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Self-Employment Fact Sheet

The information in this fact sheet was taken from *Making Self-employment Work for People with Disabilities* (Griffin & Hammis, 2003).

WHAT IS SELF-EMPLOYMENT?

Self-employment is grounded in the belief that people have strengths, interests, preferences and an innate ability to perform work competently when offered choices, respect, hope and opportunities.

WHAT ARE SOME OF THE ADVANTAGES OF SELF-EMPLOYMENT?

- The U.S. economy is allowing self-employment to grow substantially.
- Self-employment offers Social Security beneficiaries a financial cushion during the business start-up phase.
- Self-employed persons with disabilities may have access to alternate resources of capital to build their business.
- Self-employment can work for people with significant disabilities.
- Self-employment allows the individual to schedule the work day according to personal productivity, disability symptoms and goals.

WHAT TYPES OF BUSINESSES COULD I OWN?

- *Sole Proprietorships* – The owner and the business are the same.
- *Partnerships* – A business with more than one owner where the profits and losses are divided among the partners.

- *Limited Liability Companies (LLC)* – A type of partnership that allows for the reduced personal liability of a corporation but with the tax advantages of a partnership.
- *Incorporation* – Usually companies with employees, attorney costs and licensing fees.

CAN I HAVE MY OWN BUSINESS AND STILL GET MY SOCIAL SECURITY BENEFITS?

Social Security work incentives can be implemented to assist in the pursuit of your self-employment goal. It is important to get Benefits Planning to take advantage and understand how Social Security work incentives can help you.

WHERE CAN I GET HELP?

- Department of Rehabilitation (DOR):
<http://www.rehab.cahwnet.gov/eps/default.htm>
- One-Stop Centers: <http://www.edd.ca.gov/ONE-STOP/pic.htm>
- Employment Network (EN): <http://www.yourtickettowork.com/>
- Benefits Planning Assistance and Outreach projects (BPAO):
<http://www.ssa.gov/work/ServiceProviders/BPAODirectory.html>
- Protection and Advocacy for Beneficiaries of Social Security (PABSS): <http://www.disabilityrightsca.org>; or call 800-776-5746

*The SSA has reviewed the following publication for accuracy only;
however, this should not be considered an official SSA document*
