



October Is National Disability Employment Awareness Month

In 1945, Congress designated a week in October to recognize the skills and contributions of people with disabilities to the workforce. In 1988, Congress expanded the week to a month. National Disability Employment Awareness Month has become an important annual tradition. Throughout the years, this observance has grown into a celebration of our continued efforts to expand employment opportunities for people with disabilities.

What does this mean for the average farmer?

Focus – Self Employment

What is Self-employment?

Self-employment, as defined by the U. S. Department of Labor, means working for profit or fees in one's own business. ¹ People in non-metropolitan areas report self-employment at a slightly higher rate than their urban counterparts. In 2000, the Bureau of Labor Statistics in the U. S. Department of Labor reported that approximately 86% of farmers, ranchers, and agricultural managers were self-employed. ²

Being self-employed typically means being able to work with risks and uncertainty, factors familiar to farmers and ranchers. While the farmer or rancher has control over his/her work, and can pursue what is enjoyable and satisfying, he/she is also faced with long hours, little free time, fluctuating income, and stress. Added to the day-to-day farming or ranching operations are the fiscal and business responsibilities, such as business planning, product marketing and sales, record management, and tax reporting.

Impact of Disability

Farming and ranching are hazardous occupations. When a farmer or rancher experiences a disability, whether through an injury or health condition, the agricultural operation may easily be affected. The impact of the disability may require operational changes that accommodate the farmer or rancher's limitations. New, different, or adapted equipment may be needed to complete tasks. An alternative enterprise might be considered in order for the farmer or rancher to remain employed in agriculture. Being in farming before a disability occurs has advantages because tasks can be identified that need accommodations.

Sometimes, however, an individual has worked outside agriculture but has an agricultural background and sees farming or ranching as a way to return to a gainful occupation.

In some instances, the disability may have affected the individual's ability to support him/herself. Financing accommodations can be problematic if earnings are affected or are nonexistent. The Social Security Administration (SSA) has two benefit programs for people who have disabilities and are unable to be financially self-sufficient. The programs are Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). SSDI is an insurance program based on payments an individual has made to the SSA Trust Fund. The SSI program provides monthly cash benefits based on economic need and disability.

Resources and Services to Remain in Production Agriculture

When people with a disability want to begin or continue working in agriculture, public services and resources are available to them. The state-operated vocational rehabilitation (VR) program can offer counseling, training/education and rehabilitation technology, among other services, to help the farmer or rancher work in production agriculture. The 1998 Reauthorization of the federal Rehabilitation Act specifically included self-employment as an acceptable work goal and employment outcome. This has led to increased resources and training of VR staff on self-employment. A 2002 study done by the Montana Research and Training Center on Rural Rehabilitation describes numerous state VR programs' services related to self-employment.³

Another resource for farmers and ranchers who receive SSA benefits are the SSA Employment Support Programs. These work incentives, as they are frequently called, help people receiving SSDI or SSI transition back to being financially self-supporting.

The Employment Support Programs or work incentives may be used to:

- help build capital for business or employment needs (e.g., vans, lifts, computer, utility vehicles, etc.),
- retain medical insurance until able to buy independently, and
- Increase personal income and quality of life

Making it Work: Understanding the Interrelationship Between Self-employment and Disability Programs

When the farmer/rancher believes he/she can attempt to return to gainful work and is willing to lose the SSA benefits, the work incentive programs will provide safeguards along the way to help reach his/her work goal. It is critical that the farmer/rancher understand what effect working would have on benefits and how the various incentives will interact with one another. SSDI and SSI have different sets of policies and laws that are affected by wage and self-employment earnings.

As an example, SSDI considers a person gainfully employed after their earnings reach \$800 per month. Therefore, following a trial work period, benefits would cease. SSI, on the other hand, has a graduated formula for reducing the SSI cash benefit until it reaches zero.

To ensure that embarking on the self employment path does not prematurely affect the disability benefits, the farmer or rancher should have a benefits analysis, develop a business plan, and create a system to report earnings to SSA.

The Employment Support Programs work in such a way as to modify the rules until a person reaches their work goal. A thorough benefits analysis will show the effect of self-employment earnings on benefits. SSA has awarded contracts and trained professionals in each state to provide beneficiaries with benefits analysis.⁴ The contracted services are with Benefits Planning Assistance and Outreach (BPAO) projects.

Whether the farmer is a beginning farmer or one who wants to continue farming, developing a business plan, will provide for a systematic, somewhat predictable plan for the future of the operation. Even though the individual is operating an established farm, a business plan is frequently required by VR and always required by the SSA if he/she is requesting financial assistance through their programs. SSA and VR are like investors in the business. They will be providing resources and funding to start or help the operation move to the next self-sustaining level. A business plan will also help the farmer/rancher (1) prepare for increased income and how and when it will affect SSA benefits, (2) provide for planned acquisition of equipment, and (3) strategize for the growth of the business and the eventual loss of benefits.

Resources that provide technical assistance in writing a business plan are available through a variety of sources. The Cooperative Extension Service in each state has extensive information on farm management, business planning and feasibility, market analysis and strategies, and risk management.⁵

Sixty-three Small Business Development Centers (SBDC) in the U.S. and territories provide assistance in business plan development, marketing strategies, and financing.⁶ To underline the importance of business planning, the SSA has even stated that when the PASS incentive is used for self-employment, the SSA recipient should consider including a request for money for development of a business plan.⁷ A business plan coupled with a benefits analysis that reflects projected self-employment earnings should provide assurances that SSA benefits will not be interrupted prior to when planned.

Another critical factor in being able to use the employment support programs of the SSA successfully is the ability to consistently monitor self-employment earnings, follow the SSA reporting procedures, and adhere to the business plan. Achieving this requires the diligence of the individual and an adequate user-friendly reporting mechanism.

Summary

Self-employment is a way of life for a majority of farmers and ranchers. Being self-sufficient is highly valued in the agricultural culture. Having a disability in and of itself, should not prevent the individual from entering or remaining in production agriculture. and well-organized manner should lead to successful employment. In addition, when both the state VR program and the SSA administration successfully help the farmer or rancher attain gainful employment, everyone wins. The farmer has meaningful and productive employment. VR is reimbursed by SSA for returning the recipient to work and SSA reduces its expenditures on disability benefits and receives self-employment taxes from the rehabilitated farmer or rancher.

Easter Seals Virginia and Virginia Cooperative Extension programs and employment are open to all, regardless of race, color, religion, sex, age, veteran status, national origin, disability, or political affiliation. An equal opportunity / affirmative action employer.

Using the available resources described in this article in a systematic coupled with a benefits analysis that reflects projected self-employment earnings should provide assurances that SSA benefits will not be interrupted prior to when planned. Another critical factor in being able to use the employment support programs of the SSA successfully is the ability to consistently monitor self-employment earnings, follow the SSA reporting procedures, and adhere to the business plan. Achieving this requires the diligence of the individual and an adequate user-friendly reporting mechanism.

References and Resources

References

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4. *Benefits Planning, Assistance, and Outreach (BPAO) Projects*.
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Resources

[Griffin-Hammis Associates.](#)

Griffin, C and D. Hammis, 2003, *Making Self-employment Work for People with Disabilities*. Baltimore: Paul Brookes Publishing Co.

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[Research and Training Center on Disability in Rural Communities](#), The University of Montana Rural Institute, 52 Corbin Hall, Missoula, MT 59812-7056.

[SSA Redbook.](#)

[The Small Business and Self Employment Service, Job Accommodations Network, Office of Disability Employment Policy.](#)

For Further Information Visit <http://www.agrability.ext.vt.edu/> or agrability.org





Do You Know The Warning Signs of a Stroke?

Here Are Three Simple Questions That Could Save Your Loved One's Life

Susie stumbled and fell. Her friend, Sherry, saw this happen. Being very concerned, she had the insight to ask Susie the 3 questions below. Suzie failed all three test-questions, so 911 was called. Even though she had normal blood pressure readings and did not appear to be suffering a stroke (she could converse to some extent with the Paramedics) they took her to the hospital right away. Susie suffered brain damage after a massive stroke, but is recovering at an incredible pace.

So simple - this literally saved Susie's life - Some angel had previously sent this advice to Suzie's friend and she followed it exactly.

Read and learn the 3 steps!

A stroke occurs when oxygen fails to reach some part of the brain.

Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim will suffer brain damage if people nearby fail to recognize the symptoms of a stroke, and take action.

Now doctors say a bystander can recognize a stroke by asking the victim three simple questions:

**** Ask the individual to SMILE (with both sides of the face).***

**** Ask him or her to RAISE BOTH ARMS.***

**** Ask the person to SPEAK SIMPLE SENTENCE coherently e.g. "It is sunny out today".***

If he or she has trouble with ANY of these tasks, call an ambulance /a doctor / the hospital immediately and describe the symptoms to the dispatcher.

After discovering that a group of non-medical volunteers could identify facial weakness / arm weakness and speech problems, researchers now urge the general public to learn the three questions. They presented their conclusions at the American Stroke Association's annual meeting last February.

Widespread use of this test could result in prompt diagnosis and treatment of the stroke and prevent brain damage.

A cardiologist says that if everyone who reads this tells other people; you can bet that at least one life will be saved!

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“Promoting success in agriculture for people with disabilities and their families.”

Message From Kirk Ballin, AgrAbility Virginia Program Coordinator

AgrAbility Virginia’s success is dependent upon its partnerships with various other programs, agencies, associations, etc. Over the past four years these have included the Department of Rehabilitative Services (DRS), Virginia Tech Cooperative Extension, Virginia Assistive Technology System, Woodrow Wilson Rehabilitation Center, Virginia Farm Bureau, Virginia Disability Service Agencies, and Centers for Independent Living. Joining us for the next four year cycle will be the Virginia Rural Health Resource Center/Virginia Rural Health Association and the Virginia Department of Health’s Arthritis Task Force.

To successfully serve the diverse healthcare needs of Virginia’s rural residents there must be a coordinated effort to identify those needs and to provide services tailored for those needs. It is our goal as the AgrAbility Virginia Project to be an effective partner with VRHRC/VRHA by providing services needed to support the health care needs of Virginia’s rural population involved in agricultural enterprises. We look forward to integrating our tools, experiences and resources into a web of services for Virginia’s rural population.

A specific area of focus for AgrAbility will be identifying the frequency, role, and services needed regarding arthritis among agricultural residences of Virginia. By serving as a member on the Arthritis Task Force I hope I will bring a perspective that will help identify the unique concerns and needs of the farming community regarding the impact of arthritis. I also hope that my participation will help affect State policy in addressing statewide needs for arthritis treatment, research and education. In turn we expect to receive a wealth of information and opportunities for collaboration to serve our clients with arthritis more effectively.

I look forward to our efforts together — Kirk.

