

The background of the cover features several stylized, light green leaf motifs scattered across the surface. These motifs consist of a small stem with two leaves, appearing to float or drift across the page.

# HOME-BASED EMPLOYMENT AND FAMILY LIFE

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**Ramona K. Z. Heck, Alma J. Owen, Barbara R.  
Rowe**

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PUBLISHING GROUP

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*Edited by*  
*Ramona K. Z. Heck,*  
*Alma J. Owen,*  
*and Barbara R. Rowe*

Foreword by  
Paul Edwards and Sarah Edwards



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This book is dedicated to Dr. Sarah Lydia Manning, Professor Emerita, Buffalo State College, for her insightful simplicity, undaunted perseverance, and resourceful creativity. With her support, this research became.

Two Kenneths, Raymond, Bernita, Ginger, Amanda, and Neil imbued the words of this book.

The group, composed of the researchers, writing here has shown that the whole is truly more than the sum of its parts.

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# Contents

Illustrations	ix
Foreword by <i>Paul Edwards and Sarah Edwards</i>	xiii
Acknowledgments	xvii
Chapter 1    Harmonizing Family and Work	1
<i>Alma J. Owen, Ramona K. Z. Heck, and Barbara R. Rowe</i>	
Chapter 2    The Changing Environment of Work	15
<i>Alma J. Owen, Barbara R. Rowe, and Nancy C. Saltford with the assistance of Ramona K. Z. Heck and Diane M. Masuo</i>	
Chapter 3    The Workers at Work at Home	41
<i>Ramona K. Z. Heck, Rosemary Walker, and Marilyn M. Furry with the assistance of Kathryn Stafford, Mary Winter, Diane M. Masuo, Joan E. Gritzmacher, Suzanne Loker, and Elizabeth Scannell</i>	
Chapter 4    The Hidden Hum of the Home-Based Business	75
<i>Rosemary Walker and Ramona K. Z. Heck with the assistance of Marilyn M. Furry, Kathryn Stafford, and George W. Haynes</i>	



Chapter 5	Homeworking Families and How They Make It Work	107
	<i>Barbara R. Rowe and Ramona K. Z. Heck with the assistance of Alma J. Owen, Kathryn Stafford, and Mary Winter</i>	
Chapter 6	The Community Connection	135
	<i>Suzanne Loker, Alma J. Owen, and Kathryn Stafford with the assistance of Ramona K. Z. Heck, Barbara R. Rowe, and Elizabeth Scannell</i>	
Chapter 7	Three Years Later	167
	<i>Suzanne Loker, Charles B. Hennon, and Ramona K. Z. Heck with the assistance of Barbara R. Rowe, Mary Winter, Margaret Fitzgerald, and George W. Haynes</i>	
Chapter 8	What We Know and Do Not Know about the “Home” and the “Work” and the Implications of Both	193
	<i>Ramona K. Z. Heck, Barbara R. Rowe, and Alma J. Owen</i>	
Appendix A	Research Methods Including Sample Design and Questionnaire Development	229
	<i>Mary Winter and Kathryn Stafford</i>	
Appendix B	Annotated Bibliography from the Nine-State Study	241
References		251
Index		267
About the Contributors		273

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## Illustrations

### FIGURES

5.1	Distribution of Family Types, $n = 674$	121
5.2	Deviation from the Mean Family Work Management Score by Family Type, $n = 823$	130
6.1	Duration of Home-Based Business Ownership, $n = 670$	141
6.2	Financial Contribution of Home-Based Work to Households in Urban Areas, $n = 527$	157
6.3	Financial Contribution of Home-Based Work to Households in Rural Areas, $n = 372$	158
7.1	Distribution of the 1989 and 1992 Samples, Weighted Data, $N = 899$	175

### TABLES

3.1	Prevalence of Home-Based Workers	43
3.2	Characteristics of Home-Based Workers, $N = 899$	46

3.3	Sources of Health Insurance Coverage for All Home-Based Workers, $N = 899$	49
3.4	Odds of the Worker Having Health Insurance, $N = 899$	51
3.5	Selected and Salient Aspects of Home-Based Work, $N = 899$	52
3.6	Job Titles by Occupations, $N = 1,591$	56
3.7	Home-Based Work Occupations, $N = 899$	58
3.8	Primary and Exclusive Home Work Space Used by Home-Based Workers, $N = 899$	59
3.9	Components of the Intrusiveness Index, $N = 899$	61
3.10	Level of Intrusiveness of the Home-Based Work Related to Selected Characteristics of the Worker, the Household, and the Work, $N = 899$	62
3.11	Family Management Concepts Related to Questionnaire Items for Home-Based Work Management, $n = 482$	65
3.12	Frequency of Responses to Home-Based Work Management Scale by Home-Based Workers Who Were Also Household Managers, $n = 482$	66
3.13	Relationship Between Income from the Home-Based Work and Attitudes Toward the Work Among Respondents Who Were Also the Home-Based Workers, $n = 482$	70
3.14	Frequencies and Percentages for Subjective Outcome Variables, $N = 899$	71
4.1	Descriptive Statistics of Selected Variables by Ownership Status, $N = 899$	79
4.2	Factors Related to the Likelihood of Business Ownership, $N = 899$	81
4.3	Sources of Health Insurance Coverage by Ownership Status, $N = 899$	82

4.4	Significant Effects of Worker and Work Characteristics on Likelihood of Health Insurance Coverage by Ownership Status, $N = 899$	84
4.5	Distribution of Primary Home Work Space by Ownership Status, $N = 899$	85
4.6	Distribution of Exclusive Home Work Space by Ownership Status, $N = 899$	87
4.7	Means of Work Characteristics by Gender–Ownership Status Category, $N = 899$	89
4.8	Distribution of Occupation by Gender–Ownership Status Category, $N = 899$	91
4.9	Selected Home-Based Work Variables by Ownership Status, $n = 670$	93
4.10	Occupation by Percentage of Female Owners, $n = 670$	96
4.11	Significant Effects of Research Variables on Owner’s Net Business Income and Hours Worked by Gender, $n = 670$	97
4.12	Significant Effects of Worker Types and Other Control Variables on Net Business Income, Hours Worked, and Hourly Wage Rate of Sole Proprietors, $n = 508$	100
4.13	Significant Effects on Subjective Outcomes of Owners, $n = 670$	102
5.1	Household Characteristics, $N = 899$	110
5.2	Family Management Concepts Related to Questionnaire Items for Family Work Management	124
5.3	Frequency of Responses to Family Work Management Scale by Managers Who Were or Were Not Home-Based Workers, $N = 899$	125
5.4	Means, Standard Deviations, $t$ -values, and $p$ -values for Family Work Management Scale, $N = 899$	127
5.5	Factors Related to Family Work Management, $N = 899$	128

6.1	Usage and Distance Traveled (in Minutes) to Use Services by Residency of All Home-Based Workers, $N = 899$	148
6.2	Usage and Distance Traveled (in Minutes) to Use Services by Home-Based Business Owners, $n = 670$	149
6.3	Home-Based Business Expenditures by State and Urban/Rural Areas, $n = 670$	150
6.4	Comparisons of Characteristics from the Nine-State Sample of Home-Based Workers, Resident Counties, and U.S. Population, 1989	160
7.1	Comparisons of 1989 Nine-State Data for Follow-Up Households and Those Not Reinterviewed, $N = 899$	176
7.2	Reasons for Exiting Home-Based Work Among Follow-Up Households, $n = 210$	181
7.3	Comparisons of Continuation Status for Follow-Up Households Based on 1989 Sample Characteristics, $n = 730$	184
7.4	Odds of the Worker Being Engaged in the Same Home-Based Work Three Years Later, $n = 730$	187
7.5	Odds of the Owner Being Engaged in the Same Home-Based Business Three Years Later, $n = 521$	188
A.1	Results of the Pilot Survey, $N = 1,120$	233
A.2	Response to the Telephone Interview, $N = 18,956$	234
A.3	Disposition of Eligible Households Contacted, $N = 1,107$	237
A.4	Stratum Weights and Effect on Stratum Proportion in Sample	238
A.5	Estimated Prevalence of Home-Based Work	239

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# Foreword

*Paul Edwards and Sarah Edwards*

“I can’t die. Not now. My son is too young.” Even though I had a deliriously high fever, I still remember saying these words to the nurse. A few days later I learned I had almost died that night from a sudden stress-related illness, and the doctor warned when he released me from the hospital that if I didn’t change my lifestyle, I might not be so lucky next time.

Our son was only two years old when Sarah discovered that our two-career-couple life was not working as well as we thought. We should have realized it before. We were up early every morning, often racing to the airport to catch separate planes. We’d come home late and go into our son’s darkened bedroom to wake him up for a little quality time. Our only real time together as a family was on weekends, but they too were filled with the rush and pressure of completing the many errands, household tasks, and other responsibilities of a family.

What options did we have? We both wanted to pursue our careers. We both wanted a lifestyle only a two-career income could produce. It wasn’t until Sarah attended a meeting at the office of an outside consultant that we discovered there was another choice. Rare as it was at the time, this consultant’s office was in his home.

We liked the idea immediately. Sarah would quit her job and open a private psychotherapy practice in our home—the one we had to buy so she could have a separate office. Paul would run his consulting firm from his downtown office. That plan lasted only a few months. Why should Paul pay all that extra rent and overhead when he too could work from our new home? When he started working from home, however, the neighbors thought he was

unemployed! Why else would an able-bodied man be at home during the day?

Our solution was peculiar at the time, but today it is commonplace and becoming more so. We have dedicated the last 14 years of our lives to providing people with the information they need to decide how working from home could be an option for them and their families. As wonderful as it has been for us and so many families and can be for still others, working and living under the same roof presents its own challenges, primarily because most of us are completely unprepared to do it. In fact, many people would like to work from home but can't imagine how they could make it work.

For several generations and many decades, families have been taught that home is home and work is work and never the two shall meet. But times have changed so dramatically over the past 20 years, and with them our lives, that every day it becomes increasingly difficult to keep our family lives and our work lives neatly segmented between 9 and 5. The struggle to earn a living while simultaneously managing a family has reached near crisis proportions in many households. For some, it's a matter of juggling shifts so that one parent can be home while the other is at work. For others it means lugging kids to day care before sunrise, picking them up after sunset, and spending several hours in round-trip commuting. For some it means placing aging parents in nursing homes when they would rather have them at home with the family. For others it means going on welfare or cutting back living expenses to near survival levels so that one parent can stay home while the other works. Frequently these solutions give only the illusion of working out. As was true for us, they too often leave family members feeling as desperate, exhausted, and isolated from one another as we did before a near tragedy alerted us to the need to find another way.

Fortunately, now a growing number of books, magazine columns, and seminars, even radio and television shows, including ours, provide families with a wealth of information about how to work from home successfully if they so choose. But it was only slightly over 10 years ago that we didn't know how many people were working from home and even more recently that we have had any idea how many of them involved families, let alone the nature of these families and how they actually manage both work and family.

Although our own research is almost exclusively qualitative—in the parlance of the research world—we eagerly consume the quantitative research that has been done by others on home-based work. A review of the findings of government agencies and private research firms provides disparate views of how many people work at home, who they are, and why they do so.

That is why publishing books of this kind is so important. It is the first publication of a serious longitudinal academic study from nine states that examines the phenomenon of working from home, who is doing it, what they are doing, how they are doing it, and, most important, how it affects family life and our communities. The book provides a historical context of how and why

so many people are choosing this option. It points to the significantly positive impact at-home workers are having not only on their own families' lives, but also on their neighborhoods, their communities, and their regions.

This book also provides insights into how families are coping with combining work and family under one roof and points to the other questions we must ask and answer if we are to give better help to people who are making the choice to work from home as well as those who would like to but still can't imagine how they could. We hope that this book will lead to many further studies that will give us an ever clearer picture of this phenomenon and enable us to answer many remaining questions that are waiting to be addressed.

Most important, it is an acknowledgment of the future that is unfolding before our eyes, and it will help us shape that future so that families can better support one another through all stages of life financially, socially, and emotionally. Perhaps it can help us to blend the best from times long past, when families shared most aspects of their daily lives together, with the best of this modern era, when most of us not only live above the poverty level but can truly enjoy both personal and financial satisfaction.



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## *Chapter 1*

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# **Harmonizing Family and Work**

*Alma J. Owen, Ramona K. Z. Heck, and Barbara R. Rowe*

## **INTRODUCTION**

This book is about home and work. More specifically, it is about families who try to combine home life and income-producing work under the same roof.

One of the hottest media topics in the 1980s was home-based work: Who did it? Why did they do it? Was it profitable? Should it be prohibited, regulated, unionized, or ignored? This interest was occasioned by the rapid increase in the numbers of people working at home and by the easing of federal regulations prohibiting work at home in several textile craft industries.

Families were looking at home-based work as one solution to the work-family crunch. The term “work and family” is a succinct way of portraying the conflict faced by many American couples. It refers to the challenges people confront when trying to find a way to balance the needs and demands of raising children or caring for an elderly parent with the restrictions on time and energy that employment imposes.

Work and family terminology is often combined with phrases like balancing act, resolving conflict, fitting the pieces, or meeting the challenge—all implying that the work-family snarl is a personal conflict that individuals have to fix within set bounds. These boundaries include the need to work 40 hours or more each week, usually from 8 to 5; responsibility for arranging care for dependent family members; an employer’s control of the work locale and atmosphere; and employment insecurity.

Small wonder that in the 1980s many individuals began looking for ways other than the standard on-site 8-to-5 employment to garner an income while

fulfilling family responsibilities and enjoying some personal freedom. In particular, the movement of married women with children into the labor force created a need for more flexibility. Whether working for others or for themselves, home-based workers have more control over income production, work schedules, household responsibilities, and care of dependents than their fellow workers located at centralized work sites. Further economic, technological, demographic, social, and political forces have contributed to an increasing number of individuals working at home for pay.

## **NATIONAL TRENDS THAT STIMULATE HOMEWORKING**

Both the popular press and research literature emphasize the personal, family, and social benefits derived from the flexibility afforded to home-based workers as the reason for the reemergence of homeworking.<sup>1</sup> The mother enjoying a view of snow-capped mountains while knitting personally designed sweaters, occasionally looking in on her sleeping baby while the stew simmers and bread bakes, is the idyllic picture. Another perspective is the harried medical claims processor, 2 days behind on work to teleport into the office. He is at a poorly lit computer screen while a 2-year-old pesters him to come and play. Outside, the leaves are unraked and downstairs, the laundry is threatening to expand to upper floors of the house if he doesn't get it done soon.

Articles about home-based work in the last decade have used both pictures, in part because both public policy and a changing economy are factors in the revival. In 1981, the Reagan administration attempted to lessen workplace controls by withdrawing the ban on home knitting that had stood since 1938. Regulation of homework, particularly in the needle trades, had begun in the 1800s both as a way to protect consumers against possibly contaminated tenement-made goods and as a crusade to end exploitation of homeworkers. The difficulty of regulating homework led to an outright prohibition of home-based work in seven industries: women's apparel, jewelry, gloves and mittens, buttons and buckles, handkerchiefs, embroideries, and knitted outerwear. Labor codes prohibiting homework, the growth of out-of-home employment opportunities for women, and policies that encouraged married women to devote themselves exclusively to child care and housekeeping led to a downward trend in homework in the United States that lasted almost 30 years (Boris, 1985). The resurgence of homework over the last 10 to 15 years was brought to public attention by a group of Vermont home knitters. Following a test relaxation of the ban on home-based labor in the knitted outerwear industry, the International Ladies Garment Workers Union brought suit against the U.S. Department of Labor (DOL) for wage and hour violations; this suit led to the eventual elimination of most outright prohibitions coupled with a more rigorous manner in which to track compliance and assure protection of the workers from exploitation (Boris, 1987).

Three reasons are generally cited to explain increases in the numbers of people who work at home. In the mid-1980s, as the baby boom generation aged, women with careers were having children and wanting to continue working while having more family time. At the same time, readjustments of the U.S. economy from a manufacturing base to a service/information base left many workers torn between joblessness or leaving their homes and communities in search of work. In addition, technological advances in computers and telecommunications equipment were providing small, powerful, and affordable tools that gave home-based business people the same capability as big businesses to perform information-age work (Pratt, 1993). Although the factors leading people to work at home have produced diverse concerns, efforts are being made to find common interests and issues about the home-based work force. A major distinction remains between home-based workers who are self-employed and those who are wage workers.

### **Self-Employment and Home-Based Work**

Without independent wealth, there is little chance to ensure income security in the U.S. economy except through exchanging one's labor for salaries and wages. In 1993, about 10.3 million Americans were taking control of their work schedules and work atmosphere through self-employment (U.S. Bureau of Labor Statistics [BLS], 1994). This was a significant increase over the number of Americans working for themselves in 1976 (Steinmetz & Wright, 1989). Self-employment has historically provided a mechanism for individual workers to exchange their labor and expertise for monetary rewards. But only recently have scholars begun to understand how self-employment assists individuals and families in meeting their simultaneous need for income and desire for a satisfying personal life.

Although men continue to outnumber women in these ranks, women are the fastest-growing segment of self-employed people (Hagan, Rivchun, & Sexton, 1989; U.S. Small Business Administration [SBA], 1992). This attests to the unique objects or rewards that women seek through employment patterns. Women have traditionally had more responsibility and expectations than men for maintaining family standards and meeting the needs of children and other family members who require care.

Adding to the family's income stream is a particularly time-consuming responsibility for many American women, especially those in their child-bearing years. Mothers usually perform the majority of household tasks and do most of the parenting before and after 8 hours on the job (Hochschild, 1989).

Some women with family responsibilities remain in the paid labor force because of their professional preparation and desire to maintain job skills and earnings potential for midlife careers. Other women take what they intend to be temporary employment during times the family needs more income (e.g., to

buy a home, when a child enters college, or while a spouse is laid off). Lifestyle adjustments or shrinking purchasing power makes these jobs permanent. Successful self-employment can provide an income stream as well as allowing for some flexibility in work obligations.

### **Employed Home-Based Wage Workers**

Self-employment is not the only solution for addressing the simultaneous demands of work and family life. Many people lack the start-up capital or the expertise to run their own company, or self-employment may be unrealistic within the isolated local economy in which they live. These people look for ways to work for others while still garnering an income and attending to home responsibilities. Home-based knitters (Loker, 1985), midwestern auto parts assemblers (Gringeri, 1990), and telecommuters (Christensen, 1985; Pratt, 1987) are significant homeworking employee populations that have been studied in recent years. Along with the family benefits observed by some researchers, exploitation by employers through lower salaries, the absence of fringe benefits, and lack of protections such as workers' compensation, Social Security, unemployment insurance, and health and safety regulations are commonly reported disadvantages for these workers. In addition, homeworkers routinely pay the cost of utilities, of transportation to pick up materials and return finished products, and of the rent or purchase of tools and machinery to do the work (Dangler, 1986; Silver, 1989).

Some homeworkers, especially illegal immigrants, labor under deplorable working conditions: subminimum wages, lack of legal protections, seasonal ebbs and flows in production, and exposure to hazardous substances. Paid by the piece or job lot, they tend to work excessively long hours at a continually stepped-up pace. Even white-collar telecommuters may have job-related stress from the simultaneous pressures of paid work and family responsibilities. Not only can unmade beds and dirty dishes be seen as rebukes, but the dark computer screen, idle knitting machine, or unused lathe is a reminder of work that could or should be done and of income forgone (Carsky, Dolan, & McCabe, 1988).

Self-exploitation may exist because workers tend to underestimate the absorptiveness of the work contracted. Absorptiveness refers both to the imposition of the occupation on family life and the extent to which the work requires the full, uninterrupted attention of the worker. Most of the occupations typifying home-based work today cannot take place with repeated intrusions into concentration.

### **Income Disruption in Rural America**

Rural areas of the United States were among the hardest hit during the recession and economic restructuring of the 1980s. A strong U.S. dollar, coupled with a decline in commodity prices and cheaper competing imports, brought

extreme shifts in income to farmers and other rural families. Factories in small towns closed in favor of lower-wage labor overseas. The boom that rural economies experienced in the 1970s gave way to economic depression in the 1980s (Flora & Christenson, 1991; U.S. Bureau of the Census [BOC], 1990c).

Rural families also have less access to health care services, social services, and vocational training opportunities than urban residents (Bokemeier & Garkovich, 1991). Child or elder day care and after-school programs are sparse or nonexistent so that caregivers have no respite from family responsibilities. Retail and service markets in rural communities generally adhere to 5-day, 9-to-5 schedules, making otherwise routine chores—shopping, appliance repair, or medical appointments—major life events.

In spite of these obstacles, rural families lead satisfying, stable lifestyles. They live in communities where they raise their children in relative safety and rely on friends and neighbors for camaraderie and support. Farm ownership often represents generations of effort and accomplishment for these families. They are reluctant to relinquish these tangible and intangible rewards of rural life when traditional sites of off-farm employment either close or move away.

Although often seen in midwestern communities, families with similar lifestyles and concerns exist throughout rural America. Pennsylvania, which has the largest rural population in the United States, has many; Vermont has more than its share of farmsteads held by one family for a century or more. In the West, states such as Utah have experienced in-migration from populations intent on moving away from urban influences. The original impetus for this study was these rural families, some in economic hardship, some living in intentional simplicity. However, the study and this book go beyond rural homeworking families to explore, examine, and compare a range of populations who work at home for income.

## **THE NINE-STATE RESEARCH STUDY ON HOME-BASED WORK**

This book reports the major findings of a nine-state research study that examined the issues involved in home-based work.<sup>2</sup> The study, entitled “At-Home Income Generation: Impact on Management, Productivity, and Stability in Rural/Urban Families,” grew from two vantage points. For some researchers involved, concerns about the individual welfare and implications for families and communities of the agricultural economic depression in their states were motivating factors. Thus special emphasis was placed on securing a representative sample of rural households. In addition, researchers and educators in the northeastern portion of the United States were being drawn into the public policy debate concerning the legality of home-based employment in the knitted outerwear industry, a case largely centered in Vermont but affecting contiguous states. For them, this research was part of an endeavor to understand the



advantages and disadvantages of home-based wage working, including the potential for exploitation as well as the benefits to family life.

### **Objectives of the Research Study**

The specific purposes of the nine-state research project were (a) to determine a profile of characteristics for households that generate income at home and the communities in which they live, (b) to analyze and assess the effectiveness of managerial strategies and behaviors used in these households, and (c) to examine the relationship among work activities, work environments, and family functioning within homeworking families. Thus the research objectives encompassed not only an understanding of the work and the worker but an examination of the interface between work activities and family activities, both taking place in the same or contiguous space.

### **Conceptual Perspective for the Nine-State Study**

Home-based workers and the work they do are the heart of this study. Close to them are the families in which they live and work because most people work not for work's sake but for the goods, services, and satisfactions that income affords. Few people purchase for themselves alone: the needs and desires of family members as well as other associates shape their spending patterns.

Researchers involved in this nine-state study followed a holistic model in which individuals, social structures, and material infrastructures form an embedded whole. Although the first objective of the study did not necessitate an integrated conceptualization, the objectives on management and family functioning did. These latter two concepts are both based on systems models—Deacon and Firebaugh's (1988) family resource management system and Kantor and Lehr's (1975) family systems as organized and elaborated by Constantine (1986). These models were combined into a single systems model conceptualized specifically for this nine-state research study (Owen, Carsky, & Dolan, 1992).

Use of a systems model allowed the researchers to go beyond simple descriptive statistics of the families in which home-based work occurs. The model guided collection of the data, which yielded a large, useful data set within austere resource constraints. The model was used to combine data across various spheres—family life, household management, and work execution—for multivariate analyses. Finally, implications that were derived from the analyses were guided by the same systems model.

### **The Home-Based Work Survey**

The respondents in this nine-state study represented households in which at least one individual generated income by working *at* or *from* home for at least

312 hours during the 12 months before the telephone survey conducted in the spring of 1989. The definition of home-based employment or at-home income generation for the study included self-employment, traditional marketplace jobs relocated in the home, artistic and craft work, home sales, and nontraditional farming.

During the spring of 1989, 30-minute telephone interviews were conducted with the household manager (defined as the person who took care of most of the household meal preparation, laundry, cleaning, scheduling of family activities, and overseeing any child care) in 899 households in which there was home-based employment, according to the study's criteria. Because many respondent households had more than one home-based worker and more than one income-generating activity, a decision had to be made about which work or worker would be the focus of the interview. If more than one worker in the household was engaged in home-based work, or if one individual did more than one activity that qualified as home-based work, the primary worker was designated as the household member who spent the most hours in home-based work. An exception to this rule was when the household manager met the criterion for minimum number of hours but did not spend the most time in home-based work. In those cases, the household manager was considered the primary home-based worker. When the home-based worker had more than one home-based job, questions about the work referred to the one that was the most time-consuming.

The study was designed to oversample rural populations. Each of the nine participating states was divided into rural and urban strata by designating counties containing at least one city with a population of 25,000 or more as urban and the remaining counties as rural. Nine counties consisting of major metropolitan areas were excluded from the study.<sup>3</sup> The stratified random sample was then selected from household telephone listings. In the analyses reported in this book, the data have been weighted to represent the total number of households in each stratum using the numbers of rural-urban households in 1985 as estimated by the U.S. Bureau of the Census. Detailed information about the sampling procedure is presented in Appendix A.

The data included detailed information about individual and household demographic characteristics; home-based work characteristics and circumstances, including self-employment or wage work; management strategies used in family life as well as in the home-based employment; and community information and circumstances.

### **Community Characteristics and Longitudinal Analyses**

In addition to the telephone interview, community-level data were gathered on each case. Each household was identified by county of residence. Secondary data from various state and federal sources were used to examine how home-

working households in this study were similar or dissimilar to their geographic and economic neighbors. The 899 households in the sample were recontacted in 1992 to ascertain if they were still working at home and how their work and family life had changed or remained the same in the 3-year interval.

### **Uniqueness of the Study and Its Data**

This study, its data set, and its analyses are unique for three reasons. First, households in rural counties were oversampled so that the numbers were great enough to examine in detail the nature of home-based work in rural communities. Questions were asked so that the relationship between the household engaged in home-based work and its community could be explored to some extent. Second, the phenomenon of home-based work is essentially a rare event from a statistical standpoint. Although this form of employment is growing and is seen as a strategy for families to cope with a changing economic climate, few have studied its impact on the family. Third, data from this project permit researchers to examine the household's management and decision-making practices and the household's economic welfare.

Like all large data sets, the research results are strongest for the entire sample. This book presents overall major research findings. Many of the book's contributors have written other publications that highlight the unique aspects of their state samples. In other publications, the homeworking sample is segmented along demographic or issue lines. For those wanting more information in addition to the results presented here, over 50 publications have been produced from this nine-state study. The major pieces are shared in an annotated bibliography in Appendix B.

### **Limitations of the Nine-State Study**

Although the nine-state study has added significantly to the empirical literature on work and family life, its exclusion of family businesses located away from the household limits the applicability of its findings to the larger universe of family firms. In addition, the nine-state sample excluded traditional farming operations and three major metropolitan areas.

The qualification of having the work take place at or from home probably resulted in loss of those businesses that started at home and subsequently outgrew or left those environs. It is not known whether size of the business, intrusiveness, or other factors lead to relocation away from the family dwelling. Finally, special populations were not the focus of the nine-state study. Although the sample allowed for the analysis of males versus females, questions about race and ethnicity were not asked.

A primary focus of the nine-state study was to examine specific interactions of work and family. The research sample deliberately excluded those who had

been involved in home-based work for less than a year or who had just started. Hence only those households that were established in a homeworking situation were included in the nine-state study. Members of households working at least a year before the survey were thought to have more stable family and work patterns, a major focus of the research. New home-based workers were excluded because the entrance and exit rates of such start-ups were unknown at the time of the nine-state study; thus the average longevity rate of the home-based workers surveyed was deliberately skewed toward longer periods. Given the difficulty and cost of sampling start-ups and the lack of focus on such new employment endeavors, the benefit of having a reasonably sized and representative sample of ongoing or continuing home-based workers was preferred over any forgone benefits of including start-ups in the sample.

A telephone interview with a single respondent from each household cannot capture the fullness of family life or the intermingling of family and work spheres. Success in either of these domains is elusive and subtle to measure; they often involve an interplay of various factors that cannot be measured by any outsider, even if household members are observed directly. However, such interviews can offer insight into the salient questions necessary to highlight issues to be addressed in more qualitative research and, along with a mix of measures, can pinpoint areas in need of further study.

Consistent with the framework of statistical inference, few assumptions reported in this book go beyond the states that funded and participated in this research. However, having a large sample gathered specifically to explore the work and family lives of home-based workers strengthens understanding wherever home-based work is taking place.

## **OVERVIEW OF MAJOR RESEARCH FINDINGS**

Several themes emerged as the findings from the nine-state study were analyzed. First, the workers were better educated, lived in larger households, and were more attached to their place of residence than the average reported in the U.S. census. Second, business owners and wage earners operated in fairly distinct work worlds, and the gender factor was pronounced within each group of workers. Third, although households in the sample were not screened to yield families as opposed to single residents, overwhelmingly, people in the sample lived in households of more than one member. A spouse or identified life partner was usually present; a surprising number of households contained relatives beyond the nuclear family and children over the age of 18. Fourth, the economic contributions of home-based work to the family, the local community, and the larger macro economy were significant. Extrapolating from the data in this study, researchers estimated that the net income of home-based business owners equaled over one-half of the net income of all nonfarm proprietorships in the country. Finally, the continu-

ation of home-based work was related more to the worker’s satisfaction with the work than to the income earned or expected.

Specific major research findings showed that home-based employment was a vital economic link to the survival of some households and communities. The prevalence rate resulting from this study showed that an average of 9.6% of all households in the nine states participated in some type and level of home-based employment. The highest rates of participation consistently occurred in small towns and rural communities. Using the study’s criteria for home-based work reduced the average prevalence rate to 6.4% of all households in the nine states.

Selected major findings of the nine-state study include the following:

- 1. The typical home-based worker was a 44-year-old (43.6 years) male who was married and had children, had 13.9 years of education, and was a homeowner who had lived in a town with greater than 2,500 population for an average of 19.8 years.
- 2. The frequencies for the occupational categories were as follows:

marketing and sales	24.3%
contracting	14.9%
mechanical and transportation	13.2%
services	12.1%
professional and technical	11.9%
crafts and artisans	11.6%
clerical and administrative support	5.8%
managers	3.5%
agricultural products and sales	2.7%
- 3. Income figures for home-based workers were as follows in 1988 dollars:

mean annual gross business income	\$53,164
mean annual net business income	\$15,628
mean annual net wage income	\$24,300
mean annual household income from all sources, including home-based work	\$42,263

The mean net income from both kinds of home-based work was \$17,835, and on average the proportion of household income derived from home-based work was 39.7%.
- 4. Although 89.3% of the home-based workers in the sample had some health insurance coverage, the most common source of payment for the coverage was from another employment not related to the home-

based work. Either another job held by the home-based worker or the employment of another family member accounted for 44.0% of the medical insurance coverage of the worker sample.

5. Families that contain someone who earned income by working at or from the dwelling included a high proportion (60.9%) of married-couple-with-children families and a comparatively small proportion (24.5%) of adult-only families or families with only adult children at home. The number of single-parent families fell far below the national average.
6. For all home-based workers, the presence of children under the age of 18 in the household reduced the number of hours involved in home-based work by approximately 8 hours per week during the year or 1 workday per week; having a child under the age of 6 in the household reduced the number of work hours by approximately an additional 6 hours per week during the year, or about three-quarters of a workday per week.
7. Compared to wage workers, paid child care was less likely for all home-based business owners. However, business owners who had hired employees (i.e., who were presumed to have larger firms) were more likely to have paid child care.
8. In comparison to census data, the sample respondents had high levels of homeownership (87.3%) and were more likely to live in rural areas, defined as in open country or in communities of under 2,500 people.
9. Nearly two-thirds (63.3%) have lived in their community more than 10 years, and the worker has been engaged in the home-based work for an average of 9.1 years.
10. Over one-half (58.8%) of the home-based workers had places in their homes devoted exclusively to work, and slightly over one-third (37.3%) had their first work site in an office/workroom/study, or attached cottage, business, shop, or studio office.
11. Seventy-five (74.6%) percent of the sample were home-based businesses; the remaining 25.4% were wage earners.
12. As compared to wage workers, owners of home-based businesses were older, had less education, lived in larger households, had lower incomes from home-based work, tallied fewer home-based work hours, had been engaged in home-based work longer, were more likely to be involved in seasonal work, and were more likely to have other employment.
13. The effects of gender were identified in a variety of analyses, and the following have been shown to be related to the gender of the home-