

# JAN

Job Accommodation Network

Practical Solutions • Workplace Success

## Accommodation and Compliance Series

### Entrepreneurship Series: Entrepreneurship for People with Disabilities

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## **JAN'S Accommodation and Compliance Series**

### **Introduction**

JAN consultants handle inquiries related to self-employment and small business development for people with disabilities. This includes referrals regarding business planning, financing strategies, marketing research, disability-specific programs, income supports and benefits planning, e-commerce, independent contracting, home-based business options, and small business initiatives for disabled veterans. To learn more about these resources, visit JAN's [Entrepreneurship Microsite](#).

If you have a question about starting your own small business, send it directly to a self-employment Consultant by using [JAN on Demand for Self-Employment](#).

## Situations and Solutions:

### **Self-Employment: “Joseph” and “Bill” – Autism Spectrum Disorder (ASD)**

Joseph’s father Bill contacted JAN on behalf of his son who has Asperger’s syndrome and was interested in starting a photography business. While Joseph was in a high school transition program, he developed a strong interest in cameras and photography, learned excellent shooting skills, and produced several award-winning photographs. Bill explained to us that taking photographs was one of the first activities Joseph loved to do, excelled at, and wanted to do as his job or as a business. One of the additional benefits, Bill explained, was taking photographs contributed to Joseph participating more socially in his community and enabled him feel more comfortable interacting with new people. Bill explained Joseph was very reluctant to interact with people he didn’t know well, but taking photographs involved interacting in a different way and reduced some of his social anxiety, so he began building better social skills. Up to this point, Joseph’s family had financed all of his photographic equipment and production on their own, which was very expensive not sustainable for them financially. JAN provided Bill and Joseph with a comprehensive JAN packet of self-employment information and resources prepared individually for them, but the issues below offer examples of some of Bill’s specific questions for the JAN consultant:

- Bill wanted to help Joseph connect with a business mentor or coach outside of his family circle with whom his son could develop a strong rapport and who could help cultivate business ownership skills in a supported environment. JAN provided contacts for locating mentors and coaches with this expertise in his geographic area, including disability programs that focused on customized employment and self-employment. We also provided examples of what this type business with customized supports might look like.
- He specifically wanted information about any vocational or self-employment programs in his area that assisted youth or young adults with disabilities. JAN put him touch with his state vocational rehabilitation (VR) agency and provided their guidelines for supporting self-employment. We encouraged him to share this information with Joseph’s transition counselor. We also provided information on youth entrepreneurship programs and resources.
- Bill requested information about any possible funding sources that could help with the start-up costs. JAN provided an overview of funding resources and strategies available to his son including through disability-specific programs, microloans, asset development programs, and related organizations.
- Bill was interested in possible accommodation options for Joseph when social contact and communication might be difficult. He explained that Joseph tended to have good and bad days – some days in which face-to-face communication was extremely difficult. JAN provided examples of accommodations for social anxiety and difficulty with face-to-face communication including opting instead for a phone conversation, written communication such e-mail, texting, or other chat features. If a meeting was scheduled on a “bad” day, having a friend or family member attend as well to help reduce anxiety. Another strategy discussed was to have a coach, counselor, or mentor work with Joseph on such scenarios ahead of time to help reduce anticipatory anxiety.

## **Self-Employment: “Laura” – Mental Health Impairment and Cognitive Limitations**

Laura contacted JAN for assistance with starting her upcycling/art business. She described herself as a self-taught artist/artisan who took old discarded things and made them into interesting, beautiful, and even utilitarian creations. Some pieces were sculptures while others were functional items like tables, coat hooks, and shelves. She had informally sold her pieces to friends and family, but wanted to make this into a more formal business endeavor. Laura explained she didn't know anything about starting a business, and whenever she began researching information locally or on the Internet, felt overwhelmed. Laura received Social Security disability benefits (SSDI) and was concerned about how income from self-employment would affect these, in addition to her healthcare coverage. She also had questions about how to properly account for this income and report it. Laura had worked with her state vocational rehabilitation (VR) program in the past, but had never been told self-employment was an option, so stopped using their services. She was considering whether to contact them again. JAN researched and sent her an individualized packet of resources based on our intake process, and specifically addressed these concerns:

- Social Security benefits planning and how to report income-JAN referred Laura to a Work Incentive Planning and Assistance (WIPA) program for free counseling concerning how her benefits would be affected by self-employment income. As part of the Ticket to Work program, these are trained counselors called Community Work Incentive Coordinators (CWIC) available to help beneficiaries with employment and work incentive questions. We also provided her with articles and fact sheets discussing SSDI and self-employment.
- How to price her artwork in her local market since she had sold mostly to friends and family-A variety of factors affect pricing a handmade item depending on the local market and may differ from selling items online. We discussed these various factors – sales venue, type of artwork, creative time invested, material costs, competitor prices, and so on. JAN suggested some useful books about the “handmade marketplace” and provided referrals to local business counselors and art incubators in her community. We also suggested exploring online arts and craft marketplaces that are easily accessible where she could get a better idea how others were pricing similar items.
- State Vocational Rehabilitation Program (VR)-JAN provided Laura with her state's self-employment guidelines so she could be more familiar with them and decide whether she wanted to contact VR again to assist her.
- Whether she needs a business plan-There are many reasons for having a business plan, but often the essential one is it's required by a service provider or financial program if seeking funding. There is a school of thought that a business plan is not necessary, is too often used a barrier to self-employment, and that individuals start successful businesses without one. However, a business plan can be helpful in many ways as an evolving guide for a business start-up. It forces you to think through many areas critical to being successful. While never foolproof, planning is often the best way to anticipate issues and avoid problems later on. The type of business plan (if any) that works for each person or type of business will vary based on individual circumstances. A small business counselor at a Small Business Development Center, Women's Business Center, or small business mentoring organization can provide very helpful guidance about business plans. If you are working with a particular agency, they may have a specific template they want you to follow.
- Accommodation suggestions for time management and concentration-Since Laura experienced good

days and bad, one of the advantages of being a self-employed artist was that she could determine the most productive time to work on her projects – day or night. However, having a regular work schedule, even with a home-based business, can help organize time, increase productivity, and encourage concentration. For many, it helps to create a separate workspace within the home apart distinct from one's living space and distractions. For artists, this might be a separate area in their home or garage. Other options include joining a local cooperative, gallery, incubator or co-working space that offers a combination of a private workspace and group support.

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