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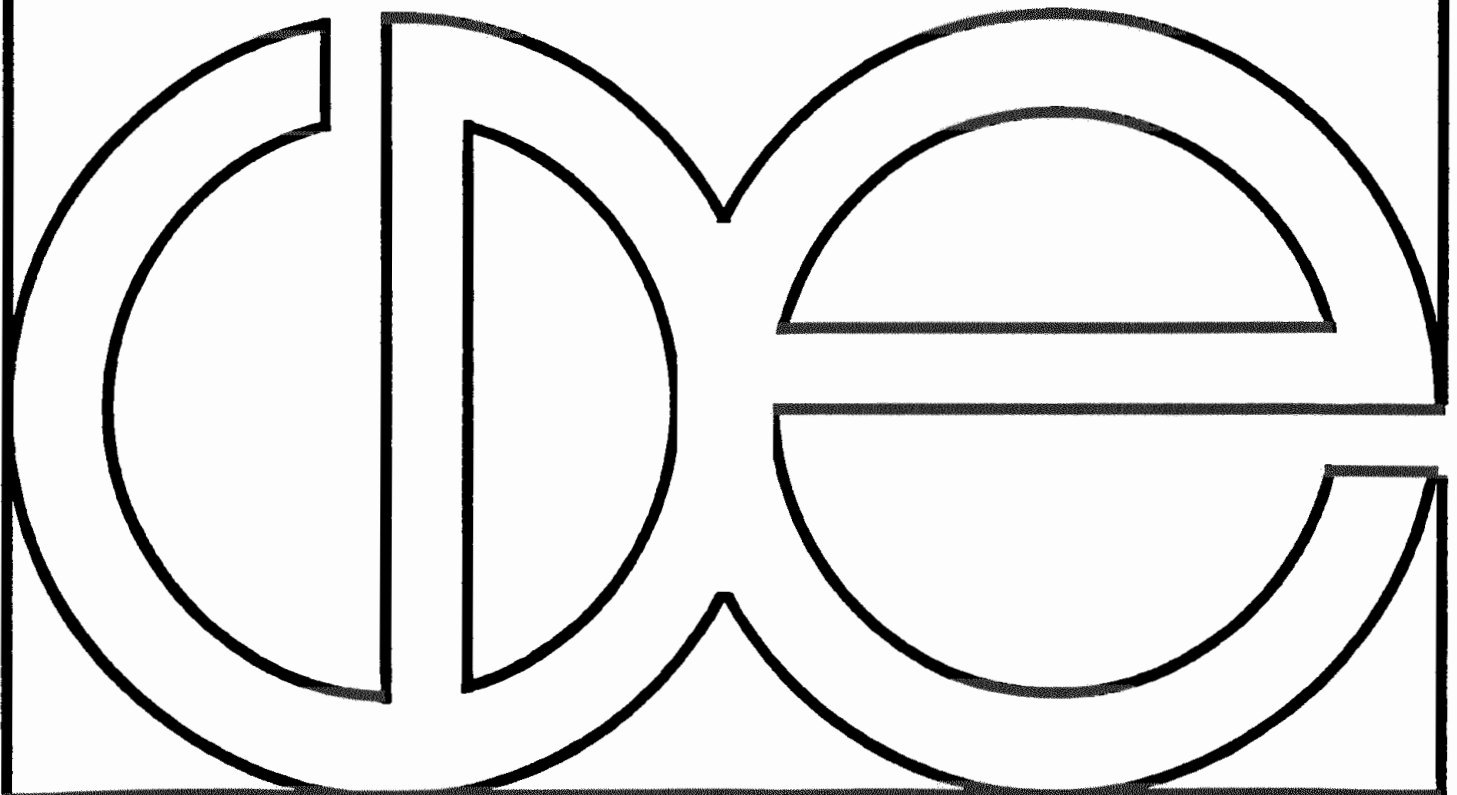
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**Two Paths to Self-Employment?**

**Women's and Men's Self-Employment in the United States, 1980**

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CDE Working Paper No. 94-05



**Two Paths to Self-Employment?  
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**April 1994**

**Support for this research was provided by training grants from the National Institute of Child Health and Human Development (HD07014) and the National Institute on Aging (AG00129). The Center for Demography & Ecology receives core support for Population Research from the National Institute for Child Health and Human Development (P30 HD05876). The author is grateful to Robert Hauser, Elizabeth Thomson, Aimee Dechter, Robert Mare and Kelly Raley for helpful comments and suggestions. The opinions expressed, however, are those of the author alone. Correspondence should be directed to the author, Department of Sociology, University of Wisconsin-Madison, 1180 Observatory Drive, Madison, Wisconsin 53706.**

**Two Paths to Self-Employment? Women's and Men's  
Self-Employment in the United States, 1980**

**ABSTRACT**

The number of self-employed Americans decreased steadily between 1920 and 1970, yet this trend has sharply reversed since 1970. This paper addresses the question "Who are the self-employed?" and pays particular attention to the unique sociodemographic characteristics of self-employed women. Because these women earn less than both self-employed men and female salaried workers, I hypothesized that women with preschool children would choose self-employment due to its flexibility. Human capital characteristics including education, age and past work experience were expected to predict both women's and men's self-employment status. The analysis offered strong support for these hypotheses.

Self-employment is a widely shared American ideal. A national survey of adults in the U.S. work force in 1980 showed that 57% of all working class persons, two-thirds of all men and slightly less than one-half of all women would like to be self-employed some day (Steinmetz and Wright 1989). Opinion polls are not the only barometer of recent preferences for self-employment, however. While the number of non-farm self-employed workers steadily declined between 1920 and 1970, Current Population Survey data shows that the number of self-employed workers in the United States rose by more than 1.1 million between 1972 and 1979, and increased by 23% between 1976 and 1983 (Fain 1980; Becker 1984). An even more notable trend is the rise in female self-employment. Between 1972 and 1979, female self-employment increased by 43% - or five times faster than male self-employment - and 12% above the increase in the number of women employed as wage and salary workers. The Social Security Administration similarly reported an increase in the female share of self-employment, rising from 12% in 1955, to 17% in 1975, to 29% in 1986 (Aronson 1991:4).

This sharp rise in women's self-employment becomes difficult to explain, given that self-employed women's earnings are well below those of both female wage and salary workers and self-employed men even when adjusted for differences in industry, occupation, and hours worked, (Aronson 1991:xi; Brown 1976). The sociological literature on women's labor force participation offers little illumination; although a handful of small-scale surveys and case studies of women entrepreneurs have been conducted (Connelly and Rhoton 1988:225; Christensen 1988), nationally representative cross-sectional studies of women's self-employment are scarce.

This article attempts to fill that void. Using 1980 U.S. Census data, I first answer the question "Who are the self-employed?" by comparing the demographic, human capital, and

family characteristics of self-employed and salaried men and women.<sup>1</sup> Next, a logistic regression analysis reveals the determinants of men's and women's self-employment versus wage/salary employment in a private company. The hypothesis that self-employment is a strategy whereby women trade off higher earnings for the opportunity to combine work with family responsibilities is confirmed by the data; limited work experience and having preschool children each has a large and positive effect on the odds of women's self-employment. Finally, a multinomial logit model compares the determinants of two distinct classes of self-employment; self-employment in an incorporated business and self-employment in an unincorporated business versus wage and salary work. The latter analysis allows us to reconcile two competing theories of entrepreneurship: self-employment as a default for marginal workers, and self-employment as a career option for the most able and ambitious.

### **Theoretical Background and Hypotheses**

Two classical theories of entrepreneurship provide a framework for examining patterns of increase in female and male self-employment. On one hand, the self-employed can be seen as persons with particular abilities, and self-knowledge of these abilities motivates individuals to establish their own enterprises (Knight 1933). Consistent with this theory, some authors have found that human capital variables including education, age, and past work experience have a positive effect on the odds of male self-employment; Borjas and Bronars (1989) found that college education and advanced chronological age increased the probability of a man choosing self-employment over salaried work. Age is also a concomitant of past work experience, accumulation of sufficient amounts of start-up capital, and the establishment of an enduring professional reputation - attributes which may be crucial to the establishment of one's own business (Borjas 1986; Aronson 1991:23). Devine's (1994) bivariate analysis of

Current Population Survey data also showed that self-employed women, on average, are also older and better educated than their salaried peers.

The contrasting perspective regards self-employment as a "default" option. The self-employed do not necessarily have unique abilities that differentiate them from individuals in wage and salary jobs, but are merely responding to the environmental circumstances facing them (Schumpeter 1934). This theory suggests that ethnic minorities, immigrants, the physically disabled, and those living in geographic areas with high unemployment may react to obstacles in the traditional wage and salary employment sector by forming their own businesses. Empirical support for this perspective is equivocal; analysis of national cross-sectional survey data in the United States and Great Britain estimated rates of self-employment to be highest among white immigrants (Borjas 1986; Borjas and Bronars 1989); the disabled and those with a work-limiting health condition (Fuchs 1980; Quinn 1980); those living in geographic areas or those formerly employed in industries with high unemployment rates (Johnson 1981); and men whose past work histories included spells of unemployment, numerous job shifts, and low-paid wage work (Evans and Leighton 1989). African-Americans and other "visible minorities" are less likely than whites to work for themselves however; consumer discrimination and limited access to capital are obstacles to minority self-employment (Maxim 1992; Borjas 1986).

Past empirical studies of self-employment have focused solely on men, however, and few theories have been developed to explain the determinants of women's self-employment. In this paper I will argue that self-employed women, too, are reacting to constraints to traditional employment: constraints imposed by family responsibilities and childcare demands. One of the most consistent findings in the study of women's labor force participation is the

effect of young children on a woman's decision to work, hours worked per week, and occupation chosen (Presser and Baldwin 1980). Occupations classified as more convenient, including part-time work or shift work (Presser and Baldwin 1980); employment close to home (Darian 1975), and home-based work (Kraut and Grambsch 1987) are filled at higher rates by women with young children. Self-employment is an occupational choice which, I contend, can be added to this list. A handful of studies provide evidence that self-employment represents flexible work for its female incumbents. Connelly and Rhoton's (1988: 225) qualitative analysis of female self-employed direct sales workers showed that the women's entry into self-employment was explained by 'occupational drift'; the women chose this occupation due to its flexible schedule. Having preschool children in one's home has also been shown to have a large and positive effect on the odds that a woman will work as a self-employed childcare provider (Connelly 1992). This paper expands on these smaller-scale studies by including all self-employed women in the sample and contrasting the self-employment experiences of women and men. I expect to replicate the finding that having young children has a positive and significant effect on the odds that a woman will be a self-employed worker (versus a salaried worker).

The costs of self-employment are particularly high for women, however, and their reasons for forming their own businesses may be very different from men's. The U.S. Small Business Administration documented that the average business receipts of women's sole proprietorships were only 27% of the average for men's sole proprietorships in 1980 (Loscocco and Robinson 1991). Even among full-time, year-round self-employed female workers, the earnings disadvantage persists. In 1980, roughly half of all full-time year-round self-employed women workers were employed in two of the 13 major Census occupational

groups: sales and services. Their earnings in these occupational groups were just 45% and 50% of self-employed men, and 95% and 85% of salaried women in like occupations (Carr 1993:47-52). Self-employed women are therefore likely to be in a position where they are not fully reliant on their own earnings for subsistence. A similar hypothesis was supported in Kraut and Grambsch's (1987) study of home-based workers; because the earnings of home-based workers were significantly less than those of on-site workers, non-black married women and other persons with household incomes over and above their own earnings are more likely to work at home. I therefore expect that being white, non-Hispanic and married increases the odds of a woman choosing self-employment.

Moreover, because the majority of self-employed women held occupations where on-the-job training or extensive work experience was not vital to job entry in 1980 (e.g., childcare workers, hairdressers/cosmetologists, door-to-door sales; Aronson 1991; Connelly 1992), I expect that women with no work experience or part-time work experience in 1975 will be more likely than those with full-time experience in 1975 to work for themselves in 1980.<sup>2</sup> The well-documented earnings disadvantage associated with women's self-employment would likely represent the weakest "pull" for women with the most extensive work experience.

I also expect to find several similarities between the male and female self-employed. Specifically, I expect that advanced age and higher education will increase the odds of both men's and women's self-employment. The association between age, education and self-employment among men is widely documented (Borjas and Bronars 1989; Fain 1980; Fuchs 1980; Quinn 1980).<sup>3</sup> I expect a similar effect among women, with one qualification. Taking into consideration self-employed women's well-documented earnings disadvantage, and the



fact that this disadvantage is invariant - regardless of the woman's occupation or industry classification (Becker 1984) - I expect that the most well-educated women (17 or more years of schooling) would be less likely to choose self-employment in either an incorporated or unincorporated business. Rather, private wage and salary employment may offer more financially lucrative options for the woman with the most education and training.

Finally, I expect that the self-employed in incorporated and unincorporated businesses will differ in terms of age, past work experience, and health status. Because tax laws make it profitable for business owners to incorporate and become "employees" of their own corporations, the self-employed with the highest earnings - typically those in professional and managerial occupations - stand to benefit the most from incorporating their businesses. I therefore expect to find that the odds of having one's own incorporated business will be positively affected by higher education and full-time past work experience. I also expect that the most advanced age (age 55-64) and having a disability reduces the odds of incorporating one's business. Given historical shifts in occupational structure, it is probable that the oldest self-employed are clustered in crafts and sales occupations; jobs which are more common among the self-employed in unincorporated businesses.<sup>4</sup>

### **Data and Methods**

This study uses data from a one-in-one-thousand nationwide sample of the Census of Population and Housing, 1980: Public-Use Microdata Sample (PUMS) A, prepared by the Bureau of the Census. The analysis is limited to a subsample of 55,502 (22,403 women and 33,099 men) non-institutionalized civilian persons, age 18 to 64, who worked for more than one hour for pay in both 1979 and 1980. Only non-farm wage and salary workers for private companies and self-employed workers in both non-farm incorporated and non-farm

unincorporated businesses are included in the sample.

The analysis has three parts. First, demographic and labor supply characteristics of male and female self-employed and salaried workers are presented in Tables 1 and 2. Second, two logistic regression models separately estimate the determinants of men's and women's self-employment. The dependent variable is the log-odds of a person being a self-employed worker (incorporated or unincorporated) versus a wage/salary employee. It is based on the class of worker item in the PUMS and is operationalized as a dichotomous outcome (1=self-employed, 0=employee). This model replicates past studies by contrasting all self-employed workers with wage earners, yet advances past research by considering the unique aspects of women's self-employment.

Finally, in order to obtain a more detailed description of the self-employed, a multinomial logit model with three outcome categories was estimated. The dependent variable is the log-odds that a self-employed person works for an unincorporated or an incorporated business, versus being a wage and salary worker (2=incorporated business/employee of own corporation, 1=unincorporated business, 0=wage and salary work). This approach is in contrast with past studies that did not differentiate between the two classes of self-employment (Brown 1976; Borjas and Bronars 1989), or studies that defined as self-employed only those persons who received no income from wages and salary (Moore 1983). The latter operationalization excludes from study the self-employed whose businesses are incorporated. Since 1967, the U.S. Census and Current Population Surveys began classifying the self-employed workers of incorporated businesses or "employees of own corporation" explicitly as wage earners.<sup>5</sup> Despite this differentiation, "employees of own corporation" are conceptually similar to the self-employed whose businesses are unincorporated. They own all

or most of the stock in a privately held corporation, and often consider themselves to be self-employed (Aronson 1991).

Independent variables include sex, age, education, race,<sup>6</sup> Hispanic ethnicity, immigrant status,<sup>7</sup> marital status, presence and ages of children (no children; age 0-6 only; age 6-17 only; age 0-17), 1975 work experience (part-time; full-time; none), presence of a work-limiting health condition, residence in a southern state, residence in a Standardized Metropolitan Statistical Area (SMSA), residence in a central city, and SMSA unemployment rate. Each of the variables is measured at the individual level, except unemployment rate, which is an area-level variable. The unemployment rate variable was created by matching the appropriate 1979 area unemployment rate to the person record.<sup>8</sup> Although personal characteristics, tastes, whether one's parents were self-employed, whether one's spouse is self-employed, marketable job skills, and the availability of start-up capital may guide the decision to become self-employed, this paper will be limited to examining only the demographic and human capital determinants of self-employment (Carroll and Mosakowski 1989; Fuchs 1980).

### **Findings and Discussion**

Self-employed and wage and salary workers differ in several major respects, as shown by the descriptive statistics in Tables 1 and 2. The self-employed American is typically older, white, and better educated than his/her salaried peers. On closer inspection, the self-employed have characteristics which are associated with the "default" theory of entrepreneurship. While 29% of self-employed men are high school dropouts, only 21% of male salaried workers have fewer than 12 years of schooling. This finding could very well reflect intercohort changes in levels of educational attainment. Given the fact that self-employment is more prevalent among older age cohorts who are also more likely to have completed fewer than 12 years of school,

this pattern likely reflects the negative correlation between age and education. At the same time, however, nearly one-third of self-employed men and 22% of self-employed women have at least a college education, while the figures for wage and salaried workers are 21% and 13%, respectively.

The hours and conditions under which the self-employed and salaried work also differ in several respects. One of the most striking observations is that more than 20% of self-employed women work in their homes. This is in sharp contrast with the proportion of self-employed men (6%) and wage and salaried workers (<1%) whose main place of employment is at home. Home-based work has been depicted as a way for women to work while caring for their families (Christensen 1988; Kraut and Grambsch 1987).

The work schedules of salaried and self-employed workers are also quite diverse. Roughly 40% of self-employed women work less than 35 hours per week, yet just 25% of the wage-earning women work part-time. The work schedules of self-employed men show great variety; while self-employed men are more likely than salaried men to work part-time (8.6 versus 4.2%), they are also more likely to work more than 40 hours per week (56% versus 36%).

It can be argued then that men's self-employment, by and large, is a bimodal phenomenon; attracting the most educated and those investing the most hours per week in their career, as well as those who "default" to self-employment due to limited education and poor health. For women, a different picture emerges; well-educated, married women who have limited past work experience appear to turn to self-employment as a flexible career option. The logistic regression results, shown in Table 3, offer support for these hypotheses.

The results in Table 3 display the marginal and adjusted odds of being self-employed (versus being a wage earner). The marginal odds show the proportion of persons in each sociodemographic category who are self-employed. The adjusted odds ( $\exp \beta$ ) are the odds of being self-employed relative to persons in the reference category, after controlling for a series of sociodemographic variables. Reference categories are bracketed in Tables 3-5, and the odds ratio for each equals 1.0. Because the variables age, education, marital status, and presence and ages of children had significantly different effects ( $p < .005$ ) on the odds of women's versus men's self-employment in a preliminary pooled model, two separate logistic regression models were estimated.

### **Family Structure Variables**

The odds of being self-employed are significantly affected by sex, age, ethnicity, being married, having school-age children, and location of residence. As hypothesized, family structure variables differentially constrain and enhance women's and men's employment choices: marital status and having preschool children have a large and positive effect on the odds of women's - but not men's - self-employment. Currently married women are 1.7 times as likely as never-married women to work for themselves, yet the difference between never married and currently married men was much smaller, with married men just 1.14 times more likely than never married men to be self-employed. It is possible that self-employed married women are actually 'in business' with their spouses, although this hypothesis cannot be tested with the present data. There is evidence that self-employed men rely on their wives' labor, so the reverse arrangement is quite plausible. Borjas (1986) found that married self-employed men insure against the risk of unreliable employees by hiring their spouses. This allocation of labor within the family is "optimal since both self-employed workers will have identical

incentives - the maximization of family income or self-employment profits - and the shirking problem is solved." Furthermore, because most self-employed workers receive no pension benefits or health insurance (O'Rand 1986), it is plausible that having a husband with steady earnings and benefits increases the chances that a woman would take the risk of starting her own business.

The presence and ages of children have a markedly different effect on the odds that women and men will be self-employed. The adjusted odds ratios in Table 3 show that men with both preschool children and school-age children (age 0-17 years) are 18% more likely than men with no children at home to be self-employed. A strikingly different pattern emerges for women. Relative to women with no children, women with only preschool children are 1.5 times as likely to work for themselves, while women with both preschool and school-age children are nearly 1.7 times as likely to be self-employed. Having only school-age children (age 6-17 only) does not have a significant effect on the odds of women's self-employment relative to salaried work. This is consistent with past findings that the constraint of children on women's participation in the traditional labor force decreases as children are older (Stolzenberg and Waite 1984; Sweet 1973). The positive effect of pre-school children on women's self-employment is also consistent with the assertion of Connelly (1992) that self-employment is often a strategy for working mothers to combine family and work responsibilities. Women with preschool children may find that being their own boss allows them to earn money, yet still fulfill family responsibilities. When we consider that more than one-fifth of self-employed women are home-based workers, this argument becomes even more plausible.

## **Human Capital Variables**

The monotonic increase in the effect of education supports the widely documented finding that both men and women with higher education are more likely to work for themselves. While men with less than a high school education are just about as likely as high school graduates to work for themselves, female high school dropouts are 20% less likely to work for themselves. Men and women with more than 4 years of college are almost 3 times as likely as high school graduates to be self-employed.

Age is also a powerful determinant of self-employment status, although analysis of cross-sectional data does not allow us to ascertain whether this effect is due to chronological age, or unique attributes of the oldest age cohort in 1980. The odds of self-employment in 1980 increase monotonically with age, and the oldest male workers (age 55-64) are more than four times as likely as 18-24 year old males to work for themselves. Interestingly, this pattern is even more pronounced among women. Females in the oldest age group are ten times as likely as 18-24 year-old women to be self-employed.

There are several plausible explanations for this unexpected pattern. Labor force participation rates of older men dropped significantly between 1952 and 1982, and older wives may continue to work to supplement the family income. Current Population Survey data shows that the labor force participation rate for husbands age 65 and older dropped from 48% in 1952 to 19% in 1982. Corresponding rates for husbands age 55 to 64 years of age were 89% and 71% (Waldman 1983). Alternatively, it is possible that high rates of self-employment among older women reflect the same cohort changes in non-farm self-employment that are evident among men. Older women may be self-employed in the same businesses as their husbands, or may take over the businesses of their deceased or retired

husbands. Herz (1988) reports that self-employed women may continue working later in life due to low earnings and lack of pension coverage.

My analysis thus far replicates the past finding that the accrual of human capital and life experience increases the odds of self-employment (Fuchs 1980; Borjas 1986). The data also offer limited support for the 'default' hypothesis; part-time (versus full-time) work experience in 1975, having a disability, and being an immigrant increase the probability of individual self-employment. Having a disability also increases the odds of self-employment relative to wage work; both men and women with a work-limiting health condition are 1.4 times more likely than those without a disability to be self-employed.

Past work experience had very different effects on men's and women's chances of being self-employed. Men who worked part-time in 1975 are slightly more likely to be self-employed than 1975 full-time workers in 1980, yet both are 25-40% more likely than those with no 1975 work experience to be self-employed in 1980. A different picture emerges for women, however; women who worked part-time in 1975 were 34 percent more likely, yet those who worked full-time in 1975 were 10% *less* likely than non-workers in 1975 to be self-employed in 1980. This is consistent with my hypothesis that extensive career experience may not be necessary for women's self-employment in 1980, given that the majority of these women were employed in occupations such as childcare work and door-to-door sales - occupations where work experience may not be vital for job entry (Aronson 1991; Connelly 1992).

The data also offer mixed support for the argument that immigrants and ethnic minorities turn to self-employment as a mechanism to circumvent discriminatory practices in the wage labor force. For white immigrants, self-employment is a strategy for upward



mobility; they are 30-40% more likely than American-born whites to have their own businesses. While African-Americans born in the United States are only half as likely as U.S.-born whites to work for themselves, the odds of self-employment increase to roughly .73 for non-white immigrants, although this finding is not statistically significant. Consistent with Borjas' (1986) finding that Asian immigrants are particularly successful as entrepreneurs, it is plausible that Asian immigrants account for a sizeable proportion of this increase in odds. The under-representation of blacks, or 'visible minorities' (Maxim 1992) among the self-employed may be explained by consumer discrimination and a lack of financial rewards. Borjas and Bronars' (1989) analysis of 1980 Census data showed that the income distribution of self-employed minority workers had less variance than the income distribution for self-employed whites. Because the gains to self-employment for able minorities were relatively smaller than gains to self-employment for able whites, blacks were seen as having fewer incentives to seek this kind of work. It is plausible that workers facing obstacles to salaried work will 'default' to self-employment only when it is a financially viable option.

Place of residence also had a significant effect on the log odds of non-farm self-employment, thereby supporting Schumpeter's (1934) argument that the self-employed react to the opportunity structure facing them. A resident of the South is slightly more likely to work for him/herself compared to residents of the remainder of the nation, yet residents of metropolitan areas are 25% less likely to be self-employed. The propensity among residents of non-metropolitan areas to work for themselves in 1980 may be a result of the "rural renaissance" that Fuguitt (1985) traced during the 1970s. The movement of Americans away from the metropolitan areas would very likely create a demand for small business, as well as a large supply of potential business owners.

## **Comparing Classes of Self-Employment**

The analysis will now move beyond the contrast of all self-employed versus wage and salary workers, and will review the results of a multinomial logit model where self-employment in an incorporated business and self-employment in an unincorporated business are each contrasted with traditional wage and salary sector employment. The marginal odds show the proportion of persons in each sociodemographic category who work in either an incorporated or unincorporated self-employed business, relative to wage and salary work. The adjusted odds ( $\exp \beta$ ) are the odds of being self-employed (either incorporated or unincorporated) versus being a wage and salary worker, relative to the reference group.

Overall, the results in Tables 4 and 5 show that higher education has a positive effect on choosing either type of self-employment versus salaried work. The self-employed in unincorporated businesses are more likely than salaried workers to have part-time rather than full-time work experience, and to have a disability. A male high school dropout is more likely than a male high school graduate to have his own unincorporated business. Moreover, while having a work-limiting health condition makes both men and women much more likely to be self-employed in an unincorporated business relative to salaried work, this is not true of self-employment in an incorporated business. The effect of past work experience also differs for the two classes of self-employment. Men who worked part-time in 1975 were more likely than those with no 1975 work experience to have their own unincorporated businesses in 1980. Full-time workers were no more likely than those with no 1975 work experience to be self-employed with an unincorporated business, however. Conversely, men who worked full-time in 1975 were 70% more likely than non-workers in 1975 to have their own corporations in 1980. These results suggest that men with limited work experience and health problems

may "default" to self-employment, but they are defaulting to self-employment in an unincorporated business only. Both men and women who work for their own corporations are more highly educated than wage workers, and are less likely to be disabled, Hispanic, or black.

The traditional theories of entrepreneurship are not well-suited to describe women's self-employment. Advanced education is positively associated with both classes of self-employment for women. While part-time work experience in 1975 increases the odds that a woman will be self-employed in an unincorporated business, past work experience has no effect on the odds that a woman will work for her own corporation. Rather, family structure variables must be considered when examining women's self-employment; being married and having preschool children have large and significant effects on the odds that women will choose either variant of self-employment over wage and salary work. It appears that self-employment, either incorporated or unincorporated, is a strategy for women to circumvent the constraints that their child-care needs may place on their traditional wage labor force participation.

### **Conclusions**

The main purpose of this paper was to answer the question "Who are the self-employed?", paying particular attention to the unique characteristics of the female self-employed. I have confirmed that American-born racial and ethnic minorities are less likely than both native-born whites and black, Asian and Hispanic immigrants to be self-employed. An interesting research question is whether this phenomenon will undergo drastic change in the coming decades. As eastern and southern European immigration has given way to an influx of Asian and Hispanic entrants, the composition of the nation's work force - and many

sectors of the self-employed - will likely evidence large changes. It will be worthwhile to further investigate Maxim's (1992) question of whether "visible" minority immigrants will be less likely to enter self-employment, and whether these persons face consumer discrimination as well as employer discrimination.

Advanced age and education, as hypothesized, were strong determinants of women's and men's self-employment relative to wage-and-salaried work. We cannot readily confirm the findings of past researchers that advanced chronological age, and the work experience this age often carries, is a determinant of self-employment. Rather, future research must rely on longitudinal data to determine how men's and women's entrances and exits to self-employment vary over the life course. It is crucial to examine whether past analyses of cross-sectional data have truly reflected age, rather than period or cohort effects.

Moreover, the relationship between age and probability of self-employment can be better understood if we examine cohort differences in industry and occupation categories. We would expect that the most recent entrants to self-employment are white-collar professional workers, while older cohorts of non-farm self-employed workers are clustered in crafts and manufacturing occupations. The large and significant effect of education on the odds of being self-employed is expected to persist in the future, as more white-collar professionals - many of them victims of corporate layoffs in the 1980s and 1990s - form their own businesses. Ironically, these well-educated workers may actually turn to self-employment as a "default" career choice; many of these newly self-employed "consultants" find their earnings to be significantly less than those earned at their former salaried occupations (Uchitelle 1993). Many of the newest self-employed may also find their new vocations to be lacking in autonomy. In the past decade, increasing numbers of bottom-line oriented corporations began

to outsource work to 'home-workers,' 'independent contractors' and 'free-lancers': individuals who may be labeled self-employed by censuses and tax records but who actually have little autonomy or control over what they produce or how they produce it (Dale 1986; Christensen 1988).

Finally, we found that despite the numerous similarities between the male and female self-employed, two distinct differences exist: past work experience and family structure. Women who did not work or who worked only part-time in 1975 were more likely than 1975 full-time workers to be self-employed five years later. Men who worked part-time or full-time in 1975 were more likely than the 1975 non-working to be self-employed. This, combined with the fact that women are significantly more likely than men to work at home and that, when all else is controlled, women with preschool children are more likely than the childless or the mothers of school-age children to be self-employed, provides empirical support for the hypothesis that self-employment may eventually join shift-work and part-time work as a strategy for working women to combine home and work responsibilities.

The story of women's self-employment does not end here, however. Future research must consider spouses' joint employment decisions and duration of women's self-employment. It is quite possible that husbands and wives work together in a family-owned business, or that having a spouse who is employed at a stable, well-paying job offers greater latitude for one to take the risk of starting one's own business. The large and significant effect of age on women's self-employment also raises questions about the relationship between spousal retirement and a woman's work in her own business. Moreover, if a woman's entrance to self-employment is conditioned by family responsibilities at midlife, does she exit self-employment when her children are grown, or does she parlay her initial

investment into a long-term career? Does experience obtained in the self-employed work force carry over into the traditional salaried work force, in terms of tenure and earnings for women?

By further examining such questions, the sociological study of women's labor force participation can be enhanced. Structured interviews with self-employed women could capture their motivations for forming their own businesses, and their reasons for accepting low earnings for full-time work (Aronson 1991). An examination of self-employed women's strategies for determining their fees and payment structures may also offer some insights into their earnings disadvantage. While the present Census Data analysis cannot answer such questions, it has provided a few insights into the compositional differences of the self-employed, based on sex and incorporation status.

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## Notes

1. This analysis used 1980 Census data because 1990 data was not yet available at the time the project began. Analysis of the 1980 data is crucial for two reasons; it represents the first census taken after the monotonic increase in self-employment rates began in the 1970s. Secondly, this analysis provides a baseline for the study of self-employment in the 1980s, and offers a point of departure for examining the 1990 Census data.

2. Past work experience is operationalized as whether the respondent worked part-time in 1975, worked full-time in 1975, or did not work in 1975. The more traditional approximation of one's labor force experience - age minus years of schooling minus six years - is not appropriate in a model which attempts to measure men's and women's career experiences. Salvo and O'Neill (1984) have concluded that women have much more disjointed career trajectories than men, and that this disparity is exacerbated for married women and mothers. Therefore, a less precise - yet presumably less gender-biased - measure of work force experience is included in the model.

3. The frequently documented finding that advanced chronological age has a positive effect on self-employment may reflect intercohort changes in the prevalence of self-employment. In other words, it is possible that older men are over-represented among the self-employed simply because self-employment was more prevalent in the earlier decades when they began their careers. The bulk of research on the recent increase in self-employment rates was conducted in the 1970s, and older chronological age in such studies may simply reflect older cohorts born prior to 1920. This assertion cannot be tested in the present cross-sectional data; future research should examine longitudinal data on the self-employment experience.

4. The following occupations are the most commonly-held jobs by male and female non-farm self-employed full-time year-round workers, based on incorporation status. The 1/100 1980 PUMS was used to calculate the following listings, and the occupations are defined by the three-digit Census occupational codes (complete occupation and industry distributions available from author).

Males, Unincorporated: Managers and administrators, nec; carpenters; supervisors and proprietors, sales; lawyers; truck drivers; supervisors, electricians; automobile mechanics; painters, construction and maintenance; real estate sales occupations; and physicians.

Males, Incorporated: Managers and administrators, nec; supervisors and proprietors, sales; construction trades supervisors; physicians; sales reps, mining, manufacturing, wholesale; real estate sales occupations; supervisors, production occupations; lawyers; managers, marketing, advertising, public relations.

Females, Unincorporated: Hairdressers and cosmetologists; managers and administrators, nec; child care workers; teachers, nec; real estate sales occupations; sales workers, other commodities; street and door-to-door vendors; bookkeepers and accounting clerks; designers; painters, sculptors.

Females, Incorporated: Managers and administrators, nec; bookkeepers; secretaries; supervisors and proprietors, sales; real estate sales occupations; sales workers, other commodities; general office clerks; hairdressers and cosmetologists; cashiers.

5. This method of measuring self-employment is potentially inaccurate. Census respondents who report that they are self-employed are then asked whether their business is incorporated or not. Respondents who initially reported that they were wage and salary workers of private companies, however, were not subsequently asked whether they owned the business. This asymmetry may lead to the misclassification of some self-employed workers in incorporated businesses as wage and salary workers.

The potential asymmetry in reporting class of worker status is not expected to be problematic in the present analysis. Haber, Lamas and Lichtenstein (1987) compared estimates of the proportion reporting self-employment status in the Current Population Survey (CPS) and the Survey of Income and Program Participation (SIPP) and found few differences. In SIPP, all business owners are identified, whether or not they own incorporated businesses or "side" (unincorporated) businesses. The authors reported that 7.4 and 7.8% of the employed reported self-employment in unincorporated businesses in SIPP and CPS, respectively. From the SIPP data, they found that an additional 2.6% operated incorporated businesses, while the comparable CPS figure was 2.7%.

6. Race is coded into a dichotomous variable, where non-white equals 1, and white is the reference group. Of the 12 percent of sample respondents who were not white, roughly three-quarters were black. Although Asians and blacks have been shown to have very different work histories and propensities toward self-employment (Boyd 1991; Zhou and Logan 1989), separate categories were not created for the two groups. Rather, the categories were grouped together for the purpose of sample size and parsimony, and interaction terms were added to represent non-white immigrants and Hispanic immigrants.

7. Hispanic ethnicity, regardless of race, is coded as 1. Immigrant status is also a dichotomous predictor variable, and was derived from the Census year of immigration question. Individuals born in the United States or born abroad of American parents are the reference group. The year of immigration is not included in the analysis; rather, we are interested simply in whether or not the person immigrated to the United States.

8. The unemployment rates were obtained from the U.S. Department of Commerce (1982). For the New England states, however, New England County Metropolitan Area unemployment rates were matched to the corresponding SMSA code. For the 32 percent of the sample who did not reside in SMSAs, the 1979 national unemployment rate of 7.1 was assigned as a proxy rate. The dummy variable for SMSA residence "carries" the effect of differences in self-employment between the actual rate and that expected from the national unemployment rate of 7.1 percent.

Table 1. Demographic Characteristics of Private Wage and Salary Workers and Self-Employed Workers in the U.S., by Sex (%): 1980 (n=55,502)

<i>Independent Variables</i>	Male	Male	Female	Female
	Wage/Sal. (n=28485)	Self-Empl. (n=4614)	Wage/Sal. (n=21115)	Self-Empl. (n=1288)
<b>AGE</b>				
18-24	10.4	3.3	13.8	3.0
25-34	32.5	23.6	30.7	23.1
35-44	23.9	27.2	23.6	30.7
45-54	19.5	25.2	19.0	23.0
55-64	13.7	20.7	12.9	20.3
<b>EDUCATION</b>				
LT 12 years	21.4	28.5	18.6	14.4
12 years	36.8	18.7	45.6	38.0
13-15 years	20.4	19.6	22.8	25.5
16 years	11.9	13.2	8.2	12.6
17+ years	9.4	20.0	4.8	9.4
<b>RACE</b>				
White	88.6	94.3	86.2	92.9
Not white	11.4	5.7	13.8	7.1
<b>HISPANIC</b>				
Not Hispanic	94.3	96.6	95.1	96.7
Hispanic	5.7	3.4	4.9	3.3
<b>IMMIGRANT</b>				
Born in the U.S.	93.0	92.8	92.7	91.8
Immigrant	7.0	7.2	7.3	8.2
<b>MARITAL STATUS</b>				
Never married	8.3	9.0	10.2	4.4
Currently married	86.0	89.6	69.8	79.6
Div/Sep/Wid'd	5.7	5.4	20.0	16.0
<b>KIDS AT HOME</b>				
None	46.4	47.4	53.1	50.6
LT 6 years only	14.3	9.5	8.7	6.8
6 to 17 years only	28.3	32.1	31.2	33.9
0-17 years	11.0	11.0	7.0	8.7

Source for Tables 1-5: 1980 1/1,000 Public-Use Microdata Sample A. Sample includes all civilian men and women age 18-64 who for pay worked as non-farm wage and salary workers or non-farm self-employed workers in 1979.

Table 2. Labor Supply and Contextual Characteristics of Wage and Salary Workers and Self-Employed Workers in the U.S., by Sex (%):1980 (n=55,502)

	Male Wage/Sal. (n=28485)	Male Self-Empl. (n=4614)	Female Wage/Sal. (n=21115)	Female Self-Empl. (n=1288)
<i>Independent Variables</i>				
<b>HOURS WORKED PER WEEK</b>				
LT 15	1.4	2.3	4.3	11.5
15-34	2.8	6.3	19.5	27.7
35-40	60.2	35.2	66.4	32.8
41+	35.6	56.2	9.7	28.0
<b>MEAN HOURS WORKED, 1979</b>	2125.9	2321.5	1668.7	1685.6
(s.d.)	560.9	801.2	655.7	939.5
<b>WORKED IN 1975</b>				
Full-time	83.0	89.0	57.1	52.8
Part-time	6.5	5.2	16.7	24.1
Did not work	10.4	5.8	26.2	23.1
<b>WORKS AT HOME</b>				
Works at home	0.6	5.9	1.0	20.3
Works on-site	99.4	94.1	99.0	79.7
<b>WORK DISABILITY</b>				
Yes	4.5	6.3	3.1	5.0
No	95.5	93.7	96.9	95.0
<b>FT YEAR-ROUND WORKER</b>				
Yes	78.9	75.1	55.5	46.9
No	21.1	24.9	44.5	53.1
<b>METRO RESIDENCE</b>				
In SMSA	82.5	79.0	83.5	79.8
Non-MSMA	17.5	21.0	16.5	20.2
<b>URBAN</b>				
Central city	18.3	16.0	21.2	15.8
Not central city	81.7	84.0	78.8	84.2
<b>AREA</b>				
South	32.5	32.9	32.8	32.1
Not south	67.5	67.1	67.2	67.9
<b>SMSA UNEMPLOYMENT RATE</b>				
(s.d.)	0.07	0.07	0.07	0.07
	0.02	0.02	0.02	0.02

Table 3. Logistic Regression Model of Self-Employment versus Wage and Salary Employment in the U.S., by Sex: 1980. (n=55,502)

<i>Independent Variable</i>	<b>WOMEN</b>			<b>MEN</b>		
	Marginal odds	Adjusted odds	B/s.e.	Marginal odds	Adjusted odds	B/s.e.
[Age 18-24]**	1.3	1.00		14.9	1.00	
Age 25-34	4.4	3.13	6.52	10.5	1.79	6.19
Age 35-44	7.3	6.48	10.40	15.6	2.78	10.19
Age 45-54	6.9	6.98	10.77	17.3	3.37	12.03
Age 55-64	8.8	9.90	12.62	19.7	4.07	13.67
[White]	6.2	1.00		14.7	1.00	
Not white	3.0	0.52	-4.78	7.4	0.51	-8.25
[Not hispanic]	5.8	1.00		14.2	1.00	
Hispanic	3.9	0.79	-1.00	8.9	0.87	-1.13
[Not immigrant]	5.7	1.00		13.9	1.00	
Immigrant	6.4	1.32	2.03	14.3	1.24	2.64
Educ <12 yrs**	4.5	0.80	-2.38	12.4	0.99	-0.26
[Educ 12 yrs]	4.80	1.00		11.1	1.00	
Educ 13-15	6.4	1.58	6.10	13.4	1.35	6.38
Educ 16	8.6	2.33	8.59	15.2	1.49	7.39
Educ 17+	10.6	2.81	9.26	25.6	2.83	20.78
[No disability]	5.60	1.00		13.70	1.00	
Has work disability	9.0	1.51	2.95	18.3	1.32	3.99
[Never married]**	2.6	1.00		9.0	1.00	
Currently married	6.5	1.69	3.59	13.2	1.14	1.28
Div/Sep/Wid.	4.7	1.18	1.03	14.4	1.18	2.09
[Kids: None]**	6.1	1.00		15.7	1.00	
Kids: 0-6 yrs only	4.5	1.45	2.81	9.7	0.94	-0.97
Kids: 6-17 yrs only	6.2	1.04	0.48	15.5	1.03	0.58
Kids: 0-17 yrs	7.1	1.66	4.10	13.9	1.18	2.60
[Didn't work,1975]**	5.1	1.00		8.3	1.00	
Worked PT, 1975	8.1	1.34	3.39	11.3	1.37	3.25
Worked FT, 1975	5.3	0.89	-1.57	14.8	1.25	3.11
South [vs. non-south]	5.6	1.09	1.41	14.1	1.08	2.27
Urban [vs. non-urban]	4.4	0.84	-2.11	12.4	0.96	-0.80
Metro [vs. non-SMSA]	5.3	0.76	-3.57	13.4	0.73	-7.43
Unemployment rate		0.99	-0.38		0.99	-1.63
Not white*immig	4.0	0.72	-0.16	10.0	0.74	-1.00
Hisp* immig	4.1	1.03	0.04	9.4	0.84	-1.35
N of cases			22403			33099

Note: \*\* indicates that a sex-interaction term for this variable was significant at the .005 level in a pooled model.

Table 4. Multinomial Logit Model of Men's Self-Employment in an Unincorporated or Incorporated Business versus Wage and Salary Employment in the U.S.: 1980. (n=33,099)

Independent Variable	Self-Employment in an Unincorporated Business versus Wage/Salary Work			Self-Employment in an Incorporated Business versus Wage/Salary Work		
	Marginal odds	Adjusted odds	B/s.e.	Marginal odds	Adjusted odds	B/s.e.
<i>[Age 18-24]</i>						
	3.67	1.00		1.29	1.00	
Age 25-34	7.74	1.93	5.96	3.26	1.52	2.29
Age 35-44	10.99	2.86	8.86	5.71	2.64	5.13
Age 45-54	12.06	3.25	10.02	6.77	3.51	6.62
Age 55-64	14.75	4.17	11.96	6.74	3.73	6.81
[White]	10.50			5.19	1.00	
Not white	5.67	0.54	-6.64	1.99	0.42	-5.17
[Not hispanic]	10.17	1.00		4.99	1.00	
Hispanic	7.08	1.01	0.02	2.06	0.52	-2.33
[Not immigrant]	10.02	1.00		4.78	1.00	
Immigrant	9.72	1.15	1.42	5.58	1.42	2.84
Educ <12 yrs	10.19	1.12	2.02	2.67	0.68	-4.12
[Educ 12 yrs]	8.15	1.00		3.53	1.00	
Educ 13-15	9.02	1.20	3.30	5.32	1.71	6.89
Educ 16	9.19	1.19	2.57	7.25	2.21	9.45
Educ 17+	18.78	2.69	10.88	10.17	3.15	13.93
[No disability]	9.75	1.00		4.85	1.00	
Has work disability	15.09	1.49	5.21	4.45	0.91	-0.66
[Never married]	6.96	1.00		2.35	1.00	
Currently married	10.28	1.09	0.90	5.14	1.48	2.58
Div/Sep/Wid.	10.06	1.12	1.02	3.84	1.17	0.85
[Kids: None]	10.38	1.00		4.72	1.00	
Kids:0-6 yrs only	6.83	0.91	-1.20	3.35	1.00	-0.02
Kids: 6-17 yrs only	10.88	1.02	0.30	5.79	1.04	0.47
Kids: 0-17 yrs	10.10	1.18	2.26	4.72	1.15	1.34
[Didn't work,1975]	6.48	1.00		2.07	1.00	
Worked PT, 1975	9.31	1.43	3.39	2.46	1.14	0.66
Worked FT, 1975	10.48	1.12	1.40	5.35	1.67	3.69
South [vs. non-south]	10.39	1.10	2.29	4.58	1.04	0.70
Urban [vs. non-urban]	8.81	0.98	-0.56	4.48	0.96	-0.57
Metro [vs. non-SMSA]	9.37	0.66	-8.59	4.92	0.95	-0.68
Unemployment rate		0.99	-1.26		0.98	-1.10
Not white*immig	7.32	0.71	-0.71	3.37	0.79	0.97
Hisp* immig	8.96	0.84	-1.50	4.33	0.84	0.36
N of cases			3166			1448



Table 5. Multinomial Logit Model of Women's Self-Employment in an Unincorporated or Incorporated Business versus Wage and Salary Employment in the U.S.: 1980. (n=22,403)

<i>Independent Variable</i>	Self-Employment in an Unincorporated Business versus Wage/Salary Work			Self-Employment in an Incorporated Business versus Wage/Salary Work		
	Marginal odds	Adjusted odds	B/s.e.	Marginal odds	Adjusted odds	B/s.e.
[Age 18-24]	1.15	1.00		0.14	1.00	
Age 25-34	3.79	3.22	6.12	0.67	3.54	2.38
Age 35-44	5.44	5.71	8.82	2.12	12.55	4.77
Age 45-54	5.47	6.35	9.43	1.57	12.10	4.69
Age 55-64	6.73	8.33	10.62	2.34	23.10	5.89
[White]	4.87	1.00		1.62	1.00	
Not white	2.40	0.52	-4.35	0.65	0.66	-1.50
[Not hispanic]	4.61	1.00		1.36	1.00	
Hispanic	2.94	1.00	0.02	0.76	0.37	-1.40
[Not immigrant]	4.50	1.00		1.46	1.00	
Immigrant	4.94	1.35	1.97	1.59	1.38	1.22
Educ <12 yrs	3.96	0.96	-0.39	0.61	0.40	-4.05
[Educ 12 yrs]	3.63	1.00		1.30	1.00	
Educ 13-15	5.01	1.62	5.62	1.53	1.48	0.03
Educ 16	6.55	2.26	7.28	2.32	2.53	4.98
Educ 17+	9.17	3.08	9.25	1.73	1.80	2.27
[No disability]	4.41	1.00		1.34	1.00	
Has work disability	8.22	1.76	3.93	0.91	0.67	-0.96
[Never married]	2.31	1.00		0.28	1.00	
Currently married	5.05	1.53	2.71	1.61	3.23	2.76
Div/Sep/Wid.	3.83	1.16	0.88	0.89	1.64	1.10
[Kids: None]	4.43	1.00		1.17	1.00	
Kids:0-6 yrs only	3.77	1.41	2.35	0.81	1.66	1.63
Kids: 6-17 yrs only	4.64	0.96	-0.51	1.73	1.38	1.99
Kids: 0-17 yrs	5.82	1.64	3.66	1.41	1.88	2.34
[Didn't work,1975]	4.05	1.00		1.13	1.00	
Worked PT, 1975	7.01	1.49	4.19	1.26	0.89	-0.61
Worked FT, 1975	4.01	0.84	-2.10	1.45	1.16	0.95
South [vs. non-south]	4.46	1.11	1.39	1.27	1.00	0.01
Urban [vs. non-urban]	3.54	0.86	-1.63	0.89	0.72	-1.84
Metro [vs. non-SMSA]	4.29	0.72	-3.95	1.33	0.99	-0.06
Unemployment rate		1.00	0.18		0.96	-1.19
Not white*immig	3.29	0.80	0.44	1.02	0.48	-1.03
Hisp* immig	4.44	0.85	-1.19	1.23	1.72	1.42
N of cases			1003			285

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