

Facilitating Opportunities for Self Employment

Ashlea Lantz, CRC, CESP, CPWIC

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Questions of the Day?

How many of you have been self-employed?

How many of you know someone who has been self-employed?

Objectives

1. Identify how self employment opportunities arise
2. Identify how Discovery leads to self employment
3. Explain 3-legged stool of self employment
4. Identify and explain various types of ownership

How do we arrive at self-employment?

1. Discovery
2. Individualized Supported Employment (ISE)
3. Individual and Family
4. Traditional employment doesn't meet conditions of employment
5. Passion, perseverance and grit

Self employment is identified when a community need is not being met (unmet needs) and that community need aligns with the job candidate's skills, contributions, conditions and talents

How do we identify unmet needs?

- Discovery
- Informational Interviews
- Identify vocational theme
- Research
- Conversations

Outcomes of Discovery/ISE

- Wage Employment
- Customized Employment
- Supported Self Employment
- Micro-enterprise (fewer than 6 employees)
- Resource Ownership
- Business within a business

The 3-Legged Stool of Self Employment



1. It “fits” the person
2. The business idea is feasible
3. Support is available

1. It “Fits” the Person

- Does the business concept align with information learned in Discovery i.e. contributions, skills, abilities and conditions of employment?
- Is the individual and team focused on success?
- Are team members self-motivated?
- Is there an overarching desire for success?
- Business ownership can be difficult and it is a benefit for the individual to have support members who are not paid to be in their life as a support.



2. The Business Idea is Feasible

- How will the business make money?
- How will the business benefit the community?
- What research has been completed to validate that the business will make money and benefit the community? For example, connecting with community leaders, talking to experts, etc.
- Has the individual tested the business concept? Have they tried selling the product?

3. Support is Available

- Does the business meet the individual's support needs? This could include having access to staff support, creative resources and funding, etc.
- Are there any accommodations needed and how will they be met? This could include access to assistive technology, minor tweaks to equipment, customizable work schedule, etc.
- Are the right people on the individual's team?
- Does the individual have access to certified benefits planning?

Em's Coffee Co.



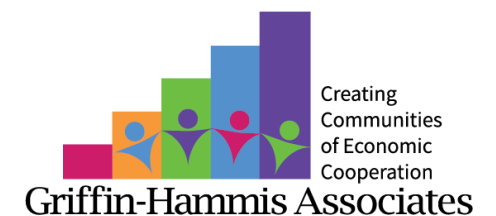
- Self-Employment became the option when nothing else "fit" (conditions of employment)
- Started with pulling the team together and brainstorming ideas (not every idea was a good idea)
 - Thrift store
 - Trinkets
 - Coffee
 - Self-employment...oh the many ideas
- Think about the 3-legged stool!



Em's Coffee Co.



- Themes: People, helping and children
- Skills: Connecting with others, strong memory for names and details about people, best in the morning, conversational
- Conditions of Employment: Make her own schedule (flexible), needs to be with others, positive work environment (struggles to compete with traditional job description)
- Fit, Feasibility and Support
 - Did it fit Em?
 - Did the community need it? And who will support her?



Is David a good candidate for Self-Employment?

- Themes: Animals, Crafts (woodworking/ leatherwork), Construction (building things)
- Skills: Physical strength, good fine motor skills, uses woodworking and leatherwork tools, drives, good verbal communication
- Conditions of Employment: Limited lifting due to back injury; limited interactions with public; flexible schedule (good days/bad days)
- Supports: VR, IPS Supported Employment, PASS Candidate, family sells products at flea markets

Business within a Business

Individual owns their own business

Individual operates their business within a host business – mutually beneficial for both

Individual and business have a written agreement (typically include rent or financial agreements)

Business within a Business Example

- Homemade ice cream in a café
- Geek Squad within Best Buy
- Pony rentals



Resource Ownership



Job candidate purchases equipment or tools that brings benefit to the business and the job candidate



Business hires and pays commensurate hourly wage to supported employee



Written agreement between business and supported employee on the use of the equipment/tools

Structure of Agreement

- Quick background
- Benefits to the business
 - Increase productions by...
 - Increase sales or revenue...
- Proposed job duties or agreement of using equipment
- Proposed hours and wages
- Proposed timeline

Resource Ownership Examples

- Pet grooming lift for a pet salon
- Espresso machine in a car shop
- Ice cream machine in a small café
- Screen printer in a printing company



Resource Ownership Example

- Passionate artist
- Was able to use a PASS plan to purchase a printer for a screen-printing shop
- The printer increases the revenue for the business
- Hunter uses the printer and also sells custom orders



Resources and Support



Plan to Achieve Self Support (PASS)

- If the job seeker is a concurrent beneficiary (receive both SSI and Title II), they are a perfect candidate for a PASS plan!



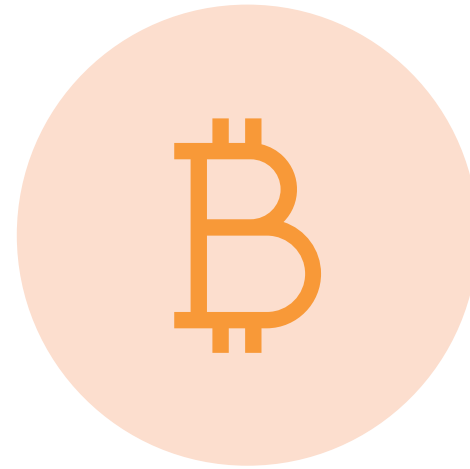
Plan to Achieve Self Support (PASS)

- Requires an application
- Can be used for wage or self-employment
- Is time-limited
- Requires the applicant setting aside their own income or resources
- Doing so will either:
 - Increase their SSI payments, or
 - Make them eligible for SSI

PASS must help you reach “Self Support”



SSI – SIGNIFICANTLY REDUCE SSI
PAYMENTS.



SSDI – EARNINGS OVER SGA (2020-
\$1,260/MONTH IF DISABLED; \$2110 IF
BLIND)

THE PASS APPLICATION INCLUDES:

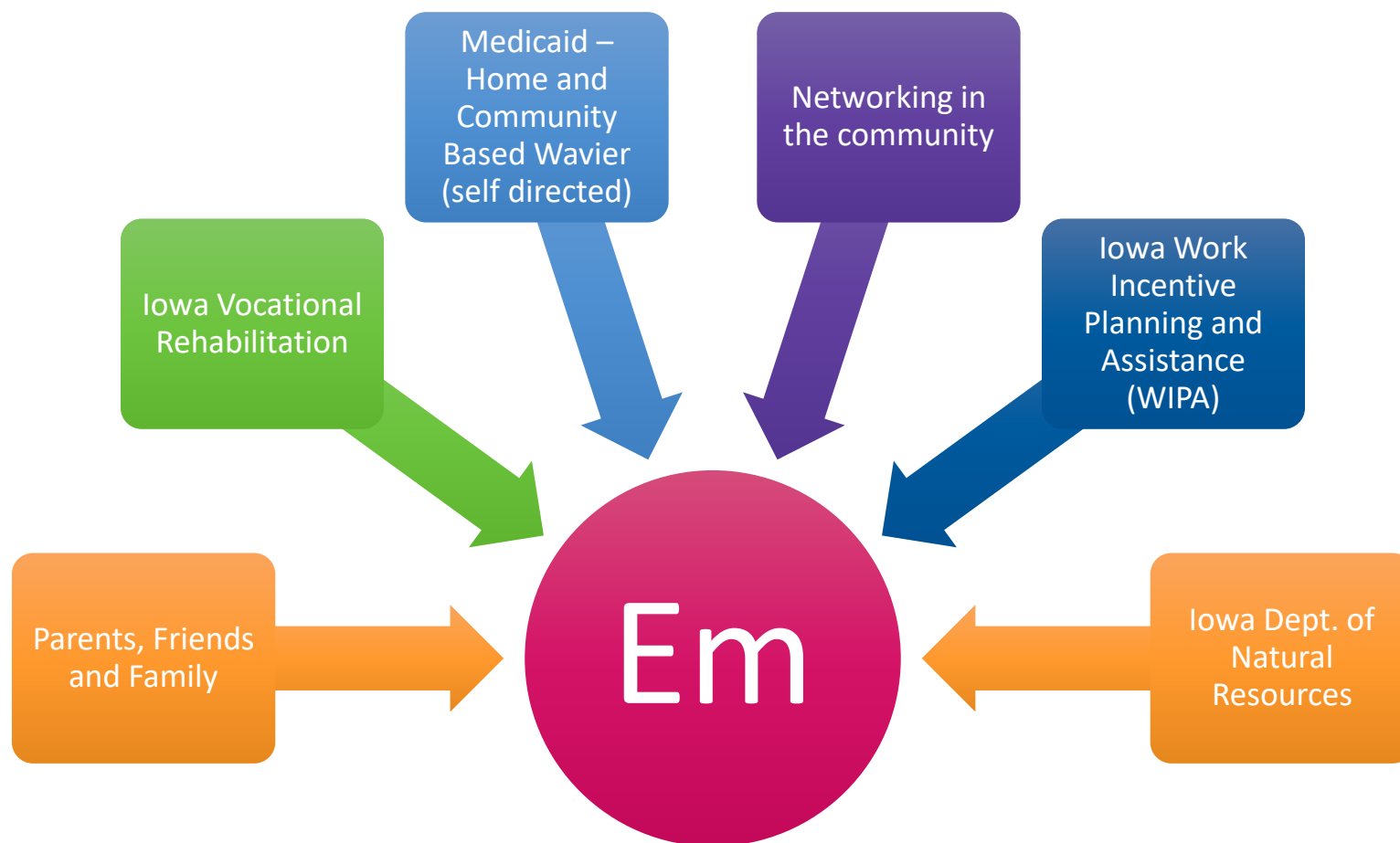
- Your work goal
- Limitations you have because of your disability and how you will address these
- Education and work history
- Steps to reach your goal
- Resources to reach your goal
- Reach out to Iowa WIPA



IVRS

- Individualized
- Regular Communication with VR Counselor
- Self Employment program
- Micro Enterprise program
- Collaborative effort and part of a team – not a sole resource
- Example: Opportunity may present during a VR authorization for Discovery

It takes a team!



Identify the Team

- Natural Supports (Family and friends)
- Paid Supports (VR, CRP)
- Business planning resources (SBDC, SCORE, etc.)
- Industry experts
- Certified benefits and work incentive counseling
- Other?

Role of Employment Specialist

1

See opportunity

2

Explore Benefits
Information

3

Facilitate process;
identify the team

4

Delegate
responsibilities

5

Support
Prospective
Business Owner
(PBO)

"You can't connect the dots looking forward; you can only connect them looking backwards. So you have to trust that the dots will somehow connect in your future. You have to trust in something — your gut, destiny, life, karma, whatever. This approach has never let me down, and it has made all the difference in my life." – Steve Jobs

Thank you!

Ashlea Lantz

Senior Consultant

alantz@griffinhammis.com

319-361-0214

www.griffinhammis.com

