

Encouraging Employment: Self-Employment

MAXIMIZING INCOME WITH BENEFITS AND WORK

Individuals who receive disability benefits through the Social Security Administration's (SSA) Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) programs may combine their benefits with employment income. Self-employment or "gig work" may be an opportunity to maximize income for individuals who prefer a less formal, more flexible, and individualized employment option.

Benefits to Self-Employment/Gig Work

Self-employment is a way to earn income through a wide range of activities, including operating a small business, earning income through task-based or creative work, or engaging in gig work. Unlike a traditional long-term employer-employee arrangement, gig work is informal and self-directed. It is generally temporary, part-time, and performed independently or on demand. Self-employment provides an opportunity to increase income and opportunities, gain new experiences, enhance connections and self-esteem, and maximize individual choice.

Opportunities for Growth Through Work

- Achieve career development and success.
- Focus on self-determination and empowerment.
- Increase the number and quality of professional and personal relationships.
- Build assets and gain skills by running a business.
- Obtain an improved sense of self-worth, self-esteem, self-respect, and self-image.
- De-stigmatize both self and broader community.
- Gain unique experiences.

Expanding Flexibilities

- Establish accommodations independently (i.e., no permission needed from an employer).
- Develop an individualized schedule to maximize abilities and wellness.
- Retain benefits through careful management of monthly earnings.
- Reduce transportation and accessibility issues with flexible or virtual work.

Maximizing Individual Choice

- Choose to work on the things you are passionate about.
- Choose to have coworkers or not.
- Choose your work environment.
- Choose when and how you work.

Considerations for Self-Employment/Gig Work

- **Benefits:** Generally, people who are self-employed or who are completing gig work are not eligible for employer-sponsored benefits. Individuals should be aware of their ongoing eligibility for health insurance through [Medicaid](#) or [Medicare](#).
- **Taxes:** There are tax implications when someone is working as an independent contractor or for their own small business. Individuals should learn about their responsibility for income tax payments. The IRS has [helpful resources](#) for self-employed individuals.
- **Expenses:** Expenses related to the small business or engaging in gig work should be considered. For example, delivery drivers must pay for their own vehicle, insurance, maintenance, and gas. Workers who are engaging in virtual gig work must supply their own phone, computer, and internet service.
- **Variability:** While self-employment and gig work add a lot of flexibility for workers, the income earned or costs incurred can sometimes be unpredictable. Individuals should assess their tolerance for this variability.

Resources for Self-Employment

- [Disability Small Business Hub](#): Resources from the National Disability Institute (NDI) to start, build, and grow a small business for people with disabilities. Funded by the U.S. Small Business Administration.
- [SCORE Small Business Mentors](#): Mentorship and support for individuals to start and grow businesses.
- [Self-Employment: What to Know to Be Your Own Boss](#): Information from the Bureau of Labor Statistics.
- [Self-Employment for People with Disabilities](#) (PDF): The final report of the START-UP initiative funded by the Office of Disability Employment Policy, U.S. Department of Labor. The report outlines the barriers and achievements of the grant programs and includes case studies of individuals with disabilities who achieved self-employment.

Gig Economy Applications and Websites

Platforms for the Gig Economy: Virtual

- [Upwork](#): Gig economy jobs for freelancers
- [Freelancer](#): General freelancing
- [Fiverr](#): Bite-sized gig work
- [Fancy Hands](#): Virtual assistant jobs
- [FlexJobs](#): Online jobs with reputable companies
- [Guru](#) and [Toptal](#): Jobs for experienced/expert workers and freelancers

Platforms for the Gig Economy: In-Person

- [Uber](#), [Lyft](#): Ridesharing
- [Turo](#): Offer your car for rental
- [Instacart](#): Shop for and deliver groceries and other goods
- [Amazon Flex](#) and [Postmates](#): Deliver goods
- [Uber Eats](#), [Grubhub](#), and [DoorDash](#): Deliver food
- [WAG](#) and [Rover](#): Walk dogs or provide pet care
- [TaskRabbit](#) and [Handy](#): Complete household tasks (e.g., shopping, cleaning, home repairs, etc.)

- [Dolly](#): Provide moving services
- [Thumbtack](#): Provide skilled services

| Reporting Earnings to SSA

It is important that Social Security beneficiaries report their earnings to SSA to avoid potential overpayments. View this helpful video about [wage reporting](#) and review resources on [SSA work incentives](#) and considerations for [self-employed](#) individuals.