Navigating serial inequities: disabled workers' experiences of becoming entrepreneurs

Dr Cara Molyneux
Lancaster University

Dr Paula Holland
Lancaster University

Jacqueline Winstanley
Universal Inclusion

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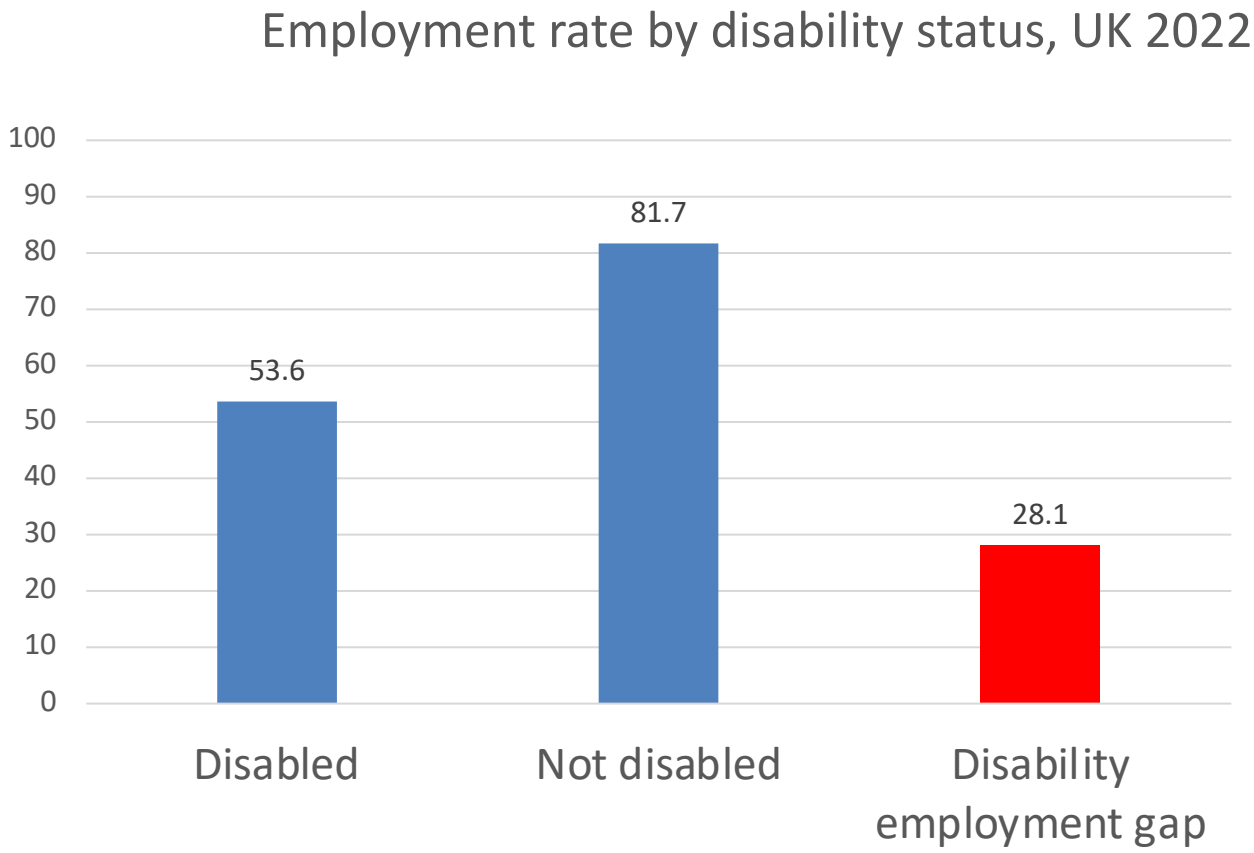
CONTENT

- CONTEXT
- METHOD
- PRELIMINARY FINDINGS
- RECOMMENDATIONS

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CONTEXT

CONTEXT


Employment rate by disability status, UK 2022
100
90
80
70
60
50
40
30
20
10
0
53.6
81.7
28.1
Disabled
Not disabled
Disability employment gap

RESEARCH GAP & QUESTION

Literature

- Trends in disability and self-employment and entrepreneurship to understand motivations (Hwang and Roulstone, 2015; Jones and Latreille, 2011; Norstedt & Per Germundsson, 2021)
- The role of enterprise training provision for disabled people (Anderson and Galloway, 2012)
- Disability and enterprise and the impact on poverty (Galloway et al., 2021)
- Disability, enterprise and social and human capital (Adams et al., 2019; Pavey, 2006)
- Disability, bodily capital and entrepreneurship (Jammaers and Williams, 2021)
- Inclusive Entrepreneurship (Rolle et al., 2020)
- Social Entrepreneurship (Parker Harris et al., 2014)

Research gap

- Qualitative data on the experience of finding information and financial support tailored to the needs of disabled self-employed people.

Research question

- What are the unmet support needs of self-employed disabled people in England?

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METHOD

METHOD

- **Recruitment:** via Universal Inclusion/Inclusive Entrepreneurs Network and on social media (Twitter and LinkedIn)

- **Qualitative Data Collection**: Semi-structured interviews with 27 disabled people and people with long-term health conditions. Conducted on Teams or Zoom between January – April 2022

- **Qualitative Data Analysis**: Transcripts were analysed on Atlas.ti software, using a thematic approach, searching for patterns of meaning.

PARTICIPANT CHARACTERISTICS

PRIMARY CONDITION	
Arthritis (plus other conditions)	10
Chronic health condition	4
Neurodiversity	5
Physical impairment	7
Sensory impairment	1

*11 men and 16 women

BUSINESS CHARACTERISTICS

Type of business structure	
Limited Company	9
Social Enterprise	6
Self-employed	12

- Digital
- Transport
- Creative Arts
- Professional services
- Educational services
- Manufacturing

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PRELIMINARY FINDINGS

MOTIVATIONS

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PUSH FACTORS

- Little choice, employment that fits around impairment/access requirements or health management was difficult to get
- Employer discrimination, unwilling to accommodate impairment/health conditions

PULL FACTORS

- Flexibility to manage own hours, working patterns, work from home
- Wanting to provide services/products to others in the disabled community

REPORTED BENEFITS OF SELF-EMPLOYMENT

- Flexibility to control, how, when and where business takes place and who with
- Managing a health condition: factoring in resting and pacing for physical and mental wellbeing – work/health balance
- Playing to individual strengths
- Economic independence
- Delivering innovative and inclusive produces and services
- Serving the disabled community

"Being self-employed is the only way I feel that I've got some **control** over the work I do, when I do it and how I manage it. Whereas, when you're an employee, you don't really have any control over any of that. I suppose employment gives you security, but self-employment makes me feel like I have some **control** over something when I don't have **control** over my condition (IE12)"

UNMET SUPPORT NEEDS

- Practical support
- Bespoke information, advice and guidance
- Access to finance

ACCESS TO WORK

- Difficult application process - assessors ill-informed about realities of self-employment = INCONSISTENT SUPPORT
- Delays, lack of communication and generally poor application / renewal experiences
- Advocates are key to getting a good package of support

"Annual reviews are always difficult. I use an advocate to put my application through because I was turned down twice. I had problems with the timing of the review meaning my support worker went unpaid for months because of delays". (IE01)

"If I was in a position where I was doing PAYE, short-term contract work on film sets, for example, I can't get Access to Work on that. It takes too long to get your assessment and the adjustment putting in place for it to work on these short-term contracts". (IE09)

BESPOKE INFORMATION, ADVICE AND GUIDANCE

I sort of feel you're pretty much left to your own devices. Really. You know, I've had to sort things out from myself, really. You know, sometimes I would go on that Versus Arthritis website but I don't find it particularly useful for me. You know the sort of the information I want to know or get support around. They don't really tend to have it. (IE12)

Its difficult to join in with business networks because the main challenges are inaccessible venues (IE07)

Today I have no idea where to go for local advice other than the JobCentre or local authority. But I tend to go the DWP via JobCentre for advice these days. (IE05)

I kind of created my own informal network as there's no real specific one that I've found or that is memorable to me that I found. It's more through connecting with others online and then meeting up with them for a coffee and just picking each other's brains about our experiences and how much crossover there is and through that, then being introduced to people on other sides of the network, personal network and going from there. (IE18)

ACCESS TO FINANCE

- Difficult to know where to turn
- Grants are preferred but often inaccessible
- New Enterprise Allowance – people not aware and now its ended
- Disabled people with poor credit ratings find it difficult to bank loans
- Not sure of the impact of different funding options on receiving benefits

I've been running my business for nearly ten years. And you know, I've never found anything at all available to me. (IE10)

I'm not currently trading as I am looking for investment/funding that is my biggest barrier due to poor credit history (IE08)

There should be support on understanding what the correlation is between what benefits you're allowed to claim, how much you allowed to earn without it affecting your disability payments or PIP. I'm scared of asking DWP too many questions in case you lose entitlement. Benefits are calculated on what you earn on an average week but some conditions fluctuate meaning you don't have a regular income. (IE07)

RECOMMENDATIONS

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- Access to finance - tailored for disabled people (acknowledging the starting point is to have fewer assets/financial/savings/poor credit ratings). = Need ‘positive action’ from banks/lenders to ensure equity in the potential for business success

- Access to bespoke business development support networks and resources (marketing, social media, etc) noting how disabled people can have restricted access to social networks/social capital/lower levels of education

- Practical support – Access to Work

- Increase the number of role models and mentors with lived experience of disability

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Thank you for listening. Any questions?