The Job Accommodation Network (JAN) provides individualized technical assistance, consulting, and mentoring services to individuals with disabilities, family members, and service providers.

<https://askjan.org/topics/Entrepreneurship.cfm>

Vocational Rehabilitation Services (VRS)

VRS provides small business consultation and funding support for individuals with self-employment as a vocational goal.

<https://shorturl.at/siWDA>

Supplemental Security Income (SSI)

Social Security's Ticket to Work (Ticket) program supports career development for people ages 18 through 64 who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) or both.

<https://shorturl.at/GYMd5>

Small Business Administration (SBA)

The SBA aims to aid, counsel, assist, and protect the interests of small businesses. Their website has resources and learning modules to help plan, launch, manage and grow a business.

www.sba.gov

- **Microloans:** The SBA provides small loans up to \$50,000 (the average microloan amount is \$13,000).

SCORE Mentors

SCORE (Service Corps of Retired Executives) provides a wide range of services to established and budding business owners alike, including free mentoring, webinars, online resources, and workshops.

www.score.org

USDA Farm Service Agency (FSA) youth loans

The FSA provides operating loans of up to \$5,000 to eligible youths ages 10 to 20 years old to finance income-producing and agriculture-related projects.

<https://shorturl.at/sbweO>

- **Fact sheet:** <https://shorturl.at/U0MT9>

Making Self-Employment Work for People with Disabilities

This small business start-up guide covers person-centered business planning, feasibility, marketing and sales tactics, small businesses, and a Social Security Income benefits analysis.

[Making Self-Employment Work for People with Disabilities, Second Edition \(brookespublishing.com\)](https://www.brookespublishing.com)