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NO (WORK) PLACE LIKE HOME

MONEY-MAKING OPPORTUNITIES FOR AT-HOME WORKERS ARE ON THE RISE

By Tory Johnson

FOR 10 years, Scott Boddie worked more than 65 hours a week in healthcare management, a schedule that left precious little time to devote to his real passion: writing poetry.

That changed a year ago, when Boddie gave up the corporate life - and headed home. Today, from the comfort of his Harlem apartment, he handles inbound customer-service calls for a major financial services firm as an employee of Alpine Access, a Colorado-based virtual call center. Boddie, who earns \$9.50 an hour, spends between 25 and 40 hours a week assisting credit-cardholders with inquiries and requests for balance transfers. The rest of his time is spent writing a monthly humor column and perfecting his poetry.

"It's perfect," says the soft-spoken 40-year-old says of his new arrangement, which offers "a little less stress and a whole lot more control over my time." Until two years ago, I had never given much thought to the hundreds of thousands of people, like Boddie, who work from their homes every day. But I began to learn about this rapidly growing army when, in conjunction with my workplace segments on "Good Morning America," anchor Diane Sawyer issued me a friendly challenge: Find ways for our viewers to make money from home.

I had always viewed work-from-home pitches skeptically - as scams by hucksters claiming that just a few hours a day stuffing envelopes can be your ticket to fortune.

But while many such scams do exist - buyers beware! - I began to discover plenty of legitimate opportunities offered by reputable firms, aimed at people who for one reason or another don't want to toil in a traditional workplace. I wrote about some of them nearly two years ago in an @work story that got a tremendous response.

Since then, opportunities for at-home workers have only continued to boom - and so has the number of people taking advantage of them. To borrow from science, what we're seeing is the equivalent of a "Big Bang," and it presents enormous moneymaking opportunity. Those heeding the call include not only full-timers who want to leave the office behind, but also those looking

for supplemental income, from stay-at-home moms who find themselves stretched for monthly groceries to would-be retirees who know their nest eggs just aren't going to cut it.

After months of research, I've outlined some of these opportunities in a brand-new book, "Will Work From Home: Earn the Cash Without the Commute," a guide to making money at home, co-written with Robyn Spizman.

Here's an up-to-date look at some of the resources and options I've discovered, spanning various industries and skill sets, that allow you to work flexibly - typically as an independent contractor - from home.

Provide business services: Businesses are increasingly hiring individuals off-site to perform tasks ranging from coding Web sites to writing press materials, offering many opportunities for stay-at-homers. Two sites, Elance.com and oDesk.com, serve to connect such businesses ("buyers") with independent workers ("service providers"), posting thousands of opportunities, and otherwise facilitating the whole process, from hiring to payment.

Both sites allow you to create a free profile to tout your skills and experience, and take assessment tests to certify your skill level for prospective clients. You can also view postings of opportunities and bid on appealing projects, determining your own hourly or project rate. (On Elance, project fees can range from \$50 to design a logo to more than \$10,000 to develop a Web site.)

Successful users tend to start low - often very low - to build a client base. That was the strategy taken by Margaret Allen, 46, who turned to oDesk after she left her tech support job at Showtime after nine years, looking for a change of pace. A profile detailing her 16 years of IT experience landed her a freelance gig as a desktop support technician for a small software company in Pennsylvania. But she's only billing \$7 an hour, in order to get her foot in the door, and "compete against people from Russia, the Philippines and India in addition to the States."

By the end of August, though, she hopes to raise her rate to \$15 an hour or higher. And until then, she's not failing to appreciate what she calls the best thing about her new work - being able to do it from her Upper West Side apartment.

"I get to roll out of bed and start working," she says.

Answer customer calls: When you call customer service at your bank or place an order with a retailer, the voice you hear on the other end might well belong to someone working out of their living room, anywhere in the country.

If you've got solid customer service skills, a computer with high-speed Internet access, a dedicated land line, a workspace free of crying babies and barking dogs and at least 20 free hours a week, you could do likewise. The pay generally ranges from \$8 to \$15 an hour, depending on skill level, call volume and assigned accounts.

To become a virtual agent, connect with one of the major players, which include AlpineAccess.com, which hires employees; LiveOps.com, which pays people as independent contractors; and Arise.com, which requires individuals to incorporate. There are pros and cons to each business model, so visit their sites to learn which might be best for you.

Guide others online: About.com hires guides to create regular content based on its proven expertise in a specific topic. Current recruitment efforts target a wide range of subject matter, including exotic cars, infectious diseases, Moroccan food, Nintendo DS, podcasting, race relations and sleep disorders. Guides are compensated based on page views and section growth - \$18,000 annually is the average, though the company says some rake in more than \$100,000.

Become an online seller: A friend of mine recently used Craigslist to sell more than \$5,000 worth of gently worn designer handbags and accessories. Inspired by the windfall, she's now handling listings for other women and taking a commission. If you enjoy selling online, follow suit and offer to photograph and list unused items for your pals. When the stuff sells, you get a cut.

Get crafty: Etsy.com is an online community that connects sellers of handmade items - including candles, clothing, ceramics, jewelry, pottery and even food - with a worldwide audience. It's free to get started - the site takes 3.5 percent of your sales, plus a 20-cent listing fee. Each listing remains live for four months and includes up to five images along with the description.

It worked for Chanel Kennebrew, who's been selling her funky handmade bags and clothing on the site for just over a year. The Brooklyn-based designer, who generates about \$750 a month in retail sales, says it's a dream come true.

"I wake up each morning doing exactly what I said I was going to do as a little kid."

An added benefit: Boutique buyers and gallery owners across the country scour the site to spot new talent, which can lead to wholesale orders and showcases. In addition to shops in Texas carrying her designs, Kennebrew has raked in \$15,000 in wholesale orders from stores as far away as Japan and Russia.

"I'm not making as much as I would with a full-time graphic design position," says Kennebrew, 25, "But I'm sustaining my creativity and I'm not starving."

Google for dollars: Build a Web site and you can generate cash via online advertising - and you don't need master-level technical skills or a background in sales. Google's AdSense is the leader in contextual or content-sensitive online advertising, in which ads are targeted to Web sites with relevant content. When visitors click, the site's owner gets paid.

Get started by starting a Web site or blog based on your area of interest or expertise. For example, as a new dog owner, I may create a site about all things beagle. When I register with AdSense (google.com/adsense), which works with hundreds of thousands of online advertisers, ads related to that subject will appear on my site, which might plug anything from dog food and

breeders to pet insurance and even dog Halloween costumes. I'll receive money - from pennies to dollars, depending on a number of factors - every time someone clicks on those ads.

In addition to AdSense, there are also smaller ad networks to explore, which you can find by, yes, Googling the term "online ad networks."

Be a mystery shopper: If you'd like a home-based business that allows you to get out of the house occasionally, consider being a mystery shopper. These workers make anonymous visits to retail stores, restaurants and gas stations to monitor specific behaviors, and make sure they're up to brand standards. They might rate the greeting they receive, the cleanliness of the environment, the availability of merchandise and the knowledge of the sales team.

Many companies request investigations of competitors as well as their own locations, to see how they stack up. For example, a mystery shopper might measure the wait in line at Duane Reade versus CVS, or gauge how much a Target sales associate in electronics knows about a specific digital camera, compared with one at Wal-Mart.

Another option involves merchandising, where you're charged with helping manufacturers present their product in a retail environment to generate sales. You may assemble displays, distribute coupons, sample food, restock shelves or demonstrate products.

In both cases, hiring is handled by a third-party vendor. Two trade associations offer listings of legitimate companies and opportunities related to their respective industries: the Mystery Shopping Providers Association (mysteryshop.org) and the National Association for Retail Marketing Services (narms.com). Pay starts at about \$8 to \$10 per assignment and can go as high as \$30 to \$50, depending on the requirements.

Warning: Never pay to be a mystery shopper or merchandiser - no legitimate opportunity requires a fee or certification.

Give care to a senior: Another business you can run from home without actually spending your working hours there is providing seniors with nonmedical home-based care. This work includes offering companionship, doing errands and light housekeeping, preparing meals, scheduling doctor appointments, handling bills and other tasks family members might tackle if they were available. A number of national companies hire such workers, among them Home Instead, Senior Helpers and Comfort Keepers. On a local level you can search online for companies that provide home-based care for seniors.

Tap your inner entrepreneur: You may not make the cut for Donny Deutsch's show, but you can bring in \$1,000 or more per month with small ideas that are easy to execute with little to no investment. If you're doing this full time, you can triple or quadruple that. For example, a Manhattan dog walker commanding \$25 per walk twice a day, five days per week, makes \$250 a week from one client. Add four more and the take skyrockets to \$1,250 a week.

If pets aren't your preference, start marketing your availability now to parents who'll be looking for tutors next month at the start of the school year. Online tutors make an average of \$10 an

hour, but by lining up your own clients and visiting their homes, you can command many times that amount.