

# Making Self-Employment Work for People with Disabilities

## Second Edition

by

**Cary Griffin**

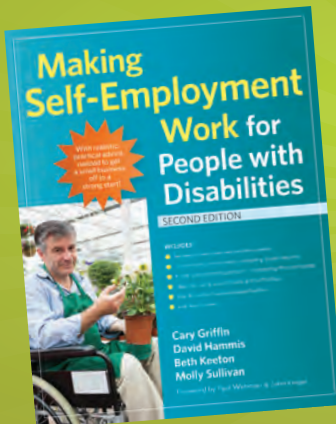
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# Contents

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About the Reproducible Forms .....	vii
About the Authors.....	ix
Foreword <i>Paul Wehman</i> .....	xiii
Preface.....	xvii
Acknowledgments.....	xix
1 Self-Employment as a Mainstream Approach to Adult Life .....	1
2 Person-Centered Business Planning: Discovering Personal Genius .....	21
3 Business Feasibility.....	39
4 Building the Business Plan.....	49
5 Marketing and Sales Tactics .....	71
6 Small Business and Social Security Income Benefits Analysis .....	99
7 Small Business Finance and Small Business Owners with Disabilities .....	153
References .....	187
Appendix A Reproducible Forms .....	193
Appendix B Business Feasibility Resources .....	255
Index.....	259

## About the Authors

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**Cary Griffin** is Senior Partner at Griffin-Hammis Associates, a full-service consultancy specializing in building communities of economic cooperation, creating high-performance organizations, and focusing on disability and employment. He is also Co-Director of the U.S. Department of Labor's National Self-Employment Technical Assistance, Resources, and Training project with Virginia Commonwealth University and is one of only a handful of subject matter experts hired by the U.S. Department of Labor to help implement Employment First nationally. Cary maintains a strong relationship with the Rural Institute at the University of Montana, where he served as Director of Adult Community Services and Supports. He is the former executive director of the Region VIII Community Rehabilitation and Rehabilitation Continuing Education programs at the Center for Technical Assistance and Training, now part of the Technical Assistance Continuing Education Center, which he founded at the University of Northern Colorado in 1989. Cary provides training to administrative and direct service-level professionals in the rehabilitation field, consultation to businesses and rehabilitation agencies regarding the employment of individuals with significant disabilities, field-initiated research and demonstration, family and consumer consultation, resource development, and organizational development. He is also the lead author for several new series of online synchronous and asynchronous web-based courses developed in partnership with Essential Learning, Virginia Commonwealth University, and various agencies that address training and certification of personnel in customized employment (CE), vocational assessment, self-employment, Social Security benefits, and related policy. Cary is author of the book *Working Better, Working Smarter* (TRNinc., 1999) and coauthor of the first book on CE, *The Job Developer's Handbook: Practical Tactics for Customized Employment* (Paul H. Brookes Publishing Co., 2007). Current projects include development and management of a statewide rural Florida CE initiative, a statewide disability self-employment project in Kansas, and a similar project in Appalachia, developing the strategic plan for British Columbia's CE and Employment First program, several state Money Follows the Person and Medicaid Infrastructure Grant initiatives (e.g., Rhode Island, Minnesota, Iowa), and inner-city CE projects (e.g., Philadelphia, Los Angeles). Cary is writing a new book on career planning. He also serves as Deputy Director and Board Chair of the Center for Social Capital, a nonprofit affiliate of Griffin-Hammis Associates.

**David Hammis** was Executive Director of the Center for Social Capital; Senior Partner at Griffin-Hammis Associates; National Technical Assistance Co-Director

ix

for Self-Employment Technical Assistance, Resources, and Training (START-UP/USA), a partnership with Virginia Commonwealth University; and the University of Missouri Social Security Certification Training and Technical Assistance for the Social Security Administration's Work Incentives Planning and Assistance program.

David maintained an ongoing relationship with the Rural Institute at the University of Montana, where he served as Project Director for multiple self-employment, customized employment, and Social Security outreach training and technical assistance projects, including the Rural Institute's Rural Entrepreneurship and Self-Employment Expansion Design project. David worked with organizations nationally and internationally on customized employment, self-employment, benefits analysis, supported employment, and employment engineering. He began working in supported, customized, and self-employment in 1988 and was personally responsible for the implementation of hundreds of Plans to Achieve Self-Support leading to employment, self-employment, and enhanced personal resources for people with disabilities. In July 1996, David received the International Association for Persons in Supported Employment Professional of the Year Award for his "outstanding support and commitment to people with disabilities, especially in the areas of career development and the use of Social Security work incentives."

**Beth Keeton** is Senior Consultant with Griffin-Hammis Associates. Beth has worked closely with the state vocational rehabilitation agencies in both Florida and Texas to coordinate the development and implementation of a statewide self-employment certification curriculum. Beth has worked on several other national self-employment projects, including the Entrepreneurship Bootcamp for Veterans with Disabilities, the Iowa Medicaid Infrastructure Grant, the Minnesota Department of Vocational Rehabilitation, and the New York Medicaid Infrastructure Grant, all of which are geared toward increasing the quantity and quality of self-employment outcomes.

During her time on the various self-employment projects, she has developed expertise in business plan development and has discovered a particular affinity for financial planning and Social Security benefits analysis. In 2007, Beth completed the Community Work Incentives Coordinator (CWIC) coursework through Cornell University. Under subcontract with Virginia Commonwealth University, she subsequently developed the national CWIC self-employment training curriculum along with additional materials on the incorporation of government funding sources into business financials. In addition, Beth co-wrote *Navigating Government Benefits & Employment: A Guidebook for Veterans with Disabilities* (Vicks Lithography and Printing, 2013) and was a contributing author in the development of the online course *Creating Community Careers and Customized Self-Employment*. Beth is also the current Executive Director and Vice Chair on the Board for the Center for Social Capital.

Beth earned a B.S. degree in psychology from Clemson University and an M.S. degree in special education from the University of Oregon in 1996.

**Molly Sullivan** has been helping people with disabilities pursue wage and self-employment since the 1990s. She has worked in direct service and program

management for nonprofit and government agencies and has provided training and technical assistance to professionals in disability services on innovative employment strategies.

Molly has expertise in self-employment and benefits planning. She provided training and technical assistance under the national self-employment demonstration project START-UP/USA, supports veterans participating in the national Entrepreneurial Bootcamp for Veterans with Disabilities, and has supported numerous nonprofit and government agencies in building their capacity to deliver self-employment services. Additionally, she provided training and technical assistance under the Social Security Administration–funded Work Incentives Planning and Assistance National Training Center and has supported numerous nonprofit and government agencies in building their capacity to deliver benefit planning services.

# 1

## Self-Employment as a Mainstream Approach to Adult Life

### Important Terms in This Chapter

**community rehabilitation programs (CRPs):** Local rehabilitation agencies that generally offer sheltered employment, supported employment, service coordination, and other state-funded services to adults with disabilities. Most are funded primarily for individuals with developmental disabilities.

**Small Business Administration (SBA):** A federal agency that sponsors small business development programs throughout the United States. This agency offers free-of-charge technical assistance, financing, and information on enterprise development.

**Small Business Development Centers (SBDCs):** Centers in many U.S. communities that provide free assistance regarding business feasibility, business planning, marketing suggestions, financing, and management. These centers are part of the SBA.

**Social Security Administration (SSA):** The primary benefits system in the United States for people with disabilities. The SSA's most common benefits programs are Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). The SSA also manages the Plan to Achieve Self-Support (PASS) program.

**vocational rehabilitation (VR):** A state and federally funded program charged with assisting eligible individuals with significant disabilities in finding employment. This program can and does support business development, vocational training, and college education. The program's offices are found in communities across every U.S. state and territory. Access to VR can also be obtained through local One-Stop Centers (see discussion of the Workforce Investment Act later in this chapter).

**Workforce Investment Act (WIA):** This federal act created One-Stop Centers (also known as Workforce Development Centers) across the United States to serve all people seeking employment. The VR program and other disability organizations are collaborators in WIA, which is another source of technical assistance and potential funding for wage jobs and self-employment.

**M**any people begin their working lives as teenagers. Delivering newspapers, mowing lawns, milking cows, preparing fast food, washing cars, and babysitting exemplify the diversity of jobs traditionally assigned to youth to build character and a strong work ethic. Unfortunately, for most students with significant disabilities, this natural part of learning real-life skills and lessons, acculturating, and growing a work ethic is missing. Various legislation and legal decisions hold the potential for and promise of equal access to careers and substantive employment: the Education for All Handicapped Children Act of 1975 (PL 94-142); followed by the Individuals with Disabilities Education

Act (IDEA) of 1990 (PL 101-476) with its revision by the Individuals with Disabilities Education Improvement Act (IDEA) of 2004 (PL 108-446); and—supporting people with disabilities into adulthood—the Rehabilitation Act of 1973 (PL 93-112), the Workforce Investment Act (WIA) of 1998 (PL 105-220), the Americans with Disabilities Act (ADA) of 1990 (PL 101-336) and as amended in 2008 by PL 110-325, and the *Olmstead v. LC* (1999) decision from the Supreme Court. Still, most transition-age youth with significant disabilities graduate without paying jobs, and most adults with significant disabilities remain unemployed or severely underemployed throughout their lifetimes (Butterworth et al., 2012; Cornell University, 2010; Wehman, 2013). During the 1990s, despite one of the strongest economies in U.S. history, and through the recession years of the new century, enrollments for sheltered workshops increased and the number of special education students graduating into paid jobs remained agonizingly low (Butterworth, Gilmore, Kiernan, & Schalock, 1999; Butterworth et al., 2012; Migliore & Butterworth, 2008; Migliore, Grossi, Mank, & Rogan, 2008; Niemiec et al., 2009).

This same time period witnessed the success of supported employment techniques, with more than 200,000 individuals acquiring community jobs (Wehman & Kregel, 1998), and the emergence of customized employment, which refined community employment techniques and began the shift toward an economic development approach to job creation (Griffin, Hammis, & Geary, 2007; Wehman, Inge, Revell, & Brooke, 2007). These workers' disabilities were once considered too significant for the individuals to gain employment, but the techniques of offering ongoing workplace and personal supports, coupled with matching people with jobs they enjoy, eroded previous stereotypes in the rehabilitation professions and within the business community (Callahan & Garner, 1997; Griffin, Hammis, et al., 2007; Wehman et al., 2006). Self-employment, as described in this book, is the next logical step in the evolution of supported employment technology.

As of 2013, self-employment and business ownership are recognized across the country in newly revised state Vocational Rehabilitation (VR) agency policies, throughout the developmental disabilities system, and through advocacy and policy from the U.S. Department of Labor's Office of Disability Employment Policy (ODEP; see <http://www.start-up-usa.biz>). Because all people who are self-employed use, create, and purchase a variety of supports—ranging from accounting services to sales representatives—owning a business meshes well with the American dream and with the commitment of rehabilitation professionals, family members, friends, and neighbors to assist people with disabilities in achieving typical lives. Owning a business can be one of the least stigmatizing forms of employment for individuals with significant disabilities because the opportunity to gently rely on ongoing or time-limited rehabilitation services coexists with typically purchased business supports.

Self-employment is booming across the United States, and according to Carl Schramm (Fairlie, 2010), President and CEO of the Kauffman Foundation for Entrepreneurial Leadership, there are an estimated 700,000 new companies springing up annually. Of the estimated 32 million businesses across the United States, 75% are single-owner-operator enterprises that were started for an average of \$10,000 each (Wells Fargo/Gallup, 2006). The self-employment rate is growing at more than 20% annually, with microenterprise (businesses employing one to five workers) generating 64% of all new jobs in the United States, according to the Small Business Administration (SBA, 2013). Also, since the early 1990s, women owned

60% of microenterprises, and overall, 20 million small companies combined created more jobs than did all of the Fortune 500 (Access to Credit, 1998; Fairlie, 2010; Forrester, 1996; Friedman, 1996; Sirolli, 1999). This cultural and economic shift of taking individual opportunity, which appears to be largely unaffected by good or bad economic times, presents another promising career option to individuals with significant disabilities (Brodsky, 2002; Fogg, Harrington, & McMahon, 2010; Griffin & Hammis, 1996).

Across the country, state VR agencies support approximately 2% of those served in achieving self-employment, but the numbers vary widely from state to state (Arnold, 1996; Revell, Smith, & Inge, 2009). The good news is that although these closure rates are low, many people are actually being closed as “successfully employed” under the Supported Employment funding category, thereby depressing the actual number of self-employment closures (Revell et al., 2009). In addition, numerous types of agencies (e.g., VR, developmental disabilities, mental health) in various states (e.g., Florida, Ohio, Texas, Minnesota, New Hampshire, Rhode Island, Iowa, Maryland, New York, California) are exploring policy, vendor development, and funding mechanisms to increase self-employment opportunities. In 2001, Congress created ODEP at the U.S. Department of Labor. This agency encourages small business ownership through its guiding legislation, the WIA, and is funding special projects on customized and self-employment, such as START-UP/USA, which is a national training and technical assistance resource for self-employment and disability operated by Virginia Commonwealth University’s Rehabilitation Research and Training Center and Griffin-Hammis Associates (<http://www.odep.gov/odep>; <http://www.start-up-usa.biz>). The Rehabilitation Services Administration (RSA) within the U.S. Department of Education promotes self-employment as a reasonable outcome for state VR agencies and also is demonstrating various aspects of entrepreneurial ventures, and several states have model programs in development. See, for example, the Texas Department of Assistive and Rehabilitative Services Strategic Plan for 2011–2015 (<http://www.dars.state.tx.us>), Florida VR’s Community Business Technical Assistance Certification program (<http://www.rehabworks.org>), and Ohio Rehabilitation Services Commission Assets and Neighbors program (<http://www.rsc.ohio.gov>).

Still, to succeed, there must be a concerted and well-funded effort to train and retrain staff charged with supporting individuals who seek self-employment. Without this significant investment, community resources that exist to assist all citizens will be untapped, community rehabilitation agencies and VR counselors will be overtaxed due to the intensity and complexity of some business ventures, and consumers may be denied possible career advancement (Griffin et al., 2007; Revell et al., 2009; Shelley et al., 2002). It is also certain that if transition-age students are not expected to deserve more than just a plan, then what lies ahead for them is graduating into the dead end of day activity centers, sheltered workshops, or adult services waiting lists (Butterworth et al., 1999; Wehman, 2013). A thorough literature search reveals that school-to-work transition produces plans without employment outcomes and remains a better paper—not a better-outcomes process—and that only 8% of students who receive special education services graduate with a job in the community (Condon & Brown, 2007; Hughes et al., 1997). Self-employment, and perhaps graduating as the owner-operator of a small business, is a more positive option.



## CHOOSING SELF-EMPLOYMENT

Self-employment is not for everyone. It is a personal choice that should be balanced by a variety of life circumstances, including financial position and funding, availability and quality of business and personal supports, and the viability of the business idea. Just as in customized employment, the driving ethics are that everyone is ready to work and that it is the responsibility of special education and rehabilitation professionals to provide or facilitate the supports that make success possible (Griffin, Hammis, et al., 2007; Griffin-Hammis Associates, 2012). In some cases, allowing the person to experiment with different career options is the greatest support available.

There appear to be certain indicators of the potential for success in self-employment, however. For instance, many small business owners learned a trade and understand the market because they worked for someone else first (Doyel, 2000). Still, because so many people with disabilities never get the chance to begin with a typical job, self-employment presents a unique opportunity to create an employment circumstance specifically tailored to their personal situation, degree of mobility, skills they have and those that can likely be taught, speed of production, health, and accommodation needs. Again, a person's disability should not determine his or her fitness for self-employment. Rather, each situation is assessed to point out the need for supports—such as financing, skills training in specific tasks, and tooling and/or assistive technology—in the same manner that any entrepreneur requires supports in areas of need. Typical business owners outsource accounting, marketing, subcomponent manufacturing, and other functions that they either cannot handle themselves or do not enjoy (Doyel, 2000).

## EXAMPLES OF SUCCESSFUL INDIVIDUALS AND BUSINESSES

The authors and their colleagues across the country are privileged to work with numerous individual business owners whose stories illustrate the concepts and approaches to enterprise development found throughout this book. Consider, for example, Andrew—a middle-age gentleman who spent most of his life in institutions, workshops, and group homes. The authors and other staff at the University of Montana's Rural Institute, using the strengths-based approach, developed an inventory of positive attributes that included Andrew's friendly smile, his interesting sense of humor, his skills and the tasks he enjoys doing, and a personality that makes those around him comfortable. Two noteworthy interests or strengths included his stuffed animal collection and his enjoyment of an existing volunteer position. As a volunteer at the local nature center, Andrew rapidly acquired skills as he fed and groomed animals, interacted with other staff and volunteers (although he used little verbal language), and assisted with various chores, illustrating how well the center matched his optimum working conditions.

The professionals in his life considered this gentleman “too disabled” to work, and although the nature center staff valued him as a volunteer, they did not have revenue for or an interest in hiring him. With Andrew's significant input, a proposal was developed for him to sell stuffed animals at the center. The proposal included assistance from the provider agency staff, which would manage his books and inventory, and called on the nature center staff to help with daily operations, such as money exchanges. The design of the business was not typical, and management

of the business was different from most, but sales flourished and a strong partnership grew as the entrepreneur paid 10% of profits to the nature center for rent and minor assistance with the largely self-serve operation. Seven years later, the business expanded to sales of stuffed animals to other downtown stores. Andrew is now welcomed as a “regular” on Main Street and is viewed as a success by the local developmental disability agency, which helped him move into his first apartment. In addition, because he has a bank account in the company’s name, Andrew soon amassed cash savings in his business checking account, well above the \$2,000 limit for someone receiving Supplemental Security Income (SSI) payments.

Using the strengths-based approach, known as Discovering Personal Genius™ (DPG) and detailed in Chapter 2, this businessperson’s deficits were reframed, and his many attributes became apparent. Creativity, inventiveness, intuitive consideration of the tourist market, and ongoing and largely invisible supports that cost far less than the average day program led to success.

In the rural South, a young man with autism constantly ran from his sheltered workshop. The DPG approach for assessment and employment development revealed that a strong vocational theme for George was agriculture, and that he was recognized in his family for his light touch when transplanting seedlings and for his infatuation with trucks and farm tractors. Seeing such equipment drive by is what prompted his running from the workshop. George was simply trying to catch a ride.

The team designed a job development plan targeting agricultural employment for George. As often happens, however, an informational interview (Griffin, Hammis, et al., 2007) with two brothers who owned a local farm and an unsolicited donation of a greenhouse led to the establishment of George’s business. He started a greenhouse next to the brothers’ roadside fresh produce stand. After several licensing delays, “George’s” opened its doors to supply specialty plants and vegetables to customers of the roadside stand and to start seedlings for the brothers’ farm. George was once considered unemployable due to the severity of his disability and his challenging behaviors. Today, he has a part-time employment specialist helping with production. In addition, George has rich natural supports from his family as well as from the two brothers who own the farm and teach him the trade using their experience and specific quality standards (they also give him occasional rides on their tractors). The business exceeded its profit projections for the first year by growing specialty food crops and poinsettias for the holiday market. Even if his income has been less than projected, George now has a rich and growing business relationship with two community members, meets dozens of customers weekly, is considered a talented business owner by his family, and earns self-employment wages well beyond anything he earned in the workshop. Perhaps most surprising is George’s impact as a role model. George’s success has inspired more than a dozen agency staff to discuss their own personal small business ideas with the authors. These frontline employees are gaining personal strength and taking risks because George led the way (Kroth, 2001).

Sarah is a middle-age woman diagnosed with depression and a secondary developmental disability living on the West Coast. Her vocational themes included a strong interest in cooking, artistic creativity, and sports. She and her team explored several vocational options and in the process became acquainted with the owner of a local bakery. The owner mentioned adding an espresso machine once she saved enough profits to cover the \$4,000 cost. Using agency funds and assistance from

the state VR office, a proposal to have Sarah operate an espresso business within the bakery was developed and accepted. The company selling the equipment provided training to Sarah, a short-term job coach, and the shop's counter staff. Sarah launched her business making espresso and was instantly successful, while paying 15% of her gross receipts to the bakery for ongoing support, water, electricity, and floor space. The cross-training proved invaluable for the few times when Sarah's symptoms made it difficult for her to go to work; the staff sold espresso, and Sarah still retained the profits. This win-win, business-within-a-business approach addresses critical business and personal support issues and offers the start-up an environment rich in existing customers. Prior to owning her business, Sarah was considered unemployable.

Edward is a young man in his late 30s living in a small town in the western United States. During most of his adult life, he worked for several glass installation businesses in his hometown of 25,000 people. His erratic behavior, attributed to his diagnosis of schizophrenia, cost him those jobs, but not before he learned the ins and outs of the trade. As an employee and keen observer, Edward recognized lapses in customer service by his former employers, and he set out to start a business that accommodates the symptoms of his disorder and that addresses the needs of construction companies and homebuilders seeking high-quality windows and glass.

Working with the local Small Business Development Center (SBDC), as well as with the Rural Institute and the Montana Job Training Partnership through a U.S. Department of Labor-funded disability demonstration project, grant money and a loan from relatives were secured to launch the enterprise. The business started slowly, and finding customers was difficult. Costly local advertising reached few customers. Edward's budget was depleted after 6 months, but networking with local construction bosses in coffee shops around town soon brought a \$40,000 order for windows, followed by another, and then another. With an initial investment of less than \$20,000, Edward's business was grossing more than \$100,000 per quarter after the first difficult year, and it grossed roughly \$750,000 within 4 years.

When the business changed from installation to showroom sales of custom windows, it faltered. However, it was saved by the visibility and personal sales calls of the owner. As in so many success stories, a family member (in this case, Edward's wife) provided support as the bookkeeper with a solid hold on the business's financial operations. The stability of this company attracted an outside buyer who purchased it for \$1.5 million and kept Edward on as mentor for another year. Today Edward has a home entertainment design and installation company, along with several partners, and when asked about his experience with starting a business said, "It wasn't the money that helped me as much as the fact that people, for once in my life, believed in me. Hope is a very powerful motivator" (Griffin, 2007).

In these four examples, self-employment evolved as a natural option once a vocational profile of likes, dislikes, preferred environments, supports (needed and available), and existing and potential resources was developed. A range of desirable employment scenarios emanate from this DPG process. Self-employment is only one option and not always the best one. The decision to start a business must be based on the individual's skills and desires, the ability to create or respond to market needs, and the availability of supports. Of course, the need for business supports is often used to discourage people with disabilities from pursuing self-employment.

Small business supports typically involve assistance with production or service delivery (operations), business planning, sales and marketing, and bookkeeping or accounting. These supports are commonly required for any business, and the lack of ongoing support is a key reason for business failure. As service dollars become more flexible and portable, personal control of resources becomes more widely accepted and leads to easier arrangement of business supports. At this point, creative leveraging of supports may be necessary. In Sarah's situation, support came from a solid business deal with the bakery. By developing this relationship, Sarah generated revenue immediately; has built her skills and reputation; and has, with family and bakery support, been able to grow personally and professionally. She still relies on others for assistance, but her case exemplifies how seamless support can appear if designed properly and with forethought.

At the nature center, Andrew's business-within-a-business model worked best as well. This setup provided a steady stream of customers, who were drawn past the stuffed animals, and utilized existing employees to casually assist with daily business operations. Disability agency staff helped with the books and inventory. Numerous other business-within-a-business scenarios, including a small-engine repair shop and a copying business inside a rural health club, demonstrate the willingness of community businesses to partner with others who bring new revenue streams and customers to their door.

George's greenhouse is another business within a business that utilized disability agency support for production and bookkeeping while creating a symbiotic relationship with the farmers, who also trained to their specifications to guarantee the best possible goods for their roadside stand. George's success is integral to the farm's success. George, through his small business, has become a vital and contributing force in the local economic development movement—not someone seen only as a taxpayer burden or passive member of the community.

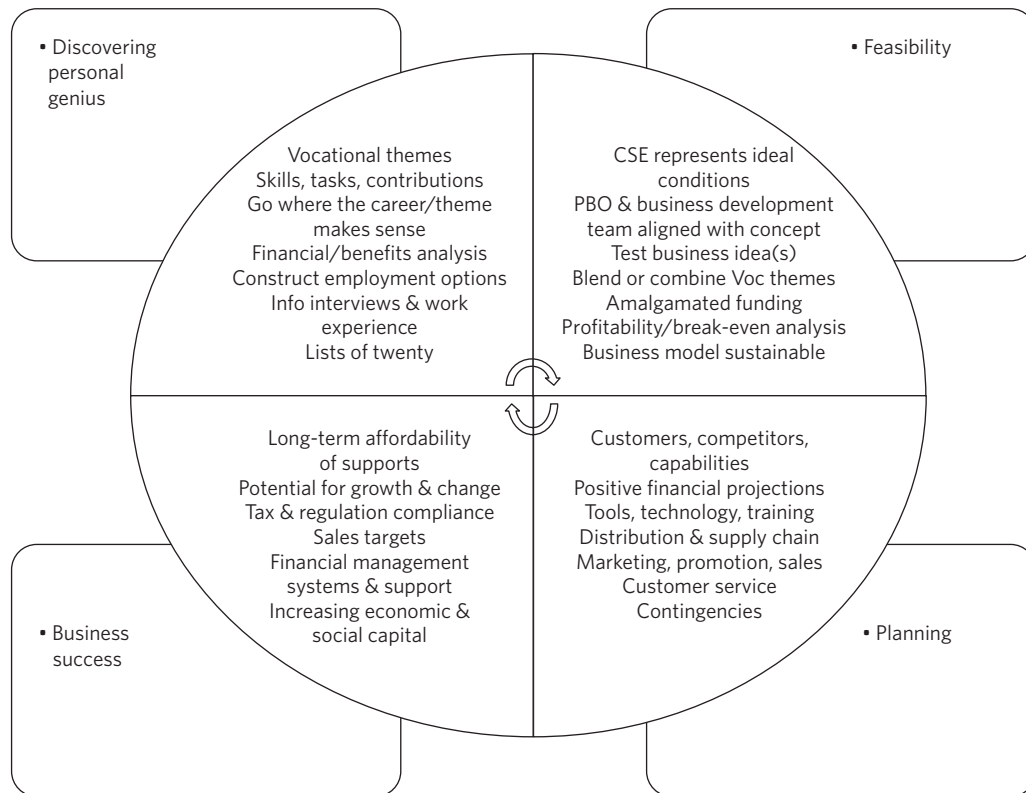
## **TYPICAL CONCERNS ABOUT SMALL BUSINESS AND DISABILITY**

Implementing self-employment for individuals with significant disabilities involves substantial attention to minimizing the fears of the prospective business owner (PBO), as well as those of the rehabilitation and local small business development professionals charged with assisting PBOs. The success rate of small business is surprisingly high, contrary to widely accepted beliefs. The U.S. SBA reports that more than 79% of small businesses are still operating after the initial 5 years (U.S. Dept. of Commerce, 2000), once restaurant businesses have been factored out of the data. In addition, the long-term trend in employment is away from major corporations to growing job opportunities in smaller firms (Fairlie, 2010; Miyares, 2002; SBA, 1996a, 1996b; U.S. Dept. of Commerce, 2000). Self-employment and small business are a defining characteristic of America's economic landscape and present a tremendous opportunity for those individuals most challenged by the competitive labor market.

In fact, self-employment exemplifies the philosophy of customized employment because it circumvents the comparative processes so often used in competitive employment (Griffin, Hammis, et al., 2007). Customized employment, as defined by the U.S. Department of Labor, recognizes both wage employment and self-employment as desired outcomes, using highly individualized employment

creation strategies (U.S. Dept. of Labor, 2003). The comparative processes in question, be they psychometric testing, IQ tests, or other norm-referenced evaluations, along with the rigor of completing job applications and interviewing, generally favor people without disabilities. Under comparative systems, people with disabilities lose; therefore, circumventing traditional approaches for finding work makes great sense. Self-employment short-circuits the entire traditional wage job apparatus by allowing a person to be recognized for his or her individuality rather than placing the individual in competition with others as a “qualified applicant,” which inevitably invites comparisons. This approach to self-employment is person first, not business first; it builds on existing vocational themes and highlights individual skills and talents while recognizing that all people can learn and grow when provided the proper environment and support. Most of all, this model of self-employment development recognizes that business owners are almost always artisans first; they know how to make a product or deliver a service, and they either learn the business processes as they go or purchase these supports from others. An outline of the approach to self-employment taken in this book, and how all these pieces fit together, is presented in Figure 1.1.

Still, many doubts remain regarding the viability of individuals with significant disabilities starting, operating, and managing businesses. The following concerns and questions are routinely raised when proposing small business development for and with individuals with significant disabilities.



**Figure 1.1.** Griffin-Hammis Associates customized self-employment flowchart.