INFORMATION TO USERS

This manuscript has been reproduced from the microfilm master. UMI films the text directly from the original or copy submitted. Thus, some thesis and dissertation copies are in typewriter face, while others may be from any type of computer printer.

The quality of this reproduction is dependent upon the quality of the copy submitted. Broken or indistinct print, colored or poor quality illustrations and photographs, print bleedthrough, substandard margins, and improper alignment can adversely affect reproduction.

In the unlikely event that the author did not send UMI a complete manuscript and there are missing pages, these will be noted. Also, if unauthorized copyright material had to be removed, a note will indicate the deletion.

Oversize materials (e.g., maps, drawings, charts) are reproduced by sectioning the original, beginning at the upper left-hand corner and continuing from left to right in equal sections with small overlaps.

Photographs included in the original manuscript have been reproduced xerographically in this copy. Higher quality 6" x 9" black and white photographic prints are available for any photographs or illustrations appearing in this copy for an additional charge. Contact UMI directly to order.

**Bell & Howell Information and Learning
300 North Zeeb Road, Ann Arbor, MI 48106-1346 USA
800-521-0600**

UMI[®]

GOOD JOBS, BAD JOBS AND MICROENTERPRISE:

Are Microbusinesses “Good” Jobs?

by

Julie D. Lalande

A thesis submitted to
the Faculty of Graduate Studies and Research
in partial fulfillment of
the requirements for the degree of

Master of Arts

Department of Sociology and Anthropology

Carleton University
Ottawa, Ontario
September 1, 1999

© copyright

1999, Julie Lalande

**National Library
of Canada**

**Acquisitions and
Bibliographic Services**

**395 Wellington Street
Ottawa ON K1A 0N4
Canada**

**Bibliothèque nationale
du Canada**

**Acquisitions et
services bibliographiques**

**395, rue Wellington
Ottawa ON K1A 0N4
Canada**

Your file Votre référence

Our file Notre référence

The author has granted a non-exclusive licence allowing the National Library of Canada to reproduce, loan, distribute or sell copies of this thesis in microform, paper or electronic formats.

The author retains ownership of the copyright in this thesis. Neither the thesis nor substantial extracts from it may be printed or otherwise reproduced without the author's permission.

L'auteur a accordé une licence non exclusive permettant à la Bibliothèque nationale du Canada de reproduire, prêter, distribuer ou vendre des copies de cette thèse sous la forme de microfiche/film, de reproduction sur papier ou sur format électronique.

L'auteur conserve la propriété du droit d'auteur qui protège cette thèse. Ni la thèse ni des extraits substantiels de celle-ci ne doivent être imprimés ou autrement reproduits sans son autorisation.

0-612-48396-7

Canada

The undersigned recommend to the Faculty of Graduate Studies
and Research acceptance of this thesis

**“GOOD JOBS, BAD JOBS AND MICROENTERPRISE:
Are Microbusinesses “Good” Jobs?”**

submitted by Julie D. Lalande
in partial fulfillment of the requirements for
The degree of Master of Arts

Thesis Supervisor

Chair, Department of Sociology and Anthropology

Carleton University

September 1, 1999

ABSTRACT

The purpose of this paper is to examine the quality of microbusinesses as a form of work. As non-standard jobs, microbusinesses may be categorized as “bad” jobs under labour market segmentation theory: they are less likely to be well paid, to be stable, to create opportunities, to generate social networks, and to be autonomous compared to their self-employed “Employer” counterparts.

A theoretical argument in this paper is that a macro-oriented approach to evaluating employment may describe job characteristics, but not how the workers feel about their jobs. A micro-orientation is included in the analysis in the form of reported stressors in the work environment and intrinsic job satisfaction.

The analysis compares the differences between “Employees” and the “Self-employed” and for the self-employed, “Employers” and “Own-Accounts” in terms of job structure. The 1994 General Social Survey Cycle 9: Education, Work and Retirement provides the data for the descriptive and the regression analyses. The findings indicate that self-employment has attributes that make it a better job than standard employment, but “own-account” self-employment, compared to “employer” self-employment may be considered as “bad” jobs. An implication of the study includes the problem of promoting “own-account” self-employment or self-employment as a viable job creation strategy in the “new” economy for both entrepreneurs and workers.

TABLE OF CONTENTS

ABSTRACT	iii
CHAPTER 1. INTRODUCTION	1
1.1 SELF-EMPLOYMENT TRENDS	2
1.2 PURPOSE OF RESEARCH	3
1.3 DEFINITIONS	4
CHAPTER 2: GOOD JOBS AND BAD JOBS: JOB CREATION IN THE “NEW” ECONOMY	7
2.1 INTRODUCTION	7
2.2 THE NEW ECONOMY	7
2.3 JOB CREATION: THE CASE OF SELF-EMPLOYMENT	10
2.4 THE INFORMAL ECONOMY AND SELF-EMPLOYMENT	15
CHAPTER 3. IS SELF-EMPLOYMENT A GOOD JOB? THE LABOUR MARKET SEGMENTATION APPROACH	18
3.1 INTRODUCTION	18
3.2 ORIGINS OF LABOUR MARKET SEGMENTATION	18
3.3 LABOUR MARKET SEGMENTATION AS AN ANALYTICAL TOOL	22
3.4 “GOOD” VS. “BAD” JOB TYPOLOGY	22
3.5 THE NATURE OF SELF-EMPLOYMENT AS A FORM OF WORK	23
3.6 BRIDGING THE MACRO AND THE MICRO	25
CHAPTER 4. WORK AND WELL-BEING: WORK STRESS AND JOB SATISFACTION	28
4.1 INTRODUCTION	28
4.2 ADDING CONCEPTIONS OF WELL-BEING TO “GOOD” VS. “BAD” JOBS	28
4.3 THE CASE FOR INCLUDING JOB SATISFACTION AS AN INDICATOR OF A “GOOD” JOB	29
4.4 THE CASE FOR INCLUDING STRESS AS AN INDICATOR OF A “BAD” JOB	32
CHAPTER 5. METHODOLOGY	34
5.1 METHOD	34
5.2 HYPOTHESES	36
5.3 VARIABLE DEFINITIONS	37
5.4 SAMPLE	42
5.5 ANALYSIS	43
5.5.1 <i>Descriptive Analysis</i>	43
5.5.2 <i>Regression Analysis</i>	50
CHAPTER 6. CONCLUSIONS	59
6.1 REVIEW OF RESULTS	59
6.2 LIMITATIONS OF MEASUREMENT	66
6.3 LIMITATIONS OF THEORY	69
6.5 IMPLICATIONS OF JOB CREATION IN THE ‘NEW’ ECONOMY	70
BIBLIOGRAPHY	73
APPENDICES	81
APPENDIX 1: GSS SURVEY QUESTIONS	82

APPENDIX 2: VARIABLE CODES.....	89
APPENDIX 3: REGRESSION ANALYSIS OUTPUT	91
SELF-EMPLOYED VS. EMPLOYEE: STRESS FROM THE WORK ENVIRONMENT	91
APPENDIX 4: REGRESSION ANALYSIS OUTPUT	95
SELF-EMPLOYED VS. EMPLOYEE: JOB SATISFACTION	95
APPENDIX 5: REGRESSION ANALYSIS OUTPUT	99
THE SELF-EMPLOYED: STRESS FROM THE WORK ENVIRONMENT.....	99
APPENDIX 6: REGRESSION ANALYSIS OUTPUT	103
THE SELF-EMPLOYED: JOB SATISFACTION	103

LIST OF TABLES

TABLE 5. 1. SUBSTITUTION OF THE “GOOD” JOB TYPOLOGY FOR SELF-EMPLOYMENT VARIABLES	34
TABLE 5. 2. FREQUENCY AND PERCENTAGE DISTRIBUTION OF TYPES OF WORK ARRANGEMENTS WITH THE INDEPENDENT VARIABLES	46
TABLE 5. 3. DISTRIBUTION AND PERCENTAGES OF THE TYPES OF WORK ARRANGEMENTS WITH THE DEPENDENT VARIABLES	49
TABLE 5. 4. REGRESSION EQUATION COEFFICIENTS FOR “STRESS IN THE WORK ENVIRONMENT”: EMPLOYEES VS. SELF-EMPLOYED	54
TABLE 5. 5. REGRESSION EQUATION COEFFICIENTS FOR JOB SATISFACTION: EMPLOYEES VS. SELF-EMPLOYED	56
TABLE 5. 6. REGRESSION EQUATION COEFFICIENTS FOR JOB SATISFACTION: OWN-ACCOUNTS VS. EMPLOYERS	58
TABLE 6.1. COMPILATION OF THE STANDARDIZED REGRESSION B-COEFFICIENTS	60

CHAPTER 1. INTRODUCTION

Any analysis on the issue of work considers whether work is an expression of pride and accomplishment, a necessary evil, or social problem. As a social problem, instances of wage discrimination, persistent unemployment, workplace safety issues, seasonal or contractual work, and many other problems, abound. What about self-employment? Self-employment tends to be viewed as an endeavour encompassing human capital, social capital, physical capital, and the maximizing of opportunities. In essence, self-employment encompasses criteria where the individual has the power to create his/her own job and if she/he truly wants it, they will succeed.

Self-employment, on the surface, does not appear to be a social problem: self-employment generally entails the quality of autonomy which has been linked as a primary value in work, and the organizational skills that are necessary to develop a good business plan to keep an entrepreneur in business. The trend towards self-employment has been increasing after a long period of decline and while the desire to become one's own boss is a testament to the success of the individual to forge his/her own economic path, there are undoubtedly problems associated with this endeavour. For instance, under the ideology of self-reliance, a number of programs exist to facilitate self-employment but they do not thoroughly examine the economic and social well-being of the participants. This is particularly true for self-sufficiency programs targeting marginalized populations. A problem, mostly for low-income microbusiness owners, is that

self-employment renders persons ineligible for social benefits such as the Employment Insurance should they find themselves unemployed. Yet, in Canada, failure rate is estimated at 80 percent within the first three years of operation (Orser and Riding 1997), hence the need for some protection. Business failure may reflect or reinforce patterns of labour market inequality.

1.1 Self-employment Trends

Despite the recent media reports of job creation and decreasing unemployment levels, new jobs are not necessarily good jobs. Most of these jobs are created within small firms primarily in the service sector where the jobs are low paying and insecure (Swift 1997:19). In Canada, job creation has been greatest in the service industry, representing a 90 percent growth in the last 40 years (Economic Council of Canada 1991:1). Work arrangements have been changing: non-standard employment, including part-time, temporary, and own-account self-employment have been increasing.

Self-employment has been growing steadily in Canada. According to the 1996 Census, about 1.8 million individuals reported that they were self-employed in 1996, up 28% since 1991. They accounted for nearly 13 percent of the labour force, compared to 10 percent in 1991. The most substantial increases in self-employment were among "own account" workers, that is, those who work by, and for, themselves (Pelchat and Berthiaume 1998:internet). Also, the number of women who were employers increased 27 percent, compared with only 11% for

men. Female "own account" workers increased 62 percent as opposed to 29 percent among men (Pelchat and Berthiaume 1998:internet).

1.2 Purpose of Research

The Economic Council of Canada (1990) found evidence of segmentation in terms of earnings, skill content, job stability, and the location of employment. They found two distinct "growth poles" in the creation of jobs in the 1980s: one that included highly skilled, well-compensated, stable jobs, while the other consisted of non-standard jobs with relatively low levels of compensation and stability (1990:17). Their conclusion is that the labour market is offering economic security to fewer Canadians (1990:17).

An individual's prospects of work no longer simply hinges on the quality of work but more significantly on the possibility of work (Duffy et al 1997:240). Some among the well-trained are engaging in self-employment in order to regain some of the intrinsically satisfying aspects of work - autonomy, responsibility, and control - that have been lost.

In the "new economy" where new jobs are created in the service sector, microentrepreneurs can take advantage of this opportunity to create their own jobs. However, only a minority of non-standard jobs are classified as "good jobs" (Krahn and Lowe 1993:110). What factors transcend own-account self-employed as non-standard jobs from "bad" jobs to "good" jobs? The purpose of this paper is to investigate whether self-employment is a "good" or "bad" job by analyzing self-employment under Labour Market Segmentation theory and incorporating

two social well-being variables, job satisfaction and stress from the work environment. The data for this study is derived from the 1994 General Social Survey, Cycle 9, Education, Work and Retirement.

1.3 Definitions

Self-employment has a variety of definitions and typologies that range from the evocation of the entrepreneur as the innovator of society to the mere self-employed who are only earning a living (Bates 1993:248). The terms “microbusiness” and “microenterprise” refer to very small businesses (fewer than five employees, frequently with no employees) which tend to be disadvantaged and have trouble obtaining business credit (Riding and Orser 1997:94). These terms are evoked to legitimize very small businesses that were once considered jobs for those on fringes of society (e.g. street peddlers) or those who traditionally worked in the informal economy (e.g. babysitters). Now it is recognized that most small businesses stay small because the business owners have little desire to expand (Dale 1991:48; Riding and Orser 1997:35).

The term “self-employment” is sometimes problematic. For instance, Aronson (1991) argues that some that some individuals are not truly self-employed because they serve only a single client (p.140). While this may be true, however, there are workers who are required to sign contracts stating that they are self-employed and are subject to being taxed as self-employed persons, and as noted earlier, are ineligible to receive social benefits.

Another potentially problematic definition arises from the businesses that are incorporated and as such the self-employed are technically employees of their own corporation which may understate the estimates of self-employment (Aronson 1991:140).

According to Statistics Canada's definition, the self-employed are those who own and operate a business, farm or professional practice. They are also independent salespersons and those who work independently but do not own a business (e.g. babysitters) (Cohen 1996:24). The self-employed are categorized as either employers (those who usually employ one or more paid workers) or own-account workers (those who do not usually have paid help) (Cohen 1996:24).

In this study, the terms "microenterprise" and "microbusiness" will be synonymous with Statistics Canada's definition of own-account self-employment and these terms will be used interchangeably. The self-employed who have paid employees will be termed as "Employers."

1.5 Overview of Following Chapters

This paper attempts to integrate a theoretical argument and survey data to analyze a specific form of employment. This paper also attempts to argue the need to link macro-and micro-oriented theories in order to produce an overall picture of the quality of self-employment as a form of work. Chapter 2 examines the rhetoric of the "new" economy and the jobs it creates. A discussion of the informal economy is included in this chapter as many microbusinesses are very likely to be operating under an informal economic system.

Labour Market Segmentation theory is outlined in Chapter 3. Its origins and applicability as an analytical tool will be discussed. A brief discussion on the nature of self-employment as a form of work is included in Chapter 3 as is the argument for bridging macro-and micro theoretical orientation.

Chapter 4 argues the case for including conceptions of well-being in the analysis of work. Here, stress from the work environment and job satisfaction will be used as micro-oriented theory to evaluate self-employment as a form of work.

The methodology is explained in Chapter 5 as well as the research hypotheses and the descriptive and regression analyses. Finally, Chapter 6 contains a review of the results, a discussion of the limitation of measurement and theory, and the possible implications of self-employment as a form of work.

CHAPTER 2: Good Jobs and Bad Jobs: Job creation in the “New” Economy

2.1 Introduction

The “economy” is subject to much analysis and debate. Considerable emphasis is placed on the idea of a “new” economy and the resulting changing nature of work. This chapter focuses on the conception of the “new” economy, self-employment as a job creation strategy in this “new” economy, and the legitimization of a form of self-employment traditionally found in the informal economy.

2.2 The New Economy

The “new economy” simply describes the shift in economic activity from a goods producing economy to a service economy. By 1989, services accounted for 65 percent of the measured domestic output in Canada, and employed well over twice as many Canadians as did the goods sector (Economic Council of Canada 1991:57). The economic shift may have begun as early as 1951 where manufacturing began to decline and the service sector began to increase (Glenday 1997:11).

The typical description of the shifts in the Canadian economy is reduced to the transition from agriculture to industry then to services but this description suffers from fundamental flaws: “it assumes homogeneity without considering the

ambiguity of the label of services; and the cultural, historical, and institutional diversity of advanced societies” (Castells and Aoyama 1994:34). For instance, one of the distinguishing features of the Canadian economy at the turn of the century was self-employment and/or production for subsistence (Benson 1990:25). Penny-capitalist¹ manufacturers were edging into the service sector of the economy including retailing, transport, entertainment, and a range of personal and domestic services (Benson 1990:68). The United States has also “long been a ‘service-intensive’ economy relative to other developed capitalist nations” (Walker 1985:82).

The economic theory of the service economy is conceptualized in different forms. For instance, Ritzer (1989) labels the economic shifts as the “permanently new economy” as a more accurate representation of the constantly changing state of permanent economic change (p. 244). Walker (1985) argues that the “service economy thesis is a fraud...the growth of the so-called “service” activities rests on the productive power of the industrial system” (p.72). That is, without the industrial foundation, the service economy would collapse.

Nevertheless, Castells and Aoyama (1994) hypothesize that the Canadian (as well as the American and British) employment and occupational structures typify a service economy model (p.35). This model suggests an entirely new employment structure where the differentiation between various service activities become the key element in the analysis in the social structure. In this model,

¹ Penny capitalist is defined as “a working person who went into business on a small scale, in the hope of profit (but with the possibility of loss) and made him or herself responsible for every facet of the enterprise” (Benson 1991:8).

capital management services predominate over business producer services, and the social service sector expands continuously because of a dramatic rise in the health care industry and (to a lesser extent) in education employment. The expansion of the managerial category, including middle managers, also characterizes the model.

The rise in self-employment, as a non-standard job, is characteristic of the “new economy” as it represents “a shift toward the employment of knowledge-based and highly skilled workers” (Chaykowski 1997:iii). This sentiment echoes Daniel Bell’s post-industrialization thesis that the change to a post-industrial society is not only identified by the decline of basic manufacturing, but also by the changing patterns of occupations and the kind of work that people do (Bell 1973:134). The post-industrial society is based on services (Bell 1973:126) where there is an increase in personal services such as restaurants, hotels, auto services, travel, entertainment, sports and an increase in the consciousness of health and education (Bell 1973:128).

Piore and Sabel (in Castells and Aoyama 1994) noted that a resurgence of self-employment, but under new forms, may proliferate as networking and flexibility increasingly characterize the new industrial organization and as new technologies enable small businesses to find market niches (p.34). In essence, self-employment draws upon an individual’s skills, resources and networks and the need for industry’s changing division of labour, i.e. the realm of indirect labour, where the “indirect economy has increasingly become the focus of production, feeding on itself as an engine of growth” (Walker 1985:82).

The shift to services has an important implication for the process of matching people and jobs in the labour market. As the economic structure transforms, individuals must adjust to changes in the location of business activity, the form of employment, and the skill profile required (Economic Council of Canada 1991:61). By 1990, the casual labour force of so-called non-standard workers was growing faster than full-time paid labour, and almost two-fifths of the labour force was no longer employed full-time (Economic Council of Canada in Broad 1997:54). For those who fall into the category of “bad” jobs, they find themselves in the casualization of the work force: involuntary part-time work, temporary or contract work, or self-employment. Casual workers do not fare well in terms of wages and benefits (Economic Council of Canada and Krahn in Broad 1997:54).

2.3 Job Creation: The Case of Self-Employment

As for job creation in the “new” economy, the effect is an increased bipolar pattern where only a few good jobs are available for a small number of new, highly skilled professional and managerial occupations and bad jobs for a large number of male and female service workers (Glenday 1997:19).

Work arrangements that are not full-time, full-year are referred to as “non-standard” employment, or “atypical” employment, “precarious” or “contingent” work and are a “flexible” component of the work force (Economic Council of Canada 1991:71). They include part-time, short-term and contract jobs, certain types of self-employment, and work within the temporary-help industry

(Economic Council of Canada 1991:71). These types of jobs have grown more rapidly than more standard types of employment. Non-standard employment was a major source of job creation during the 1980s (Economic Council of Canada 1991:71). Non-standard jobs tend to be characterized by inferior compensation and job and income insecurity. In short, many non-standard jobs are “bad” jobs (Economic Council of Canada 1991:86).

Whether the new class of business owners are responding to new economic opportunities or cushioning themselves against poor economic times has been speculated upon but not really known. Self-employment has been viewed as a “defense against unemployment, albeit a poor one, or as a refuge for older workers, the physically and mentally handicapped, and others with low personal productivity” (Phillips in Aronson 1991:1). Historically, working class adoption of penny capitalism in Canada helped them cushion against the poverty caused by industrial disputes, by family crisis and by structural change (Benson 1990:83). Further, self-employment has historically undermined the labour market as it has “helped the consumers and capitalists by shifting onto the workers part of the cost of their maintenance during periods of un- or underemployment; to maintain a reserve army of labour; and to depress wages in the capitalist sector of the economy” (Benson 1990:83).

This portrait of the self-employed is in contrast to portraits of self-employment as “individual freedom, independence of thought and action, and honest workmanship, usually accompanied by middle class status and income” (Aronson 1991:1), traits typically associated with autonomy. However,

franchising and the revival of some forms of industrial homework questions the degree of autonomy involved in these enterprises. Franchisees may experience a high degree of conformity and control that inhibits autonomy (Aronson 1991:36). Further, as noted earlier, possibly a substantial number of individuals are not truly self-employed or autonomous because they serve only a single client (Aronson 1991:140).

According to the Economic Council of Canada, own-account self-employment is a form of employment that yields inferior and unstable incomes for the majority, with correspondingly low levels of benefit coverage. On the other hand, market forces, including elements of risk, are inherent to entrepreneurship and its proliferation: only those who are most successful at finding and exploiting a market niche thrive and grow, while others don't and may eventually go out of business. "If there is a policy intervention in this area of the labour market, it presumably lies in the direction of helping to enhance the longer-term economic security of the own-account self-employed individuals without interfering, in the short term, with appropriate market signals" (Economic Council of Canada 1991:192).

Many programs have proliferated to assist in the development of self-employment as a form of work through training programs, counseling and in some cases, start-up loans. They target a variety of groups, including at risk groups such as the unemployed, welfare recipients and other disadvantaged groups and are designed to advance economic self-sufficiency or re-employment through self-employment (Raheim 1996:87). Other programs that target low-

income communities or organizations are designed to foster economic development through business expansion and job creation (Raheim 1996:88). Evaluations of U.S. microenterprise development programs indicate that small-scale business is a viable strategy for creating economic opportunity for self-selected individuals who are low income, unemployed, or receiving public assistance (Raheim 1996:90). However, studies have noted that for welfare recipients, while self-employment was a source of personal gratification for women, the earnings from self-employment and welfare combined enabled them to live only slightly above the poverty level (Spalter-Roth 1994:33). Other studies have indicated that self-employment for some individuals may be symptomatic of low incomes and poverty rather than a relief from it (Aronson 1991:103).

In Britain, the British Enterprise Allowance Scheme (EAS), (from which the U.S. model was derived), was developed to create employment for those who were unemployed. Evaluations on the project indicated that there were “excesses of mobile hairdressers and odd-jobbers who undercut and knocked out some of the competition, usually the previous year’s EAS participants” (Rainnie 1991:190). Of those whose businesses that survived two years after starting the program, it was found that the most important factors affecting survival were a spouse working part-time (90 percent of the participants were men) and the amount of capital available to invest in the first year (Aronson 1991:101).

Small business assistance is available in Canada by various local, provincial and federal government agencies for various business types. For

instance, Industry Canada has a website containing information and links for small business owners. This year, Industry Canada is a major sponsor for the International Small Business Conference to be held in Toronto in the fall. A variety of lobby groups advocate self-employment: the Canadian Federation of Independent Business on behalf of their membership of small to medium-sized businesses; and on the behalf of those who are marginalized, Results Canada and the Atlantic Canada Microcredit Educators (a member of the Microcredit Summit) are working towards ensuring that the poor receive credit for self-employment and other financial services by the year 2005. A parliamentary committee on microcredit was established in 1998. Not-for-profit microlending programs, under the frameworks of community economic development, economic development or as service providers, are beginning to proliferate to help those who do not have access to credit. Calmeadow, a non-profit microlending organization, was one of the first in Canada to implement microlending programs in 1986; however their initial "results were disappointing" (Calmeadow Annual Report 1997:3).

In general, whether the development of microbusinesses is an adequate strategy for job creation has not been thoroughly investigated. As the economic and social security is not available to microbusiness owners in the form of social benefits, microenterprise as a successful job creation strategy is questionable.

2.4 The Informal Economy and Self-employment

Many microbusinesses lie within the informal economy (Priesnitz 1988:1). Many are home-based and some earnings are “off the books”. These business activities are difficult to capture as they may be a secondary job or that even some people who are actually self-employed do not define themselves as such. The informal economy may be defined as the exchanges of goods or services that have economic value but are neither protected by a formal code or law nor recorded for use by government-backed regulatory agencies. Such exchanges may or may not involve the exchange of money (Ellison et al 1996:256).

Gershuny (1979) outlined three possible archetypes to describe potential activities in the informal economy that can explain the rise in self-employment, particularly microbusinesses. Two of the archetypes may be relevant. The first is the growth of the self-service sector where the final production of a wide range of services take place in the household (p.251). The result is a dual economy where the formal economy becomes increasingly concerned about organizational efficiency and competition and the informal economy is labour-intensive, low wage, involved mainly in the production of services which are either untraded, or only traded on a very small scale. The second archetype involves the state exploiting the desirable features of the informal economy to promote job creation and community services to offset the effects of corporate organizational efficiency, namely unemployment (p.252).

These archetypes describe a structural approach to self-employment. Examples of the increase in the first archetype are emerging. For instance, the increase in contract work and in home-based businesses involving services to other businesses (Priesnitz 1988:3) has become a growth field in the advent of corporate downsizing. For this group of people, job security is low and benefits are often minimal. They are the least autonomous and most vulnerable of very small businesses to suppliers' and clients' intentions. Further, they have few clients and often have little time to pursue new contacts (Riding and Orser 1997:27). Quasi businesses also fit into this category. These businesses are formed for the exploitation of temporary opportunities and are often short-lived (Riding and Orser 1997:27).

The second archetype, state intervention, is occurring. The previous section discussed the growth of community economic development programs which emphasize self-employment as a job growth strategy; government assistance to those who qualify for self-employment training; and microlending organizations to aid those who wish to be self-employed but cannot receive credit from traditional lending institutions, usually because credit is bad, the amount of the loan is too small, or the banks consider the business to be risky.

Activities in the informal economy subsidizes the activities in the formal economy (Ommer 1994:10) particularly in times of corporate downsizing where contracting out contributes to the growth of "contingent" rather than "permanent" employment (Kanter 1991:78). Particular conditions are required to support the informal economy: the availability of resources; knowledge and skills; the

availability of a social network; social norms that support informal exchange; and economic need (Ellison et al 1996:258). Skills are often passed through networks particularly amongst the hiring networks of small shops (Tilly and Tilly 1994:108). Self-employment in the informal economy, then, may be a way to overcome structural barriers in the workplace or it may be reflective of those who are marginalized in the formal economy.

To sum up Chapter 2, much discussion surrounds the idea of a 'new economy' and the new types of jobs it creates. However, it has been argued that the transition to a service economy has been underway for sometime. Self-employment, whether drawing upon on an individual's skills and resources or exploiting informal job networks that are typically found in the informal economy, has been touted as a new strategy for job creation. Chapter 3 will frame the issue of self-employment as a form of work under Labour Market Segmentation theory.

CHAPTER 3. Is Self-Employment a Good Job? The Labour Market Segmentation Approach

3.1 Introduction

The definition of the labour market is somewhat arbitrary. It involves a contractual agreement by which actors exchange labour for wages and where there is some means to enforce the terms of these arrangements. Other labour markets include underground economies to labour exchanges in the household and voluntary labour in the community (Van den Berg 1997:9). All markets have social structures (Ingham 1996:556).

Labour Market Segmentation theory is a suitable framework to conceptualize differences among jobs and offers a framework for understanding differences in compensation and promotion patterns (Tilly and Tilly 1994:99) even though most studies of segmentation are qualitative and hence, “rarely compelling” (Tilly and Tilly 1994:100). Tilly and Tilly (1994) argue that all labour markets are segmented as a result of worker-employee interactions; the only questions are how much, how, and why (p.100). The analysis of such social structures can be applied to self-employment labour markets.

3.2 Origins of Labour Market Segmentation

Labour market segmentation theory stands opposed to the labour markets espoused by neoclassical economic theory. Much of economic theory considers

labour markets as homogenous, equilibrating, passive and discrete (Phillips 1990:54). The normal labour market is in fact heterogeneous and segmented, in disequilibrium, responsive to class conflict, and has no fixed boundaries or person or place (Phillips 1990:54).

Labour Market Segmentation was originally developed as a theory to counter the linear notion of the progress of the individual as an economic agent or as a rational actor who “has control over certain resources and interests in certain resources and events” (Coleman 1988:S98). Human capital theory (i.e. the acquisition of skills and education), a topic within neoclassical economic theory, was used to explain wage levels and poverty: workers who are poor are poor because they lack education and job skills (Attewell 1984:43). The neoclassical approach assumes that the individual’s human capital will be similarly rewarded throughout the labour market. Human capital theory led to investments in human capital so that the poor could compete for jobs (Attewell 1984: 42). However, the improvements in human capital did not overcome the low quality of the jobs that were available. The segmentation perspective suggests that “the work experience and outcomes for the individual are shaped more by the segment in which one works than by the characteristics or attributes (for example, education, ambition, sex) one brings to the workplace” (Clairmont and Apostle 1986:388). As such, the labour market was conceived as divided into two sectors: the primary and the secondary sectors.

The debate between “good” versus “bad” jobs lies in labour market segmentation theory. This theory describes the labour market as having a primary

and a secondary sector. The primary sector is characterized by good jobs with relatively good pay, reasonable job stability, promotion opportunities, stable work rules, and is unionized. These positions are typically held by males, those of prime working age and by the dominant group in society (Phillips 1990:54).

The primary labour market can be conceptualized as having an upper and lower tier. The lower tier offers some job security, relatively stable employment, and higher wages (Edwards 1979:170). Both tiers share the characteristic of offering well-defined occupations with established paths for advancement but differ in the mechanisms providing security and stability (Edwards 1979:170).

The secondary labour market, by contrast, is characterized as having relatively low pay, job instability, dead-end jobs, arbitrary management and are non-unionized. The jobs are typically held by women, minorities, and youth or older workers (Phillips 1990:54). Casual labour in the form of lack of worker rights characterizes the secondary labour market. Other jobs include those from the service industry, clerical retail, low-level office clerical, and migrant agricultural labour (Edwards 1979:167). In short, the secondary labour market is indeed a distinct market characterized both by different market outcomes and different market processes (Edwards 1979:170).

Discrimination is a consequence in labour market segmentation theory. If a job can be routinized or deskilled and does not require extensive work experience or stable employment characteristics, it can be relegated to the secondary labour market (Phillips 1990:58). The underemployed or unemployed, i.e. the reserve army of labour typically composed of women, immigrants and

minorities, tend to take on jobs that are low wage, part-time and unstable. Part-time jobs become associated with “women’s work”, and jobs in hamburger chains are associated with “youth’s work” (Phillips 1990:59).

Segmentation does not only describe how jobs are allocated, but also how firms are segmented. For instance, a core industry is likely to have a structure with its own internal labour market. It recruits peripheral firms to supplement the needs of the core firm. As such, Baron and Bielby (1984) argue that segmentation needs to be studied within, not across, firms. The differences between firms are too great to generate meaningful comparisons. Further, they argue that even if “segmentation provides an accurate description of the organizational world, it need not prove useful in understanding stratification and work” (p.457).

However, segmentation across industries may prove to be useful in analyzing self-employment as firms contract out work. For example, in the garment industry around Modena, Italy, the bulk of the production process occurs in three settings outside the core firm: small enterprises working for their own-account; small enterprises contracted to the large firms, and homeworkers (Smith 1994:71). The core as the dominant and flexible organization creates a set of social relations within and between these three work settings. Therefore, segmentation can be an analytical tool to assess the type and perhaps quality of self-employment as a class of work and how organizations create segmentation tendencies among the self-employed.

3.3 Labour Market Segmentation as an Analytical Tool

Previous descriptive studies have noted that self-employed persons may experience segmentation tendencies within the self-employment labour market. Overall, the self-employed are concentrated in a limited number of industries. Independent workers earn less than employees or employers, and are more likely to be working in the service industries (Gardner 1996:41). Employers tend to be immigrants, work long hours, and are concentrated in fewer industries than independent workers. However, their average income is the highest among all workers (Gardner 1996:42).

Labour market segmentation theory will be used as an analytical tool to evaluate self-employment as a “good” or “bad” job. The underlying theoretical notion will be that human capital, on its own, cannot account for the emergence of self-employment and more specifically, the emergence of self-employment as a “good” job. There are many factors that contribute to the success or failure of new businesses that extend beyond the desire to succeed. The relationships between the self-employed and their clients or customers is likely to determine the quality of self-employment as a form of work and consequently, the quality of those relationships may reflect the segmentation patterns in the self-employment labour market.

3.4 “Good” vs. “Bad” Job Typology

The criteria for “good” and “bad” jobs is not definitive. People need to compare their own needs and aspirations against the rewards of the job. It is also

argued that time and space dimensions must also be included in the assessment of “good” and “bad” jobs. For instance, Anselme and Weisz (1985) demonstrated that in Paris, garbage collecting is considered to be a “bad” job where the backdrop of the labour market is in good government jobs. In Marseilles, the same job is a good job because it is linked with the political structure in the local government which creates a wider set of relationships which can lead to other jobs.

While the typology may seem simplistic, it nevertheless broadly describes the nature of work and critiques the quality of job creation in the “new” economy. The overconceptualization of the concept and a possible remedy will be addressed in section 3.6.

3.5 The Nature of Self-employment as a Form of Work

Self-employment can be explained logically by neoclassical economics: the individual as economic agent (Edwards 1979:236). However, as in regular jobs, self-employment can be loosely interpreted as a “good” or “bad” job. Certainly, pyramid schemes or dependent contractor positions may not necessarily be “good” jobs.

Employment, in general, “accounts for individual behaviour in terms of institutional location rather than personal qualities, skills, and aptitudes” (Piore and Berger 1980:5). This can also be true for self-employment: while self-employment does require skills, resources and networks for the business to be sustainable, self-employment, as non-standard employment may be subject to

segmentation tendencies depending on the economic conditions, the type of self-employment and the quality of clients or customers.

In essence, the distinction between “good” and “bad” jobs in the self-employment market is not unlike the dualism between “labour” and “capital” in the labour market. Where the period of industrialization, or the expansion of large-scale capital, increasingly drove small capitalists (including many small farmers, merchants, and professionals) out of business, these former independent small capitalists were drawn into the labour market as workers (Edwards et al 1986:14). In fact, the demise of self-employment and small business was predicted because of the belief of the superior efficiency of large-scale, corporate business organizations (Marshall (1898) in Aronson 1991:117). However, during the 1980s and 1990s, models of efficiency became equated with corporate downsizing. Downsizing became fashionable as a theory and an action and many workers were displaced. A resurgence of self-employment transpired during this time. Some workers continued working for their employers on a contractual basis.

It is possible that the growth of personal and business services has created additional opportunities for self-employment (Aronson 1991:124). Some jobs cannot be appropriated and expanded and reorganized in the labour process. In these cases the prevalence of small entrepreneurs is very noticeable (Edwards et al 1984:121). Is this a trend towards maximizing an opportunity or responding to structural constraints?

Whether small business creation is the result of opportunity or of structural constraints (e.g. inability to enter the labour market) depends on the type of power relationships between the business owner and his/her clients or customers. Power relations between the customer and the business owner lie in the ability to procure self-direction, which is the lack of immediate external controls, and autonomy, which is the freedom to make decisions in one's own interest (Edwards 1979:146). The converse of self-direction and autonomy, alienated labour, forces workers to work according to the capitalist's criteria (Edwards 1979:146). Microbusiness owners who only serve one client are not likely to be autonomous. Therefore, in conceptualizing the nature of self-employment as a form of work, power relations must be considered while conceptions of autonomy or self-direction, the quality of customer or client relationships, the type of self-employment, and the goals and needs of the individual business owner are formulated and incorporated into the analysis of self-employment as a form of work.

3.6 Bridging the Macro and the Micro

Any typology creates constraints to an analysis. The typology of a "good" or "bad" is grounded in a macro-theoretical frame without considering some of the individual variation that occurs within each group. For instance, Duffy and Pupo (1992) note that although most part-time jobs are being created in the traditional female occupations in the service sector of the economy which will lead to further entrenchment of economic segregation, part-time work can also

relieve the burden of women's overwork in full-time employment and domestic duties and to achieve some economic independence, increase family income, continue with their work experience, and to provide themselves with outside stimulation (p.39). For women who are self-employed, women who choose to own a home-based business typically earn less than \$15,000 (Federal Development Business Bank 1992:6); however, their main motivations to own a microbusiness are for the challenge offered and for the opportunity for self-fulfillment rather than potential for financial independence (FDBB 1992:4).

An intent of this paper is to avoid some of the oversocialized conceptions of individual behaviour once their labour market sector is known (Granovetter 1985:486) as well as the undersocialized conceptions of rational choice arguments of atomized individuals and their economic goals (Granovetter 1985:505). While the "good" jobs and "bad" jobs dichotomy of Labour Market Segmentation theory proves useful as a descriptive analytical tool, it is also necessary to introduce some subjective elements to introduce a micro orientation to the analysis. This paper uses the construct of stress from the work environment and job satisfaction to identify the subjective elements that would incorporate elements of a "good" or "bad" job.

The thrust of this paper is to evaluate self-employment as a "good" job by job stress and job satisfaction. The theoretical framework is as follows: in self-employment, compared to paid employment, there is generally a high degree of autonomy, or at the very least self-direction, which has been linked to job satisfaction (Clark 1998). Since the work involves autonomy or self-direction,

the variables that make up a “good” job typology will be linked to job satisfaction which is linked to general well-being where well-being is a societal goal. However, microbusinesses may lack some of the autonomous features of self-employment as well as lack some of the features that describe a “good” job. Conversely, work stress is linked to “bad” jobs which may lead to poor mental and physical health.

CHAPTER 4. Work and Well-being: Work Stress and Job Satisfaction

4.1 Introduction

The description of whether one has a “good” or “bad” job should not only be descriptive, but subjective measures should be incorporated into the analysis of what workers generally consider a “good” or “bad” job. A general discussion of job stress and satisfaction will ensue to establish a relationship between stress and satisfaction to “good” or “bad” jobs.

4.2 Adding Conceptions of Well-being to “Good” vs. “Bad” Jobs

Well-being is the product of good physical and mental health. Quality of life indicators are defined and developed to measure aspects of people’s lives that are important to them. Such indicators have attached normative values and have a “direction” in the sense that an increase in the value of the indicator is assumed to be good (that is, to indicate an increase in the value of the satisfaction of human wants or needs) (Rossi and Gilmartin 1980:23).

An important index of improved employment is an increase in work satisfaction. An indirect measure of work satisfaction that is worth investigating is accumulated wealth in the form of savings and investment. Other indicators may include, among others, stress (Friedman 1997:74).

Some assessments of job satisfaction use job characteristics that reflect the job characteristics described under segmentation theory: job characteristics such as work, pay, promotions, supervision, and coworkers (Smith 1992:7). Stress is measured in a multitude of ways, including objective indicators such as health status or the work environment, and subjective indicators of perceived stressors.

A primary purpose of social indicators is to supply descriptive information concerning levels of well-being in various social areas and should be used to conduct analytical studies of social change (Rossi and Gilmartin 1983:240). Typical variables of well-being include education, employment status, personal or family income and family status (Rossi and Gilmartin 1983:38). The next two sections will argue the case for including “stress” and “satisfaction” as indicators of well-being which in turn can be indicators of “good” or “bad” jobs.

4.3 The Case for Including Job Satisfaction as an Indicator of a “Good” Job

Along with extrinsic job rewards such as pay and benefits, Canadian workers have stated their preferences for work that entails intrinsic job rewards, such as work that is interesting, allows them to be creative, and to use and develop their skills (Krahn and Lowe 1993:320). The evaluation of a microbusiness as a “good” or “bad” job should include intrinsic dimensions such as job satisfaction.

Job satisfaction is a desirable social goal in the pursuit of a good quality of life and a criteria for a “good” job. Studies have shown significant correlations between attitudes towards the job and those toward life, and

correlations between job and/or non-job satisfaction and subjectively reported negative physical symptoms such as headaches and fatigue (Locke 1976:1328). Also, job satisfaction has been linked to improved general health and longevity (Rothman 1987:231) and a better quality of life, job stability and probably more cooperativeness (Cranny et al 1992:45).

Job satisfaction may be defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences (Locke 1976:1300). It results from the perception that one's job fulfills or allows the fulfillment of one's important job values, provided that those values are congruent with one's needs (1307).

Potential job satisfaction may help to explain the decision to work itself: dissatisfying and/or unpleasant jobs discourage labour force participation (Clark 1998:5). Also, subjective expressions of job satisfaction are significantly related to future overt behavior, which, according to Freeman (1978), makes satisfaction at least potentially analytically useful (p.138). For instance, Blanchflower and Oswald (1998) cite the economics literature which indicate that reported satisfaction is highly correlated with individual measures of well-being (p.46). In their own study using data from the National Child Development Study (1981), the findings showed that in Britain, twenty-three year olds who were self-employed were "happier" than employees, and that among the self-employed, women and those who were married were more likely to be satisfied with their work; those who had been unemployed were less satisfied (Blanchflower and Oswald 1998:48).

Clark (1998) suggests that there are more aspects of a good or satisfying job than just pay and hours which most models of job quality describe. Concentrating on only one or two of these aspects is likely to give a misleading picture both of where the good jobs are and of workers' behaviour. Job content includes the ability to work independently and the freedom to plan his/her own work. These items measure the job's autonomy, often considered by psychologists to be one of the key aspects of a job's attractiveness (Clark 1998:11).

Frederick Herzberg (1966) developed a theory of job satisfaction that incorporates the intrinsic and extrinsic aspects of job satisfaction. His two-factor theory includes hygiene factors (pay, supervisory style and physical surroundings) which could reduce job dissatisfaction, and motivators (skill development, decision latitudes) that could increase job satisfaction (Krahn and Lowe 1993:345; Herzberg 1966:72-81). According to Herzberg, a "hygienic" environment prevents discontent with a job, but does not affect satisfaction; motivators allow for personal growth, psychological stimulation, and self-realization (p.78). As such, "hygiene" factors cannot account for satisfaction alone but can provide the foundation of satisfaction, and motivators can instill satisfaction and the need to become self-actualized which in turn, leads to good mental health (Herzberg 1966:78-79).

There are also situational correlates of job satisfaction. The Job Description Index identifies five areas of job satisfaction that resemble the job typology of the segmentation model: the work itself (e.g. autonomy, skill

variety); supervision; coworkers; pay; and promotion (Schneider et al 1992:56). According to Schneider et al (1992), research has shown that if a particular set of conditions exist then a particular level of satisfaction will follow (p.56). Therefore, in regard to self-employment, the level of job satisfaction should be related to the factors that create “good” or “bad” jobs.

4.4 The Case for Including Stress as an Indicator of a “Bad” job

While job satisfaction is an indicator of well-being, well-being’s opposite is stress (Strumpel 1976:224). Work stress can be the experience of an unfulfilled need and can be defined as subjective distress (Kaplan 1996:4). Stress is also linked to various physiological reactions that create health problems, the most known is coronary disease (Ironson 1992:221). In this study, stress is taken to mean a social problem rather than a medical problem (Aneshensel 1996:119).

Definitions of stress abound and the individual’s responses to stressors vary. The two dominant models of stress include the “person-fit environment” where there exists a significant gap between an individual’s needs and abilities and what the job offers, and the “demand-control” model of work-related stress where the demands of the job are high but control over the job is low (Krahn and Lowe 1993:361-362). While stress is experienced by workers in both the primary and secondary labour markets, workers in the secondary labour markets are more prone to stress arising over constant worry over paying bills and potential job loss (Krahn and Lowe 1993:360). Similarly, Wheaton (1996) notes that jobs in secondary labour market may be stressful because of constant negative strain

(p.35): the origins of stress in social location variables reflect position in a social structure (p.54).

A 1984 cross-Canada survey on work and well-being found that the majority of respondents reported they had experienced negative stress on the job. The major sources of negative stress on the job were the structure and conditions of work and the quality of interpersonal relations (Canadian Mental Health Association 1984:68). Negative stress was believed to lower productivity and affected job performance (CMHA 1984:51). Mental health is defined as having a positive contribution to overall personal well-being when an adaptive, dynamic state of equilibrium is achieved between the needs and capabilities of individuals and the requirements and resources of their environment (CMHA 1984:29).

The economic shift from manufacturing to a predominantly service economy has introduced new stressors in the work environment. For instance, in the United States, violence is the third leading cause of death from injury among workers (Sauter and Murphy 1995:3). Air Canada passenger agents reported being frequently stressed due to electronic surveillance systems to monitor work performance which has contributed to pressures to increase the work pace and the workload (Shalla 1997:88). For nurses, organizational reengineering has resulted in their work being deskilled and intensified (White 1997:133). In this study, stress will be examined by the responses to the stressors or conditions in the work environment as asked by the questions in the General Social Survey Cycle 9: Education, Work and Retirement.

Chapter 5. Methodology

5.1 Method

The intent of this chapter is to analyze the relationship between well-being as measured by possible stress arising from the work environment and job satisfaction as indicators to determine whether microbusinesses, as non-standard employment, are “good” jobs while using the concepts of “good” or “bad” jobs under labour market segmentation theory.

As self-employment is a type of employment that differs from conventional “employee” employment, substitutions in the conceptualization of “good” or “bad” jobs are needed. Table 5.1 outlines the substitution of the “good” job typology (as outlined in Phillips 1990:55). These will be the independent variables that are variations of the characteristics found in the “good” job typology. A complete description of the variables is found in section 5.3.

Table 5. 1. Substitution of the “Good” Job Typology for Self-employment Variables

Good Job Typology	Self-employment Variables
1. Pay	Income
2. Stability	Length of time in business
3. Promotion	Multiple job holdings
4. Unionized	Professional Associations
5. Stable Work Rules	Job Content: degree of autonomy

The analysis of the relationship between work stress and job satisfaction and the “good” job typology will consist of using the variables in the Canadian General Social Survey, Cycle 9: Education, Work and Retirement 1994. GSS Cycle 9 was selected because the variety of data which could be used to describe the job structure as outlined in the “good” job or “bad” job typology. For the dependent variables, job satisfaction can be inferred by two questions related to intrinsic job satisfaction, and work stress has a number of dimensions related to the potential for stress resulting from stressors in the work environment. The questions around job satisfaction and work stress can be used to indicate well-being from the perspective of employment. Other Statistics Canada endeavours, such as the GSS Cycle 12, Time Use 1998 and the Canadian Survey of Work Arrangements 1995 have job satisfaction responses, but they do not have enough variables to reflect all of the categories in the “good” and “bad” job typology.

A descriptive analysis will present the data in tabular format and a discussion of the findings will follow. The workers in the sample population will be divided into four groups: the “employee” and the “self-employed” and their results will be compared to create an overall picture of the differences between these two groups; and from the self-employed sample population, the “employer” and “own-account” groups will be compared to assess whether microbusinesses are “good” jobs. Finally, a multiple regression analysis will examine the statistical relationships between the “good” or “bad” job variables and stress and satisfaction.

5.2 Hypotheses

Under the Labour Market Segmentation Theory, we would expect that the self-employed who have primary sector characteristics are more satisfied and suffer from less stress than those who are employees, primarily resulting from the potential of having autonomy on the job. However, the “own-account” self-employed, or microbusiness owners who occupy non-standard jobs and who may even be involved in the informal economy, may be more likely to be less satisfied and more stressed than their “employer” counterparts. The research hypotheses are as follows:

- (H1a): Self-employed persons are more likely than employees to report lower job related stressors from the work environment.
- (H1b): Self-employed persons are more likely than employees to show higher job satisfaction.
- (H0): There is no difference between self-employed persons and employees in their self-reported job stress level or level of personal interest in their work.
- (H2a): Those who are “Employers” are more likely to have less work stress than the “own-account” self-employed (who are non-standard workers).
- (H2b): Those who are “Employers” are more likely to be satisfied with their jobs than the “own-account” self-employed.
- (H0): There is no difference between Employers and Own-account self-employed in terms of work environment stress or job satisfaction.

The regression models are as follows:

1. Employees vs. Self-employed Models for “stress” and “satisfaction”:

$$Y_{\text{stress}} = a + b_1X_1 \text{ employment type} + b_2X_2 \text{ income} + b_3X_3 \text{ years in business} + b_4X_4 \text{ multiple job holdings} + b_5X_5 \text{ autonomy} + b_6X_6 \text{ gender} + b_7X_7 \text{ marital status} + b_8X_8 \text{ education} + e$$

$$Y_{\text{job satisfaction}} = a + b_1X_1 \text{ employment type} + b_2X_2 \text{ income} + b_3X_3 \text{ years in business} + b_4X_4 \text{ multiple job holdings} + b_5X_5 \text{ autonomy} + b_6X_6 \text{ gender} + b_7X_7 \text{ marital status} + b_8X_8 \text{ education} + e$$

2. Own-accounts vs. Employers Models for “stress” and “satisfaction”:

$$Y_{\text{stress}} = a + b_1X_1 \text{ self-employment type} + b_2X_2 \text{ income} + b_3X_3 \text{ years in business} + b_4X_4 \text{ multiple job holdings} + b_5X_5 \text{ autonomy} + b_6X_6 \text{ gender} + b_7X_7 \text{ marital status} + b_8X_8 \text{ education} + e$$

$$Y_{\text{job satisfaction}} = a + b_1X_1 \text{ self-employment type} + b_2X_2 \text{ income} + b_3X_3 \text{ years in business} + b_4X_4 \text{ multiple job holdings} + b_5X_5 \text{ autonomy} + b_6X_6 \text{ gender} + b_7X_7 \text{ marital status} + b_8X_8 \text{ education} + e$$

5.3 Variable Definitions

The following describes the variables and since many variables serve as proxy variables, the rationale for using them is explained. The variables were recoded from their original form and are interpreted in Appendix 2. The GSS Cycle 9 questions that are used in this study are found in Appendix 1.

Work Stress:

There are a variety of factors intrinsic to job structures that are potentially stressful which have been linked to poor mental health, including poor working conditions, shift work, long hours, travel, risk and danger, new technology, and work overload or underload (Cooper and Cartwright 1994:464).

GSS Cycle 9 asks a number of questions that can be used as indicators of potential stress arising from the work environment. Briefly, in a “yes” or “no”

format, these questions include: 1) Risk of accident or injury; 2) Threat of job layoff or loss; 3) Poor interpersonal relations; 4) Too many hours; and 5) Other worry or stress. These scores are summed to obtain a final potential stress score out of 5. The higher the score, the higher the indicator of negative stress that is present for the worker.

Job satisfaction:

The job satisfaction variable is conceived from Herzberg's Two-factor theory on job satisfaction. In the GSS, a series of questions is asked which are related to the motivators (internal rewards) and hygiene factors (external rewards) of Herzberg's theory. The motivating factors, that is, the internal rewards of decision latitude and skill development that may indicate the presence of job satisfaction is used as a proxy for job satisfaction. The two questions ask to agree or disagree to the statements, "Your job requires a high level of skill" and "There is a lot of freedom to decide how to do your work." After the respondents answered "agree" or "disagree", they were asked to intensify their responses by indicating they "strongly" or "somewhat" agreed or disagreed. The variable is coded as 1=strongly disagree; 2=somewhat disagree; 3=somewhat agree; 4=strongly agree. Only a few of the respondents stated "agree" or "disagree" without the intensity and those responses were recoded into the "somewhat disagree" and "somewhat agree" categories. The final "job satisfaction" variable becomes a scale ranging from 2 to 8.

Income:

Most “good” and “bad” job typologies are centered around income and hours (Clark 1998:3) but studies have noted that for the self-employed, income may not be a reliable variable. Reported earnings for the self-employed tend to be unreliable and the self-employed get a non-pecuniary benefit from being their own boss (Blanchflower and Oswald 1998:46). Nevertheless, income is related to a good quality of life where the quality of life is related to purchasing power (Friedman 1997:67). Reported income can serve to explain levels of well-being. For ease of use, the income from employment variable was collapsed into \$5,000 intervals ranging from 1 (\$0-4,999) to 21 (100,000+).

Stability:

Years in business can serve as a proxy for job tenure. The GSS question asks what year the respondent began working at his/her current job. Since eighty percent of businesses fail within the first three years, responses of 1990 or less will be coded as 1 and inferred as having stability and 1991 to 1994 will be coded as 0 and inferred as having weak stability.

Promotion:

A promotion ordinarily entails an increase in responsibility and work difficulty (Locke 1976:1323). Self-employment does not allow an individual to climb up the corporate ladder but there are other ways to conceptualize promotion. For instance, entry into the workforce (if desired), increased income, the development of skills and knowledge, or business expansion involve an increase in responsibility and possibly challenge. Schneider et al (1992) argue that in understanding job satisfaction, promotions should be conceptualized as the

perception or the potential for opportunities rather than just focusing on promotions (59).

This is the most difficult variable to conceptualize with the data available in the GSS Cycle 9. Indicators of business growth such as change in income or the various possibilities for other opportunities that are directly related to the business would have been ideal. There is a variable that asks if there had been any promotions in the last five years, but this question is irrelevant for self-employed persons. In lieu of the “promotion” variable, “multiple job holdings (last week)” will be used. The rationale is that multiple jobs may indicate that for the self-employed, self-employment alone may be inadequate to meet financial needs and as such, any growth in the business is unlikely in the short-term. For the employees who hold multiple jobs, promotions are probably unlikely in their primary job.

Unionized:

Unions function to ensure that earnings and work conditions are governed by rules which are applied consistently over the membership. Unions also help to address social inequalities. Closely associated with the role of unions are professional associations which serve as a regulating body to ensure the standards of performance of their members. Both unions and professional associations have entry and knowledge controls into the jobs or professions that they represent, set wage or fee levels for their members' labour or knowledge, and both work for the best interests of their membership. Among the variety of benefits that unions and professional associations provide for their membership is the opportunity to

create social networks: social and structural support for unionized employees to file grievances and to provide clear rules for job entry and promotion; and for the professionals, the opportunity for professionals to interact to increase social and business networks.

Workers who are isolated, powerless, and unorganized tend to receive less pay and work in conditions that are less favourable than workers who have collective strength. For the purposes of this paper, the question of whether the respondent is in a profession will serve as a proxy for “unionized”. The self-employed who do not have access to a wide range of social or professional networks may face barriers to business growth or stability.

Stable Work Rules:

There are several ways that “stable work rules” can be measured to assess self-employment. For instance, objective items such as municipal by-laws, the business or market environment, or whether the self-employed individual is independent or is a dependent contractor (i.e. is self-employed but depends on a single source for his/her livelihood) can substitute for stable work rules.

This study will use the degree of governance in self-employed work as a proxy for stable work rules. In the workplace, the type of labour control has different consequences on work behaviour. Bureaucratic control introduces the worker to sets of rules and the worker is expected to behave in accordance to those rules (Edwards 1979:150). As for self-employed workers, “many self-employed enterprisers are neither as independent nor as enterprising as commonly supposed” (Mills 1956:224). The degree of compliance to established rules in

any field of work depends on a corresponding degree of autonomy. Autonomy has been identified as one of the key aspect of a job's attractiveness (Clark 1998:11). The proxy for stable work rules and autonomy will be whether or not the respondent has a flexible schedule because workers with autonomy are able to set their own schedules.

Other Variables:

Other variables that may influence stress and satisfaction include gender, marital status and education. Women are more likely to be found in the secondary labour market and working a double day; having a spouse (including common-law spouses) facilitates self-employment (e.g. availability of financial capital); and higher levels of education may impact on the type of self-employment that is undertaken.

5.4 Sample

The 1994 GSS Cycle 9 has 11,876 cases in which 6,358 cases reported having paid employment, either as an employee or self-employed person. The target population were persons over 15 years of age excluding residents of the Yukon and Northwest Territories and full-time residents of institutions. Most of the respondents (10,381) were contacted by Random Digit Dialing and one person in the household was randomly selected for the GSS interview. The remaining respondents (1,495) were recent participants of the Labour Force Survey. The sampling design included the division of the ten provinces into geographic areas including one Census Metropolitan Area (CMA) and another non-CMA. The two exceptions are Prince Edward Island which has no CMA stratum and Montreal

and Toronto were each separate strata. In sum, the sample was not a random sample but a stratified design.

5.5 Analysis

The analysis will begin with a descriptive overview of the sample population and end with a multiple regression analysis.

Before the analysis begins, a cautionary note is necessary. The GSS Cycle 9 outlines the guidelines for the analysis of GSS data. Since the respondents are not a simple random sample of the population, survey weights must be used to account for the unequal probabilities of selection. An unweighted sample is not representative of the target population. This paper will not weight the sample since the regression analysis undertakes hypothesis testing which allows inferences to be drawn about the population parameter from a sample estimate of that parameter (Schroeder et al 1986:38). Further, the results may be underestimated. Many microbusiness owners may not have reported their self-employed work as their businesses may be secondary jobs or they may be active in the informal economy.

5.5.1 Descriptive Analysis

The descriptive analysis will serve to show the frequency distributions of each variable. Table 5.2 summarizes the frequency distributions with respect to the type of work arrangements and the independent variables. The frequencies for each variable will be discussed. Table 5.3 summarizes the frequencies of the

type of work arrangements with the dependent variables, “stress from the work environment” and “job satisfaction”.

There are interesting findings in the descriptive data. For instance, on average, the self-employed earn a higher income (74 percent earn greater than \$50,000/year) than employees (52 percent). For the self-employed, those who are Employers are likely to earn more than Own-Accounts. Twenty-five percent of Own-Accounts report having incomes less than \$19,999 whereas only nine percent of Employers reported income in this range. It is important to note that nearly half of the self-employed did not answer the income question (49 percent) whereas only 15 percent of the Employees did not answer the question. As such, the income distribution does not accurately reflect the average incomes for the self-employed. Fifty-one percent of the Own-Accounts did not answer the income question which leaves the quality of the data in this category suspect. The non-response validates Blanchflower and Oswald’s contention that self-employment income is an unreliable measure.

Most of the respondents have been working for more than three years. For the self-employed, 71 percent have been at their current job for over three years. More Own-accounts are new (35 percent) than Employers (20 percent). This is not surprising since many new businesses begin small and that an “own-account” self-employment trend is beginning to emerge.

Nearly all of the respondents (93 percent) did not have more than one job last week. However, Own-accounts are slightly more likely (10 percent) than

Employers (seven percent) to have had multiple jobs in the week prior to the GSS interview.

Overall, the respondents did not report themselves to be professionals. Eleven percent of the Employed and seven percent of the Self-Employed identify themselves as professionals. Own-accounts are very unlikely to be professionals (five percent) compared to 12 percent of Employers. This finding questions the viability of the category “professional” as proxy for “Unionized”, particularly since Canadian union membership is at 36 percent (1990 data) (Krahn and Lowe 1993:244). It seems that, at this point, some other conception of how associations or representative bodies function in the best interests of the self-employed and how the self-employed create networks is necessary.

The self-employed overwhelmingly report having flexible schedules (77 percent compared to 26 percent of Employees). This indicates that the self-employed do have a degree of autonomy in their work, although the magnitude of autonomy is not known. The Own-Accounts are more likely to have flexible schedules (80 percent) compared to the Employers (73 percent).

The demographic variables, gender, marital status, and education seem to indicate that these variables do have an influence on self-employment. Labour market segmentation theory suggests that women are more likely to be in the secondary labour market than men. However, for self-employment, men are more likely (66 percent) than women (34 percent) to be self-employed. Fewer Own-accounts are men (60 percent) compared to Employers (77 percent). This means that only 23 percent of Employers are women and that 40 percent of Own-

Accounts are women. This may indicate that women occupy potentially inferior self-employment jobs.

Table 5. 2. Frequency and Percentage Distribution of Types of Work Arrangements with the Independent Variables

	Class of Worker			Self-employed		
	Employee n (%)	Self- employed n (%)	Total	Own- account n (%)	Employer n (%)	Total
Total	5,323	1,035*	6,358	670	364	1,034*
Income**						
<19,999	2,011 (44)	102 (19)	2,113 (41)	84 (25)	19 (9)	103 (19)
20,000-49,999	195 (4)	35 (7)	230 (5)	23 (7)	12 (6)	35 (7)
>50,000	<u>2,349 (52)</u>	<u>399 (74)</u>	<u>2,748 (54)</u>	<u>223 (68)</u>	<u>177 (85)</u>	<u>400 (74)</u>
Total***	4,555 (100)	536 (100)	5,091 (100)	330 (100)	208 (100)	538 (100)
Years at job						
<1990	3,235 (61)	715 (71)	3,950 (63)	429 (65)	288 (80)	717 (71)
1991-1994	<u>2,045 (39)</u>	<u>298 (29)</u>	<u>2,343 (37)</u>	<u>227 (35)</u>	<u>71 (20)</u>	<u>298 (29)</u>
Total	5,280 (100)	1,013 (100)	6,293 (100)	656 (100)	359 (100)	1,015 (100)
Multiple jobs last week						
No	4,948 (93)	942 (91)	5,890 (93)	603 (90)	339 (93)	942 (91)
Yes	<u>373 (7)</u>	<u>91 (9)</u>	<u>464 (7)</u>	<u>66 (10)</u>	<u>25 (7)</u>	<u>91 (9)</u>
Total	5,321 (100)	1,033 (100)	6,354 (100)	669 (100)	364 (100)	1,033 (100)
Professional						
No	4,721 (89)	954 (93)	5,675 (90)	634 (95)	318 (88)	952 (93)
Yes	<u>561 (11)</u>	<u>75 (7)</u>	<u>636 (10)</u>	<u>31 (5)</u>	<u>44 (12)</u>	<u>75 (7)</u>
Total	5,282 (100)	1,029 (100)	6,311 (100)	665 (100)	362 (100)	1,027 (100)
Flexible schedule						
No	3,946 (74)	232 (23)	4,178 (66)	135 (20)	98 (27)	233 (23)
Yes	<u>1,361 (26)</u>	<u>796 (77)</u>	<u>2,157 (34)</u>	<u>533 (80)</u>	<u>264 (73)</u>	<u>797 (77)</u>
Total	5,307 (100)	1,028 (100)	6,335 (100)	668 (100)	362 (100)	1,030 (100)
Gender						
Male	2,674 (50)	686 (66)	3,360 (53)	405 (60)	281 (77)	686 (66)
Female	<u>2,649 (50)</u>	<u>349 (34)</u>	<u>2,998 (47)</u>	<u>265 (40)</u>	<u>83 (23)</u>	<u>348 (34)</u>
Total	5,323 (100)	1,035 (100)	6,358 (100)	670 (100)	364 (100)	1,034 (100)
Marital Status						
Married	3,181 (60)	730 (70)	3,911 (62)	450 (67)	281 (77)	731 (71)
Not Married	<u>2,142 (40)</u>	<u>305 (30)</u>	<u>2,447 (38)</u>	<u>220 (33)</u>	<u>83 (23)</u>	<u>303 (29)</u>
Total	5,323 (100)	1,035 (100)	6,358 (100)	670 (100)	364 (100)	1,034 (100)
Education						
•<high school	1,036 (19)	240 (23)	1,276 (20)	168 (25)	71 (19)	239 (23)
•high school/ some postsecondary	1,684 (32)	293 (28)	1,977 (31)	190 (28)	104 (29)	294 (28)
•degree/diploma	2,291 (43)	449 (43)	2,740 (43)	278 (42)	172 (47)	450 (43)
•graduate degree	<u>307 (6)</u>	<u>52 (5)</u>	<u>359 (6)</u>	<u>34 (5)</u>	<u>17 (5)</u>	<u>51 (5)</u>
Total	5,318 (100)	1,034 (100)	6,352 (100)	670 (100)	364 (100)	1,034 (100)

* The discrepancies between the n for the self-employed categories are a result of missing cases.

**The categories are arbitrary. They have been collapsed for ease of description.

*** The income totals represent the population who responded to both the "employment income" and "class of worker" questions.

As for the respondents' marital status, most are married or cohabitate (60 percent). The figure is higher for the self-employed: 70 percent reported having a spouse. This probably reflects the need to have one person working in the formal economy while the other works at the business, particularly if it is a small business that isn't earning much income. However, the self-employment breakdown shows that it is the Employers (77 percent) who are more likely to be married than Own-accounts (67 percent). Since most Employers are men with higher incomes, it may be that their wives are needed to work in the business or in the home.

Finally, the level of education is similar across all groups of workers. Most of the respondents have a college diploma or a Bachelor's or graduate degree (49 percent) followed by those who have at least high school and possibly some post secondary education. The Own-Accounts are somewhat more likely to have less than high school (25 percent) than those who are Employers (19 percent).

The descriptive analysis of the variables that describe a "good" job reveals that self-employment, compared to standard employment, offers the potential for a "good" job: a greater number have higher income levels; have been in the self-employment labour market for over three years; and the self-employed have flexible schedules. Unlike their employee counterparts, the self-employed are slightly more likely to hold multiple jobs, less likely to be a professional, and are more likely to have less education. The self-employed tend to be married males.

When self-employment is broken into two parts, Own-accounts (without paid employees) and Employers (with employees), the Own-accounts, or microbusiness owners, are more likely working in “bad” jobs relative to Employers. Own-accounts report lower income levels; their businesses are likely to be unstable (i.e. less than three years in business); are slightly more likely to have multiple jobs; and are very unlikely to be professionals. However, the Own-accounts are more likely than Employers to have flexible schedules. Demographically, Own-accounts are less likely to be male, are less likely to be married than Employers, and are likely to have less education than Employers. In fact, Own-accounts are more likely to not progress beyond high school. Overall, microbusinesses appear to be jobs found in the secondary labour market.

Table 5.3 examines the relationship between the job types and the dependent variables, stress and interest and these variables may provide clues as to how workers perceive their jobs. Stress and satisfaction levels may be stronger indicators of “good” or “bad” jobs than a description of the job structure.

When stress from the work environment and job satisfaction are included in the description of a “good” or “bad” job, the data shows that most respondents had either no or one stressful condition in their work environment (73 percent) and the majority reported experiencing job satisfaction (74 percent). For self-employed persons, more Own-accounts (50 percent) report having no stressful conditions than Employers (40 percent) and more Employers (34 percent) report having one stressful condition than Own-accounts (27 percent). Combining the “no” and “one” stress conditions, both Own-accounts and Employers have nearly

the same responses to stressors in the work environment, with only slightly more Own-accounts reporting a higher level of stress.

Table 5. 3. Distribution and Percentages of the Types of Work Arrangements with the Dependent Variables

	Class of Worker		Total	Self-employed		Total
	Employee n (%)	Self-employed n (%)		Own-account n (%)	Employer n (%)	
TOTAL	5323	1035	6358	670	364	1034
Amount of Stress from Work Environment						
0	2,348 (45)	476 (47)	2,824 (45)	336 (50)	141 (40)	477 (47)
1	1,481 (28)	297 (30)	1,778 (28)	177 (27)	120 (34)	297 (30)
2	848 (16)	163 (16)	1,011 (16)	100 (15)	64 (18)	164 (16)
3	423 (8)	55 (6)	478 (8)	30 (5)	25 (7)	55 (6)
4	141 (3)	10 (.09)	151 (2)	7 (1)	3 (.08)	10 (.09)
5	6 (.01)	4 (.03)	10 (.01)	4 (.06)	0 (0)	4 (.03)
Total	5,247 (100)	1,005 (100)	6,252 (100)	654 (100)	353 (100)	1,007 (100)
Job Satisfaction: skills and decision latitude (collapsed)						
Disagrees (2-4)	652 (13)	29 (3)	681 (11)	23 (4)	6 (2)	29 (3)
Middle Score (5)	832 (16)	84 (8)	916 (15)	58 (9)	26 (7)	84 (8)
Agrees (6-8)	3,721 (71)	889 (89)	4,610 (74)	568 (88)	323 (91)	891 (89)
Total	5,205 (100)	1,002 (100)	6,207 (100)	649 (100)	355 (100)	1,004 (100)

Self-employed persons are more likely than Employees to experience internal job rewards (i.e. potential job satisfaction). Eighty-nine percent of the self-employed experience intrinsic job rewards compared to 71 percent of the Employees. For the self-employed, Employers are slightly more likely to report potential satisfaction (91 percent) compared to the Own-accounts (88 percent).

In sum, the data show that frequency of the stress and satisfaction scores complement each other. The descriptive analysis of the job structure indicates that microbusinesses may be a “bad” job. The stress and satisfaction frequencies show that Own-accounts may only slightly report higher stress and satisfaction

than Employers, but in general there is little indication that the respondents occupy potentially “bad” jobs.

5.5.2 Regression Analysis

The regression analysis section will begin by outlining the important regression assumptions followed by the data interpretation for each model. A complete analysis of the data will be discussed in Chapter 6.1: *Review of Results*.

The aim of the multiple regression analysis is to determine how well the dependent variables are explained by work stress and satisfaction. The regression coefficients express the amount of change in the dependent variable with the effect of all other independent variables in the equation partialled out (Bryman and Cramer 1990:235). In each regression model, the relative importance of each independent variable to the dependent variable will be assessed.

Regression analysis requires that interval or ratio level data be used for the dependent variable. While the “stress” and “job satisfaction” variables are not perfect interval or ratio data, they do conform to this criteria. Both variables have a meaningful scale.

It could be argued that these dependent variables could be recoded into binary dependent variables and undergo an analysis using logit or probit regression analysis. However, studies have suggested that the results from these techniques and ordinary least squares regression are not that much different (Schroeder et al 1986:92). “The major problem with ordinary least squares with irregular dependent variables is that the models cannot directly yield predictions

that will necessarily conform to the laws of probability” (Schroeder et al 1986:92).

Given the imperfections of the variables, some of the regression assumptions are likely to be violated including measurement errors and specification errors, the two major sources of error in regression analysis. Measurement error results from conceptual errors particularly from the use of proxy variables which may lead to a downward bias in the estimation of R-square (Pedhazur 1983:231); systematic errors arising from respondents reporting erroneous information; and random errors resulting from temporary fluctuations in respondents, interviewers, etc. (Pedhazur 1983:231). Measurement errors arising from proxy variables will be considered the most serious error in this paper because it will reflect flaws in the conceptualization of the variables as conceived under labour market segmentation theory as well as flaws in interpretation. It is important to be explaining the relationship between well-being and job structure based on a coherent theoretical framework so that the results are reliable despite the confines of the data availability.

Specification errors arise from the omission of relevant variables, the inclusion of irrelevant variables, and when a linear model is postulated when a nonlinear model may be more appropriate (Pedhazur 1983:225). A good theoretical model helps to alleviate the problems of specification errors (Pedhazur 1983:230) and this paper attempts to use theory to inform the research process as well as explain phenomena. As the regression models in this analysis are rather

complex, the potential to commit the specification error of including irrelevant variables exists.

As for the other regression assumptions, “there is some disagreement in the statistical literature over how serious the violations of the regression assumptions actually are” (Lewis-Beck 1980:30). Regression analysis is generally robust despite the violations of assumptions, except for measurement and specification errors (Pedhazur 1983:34). For each regression model, the assumption that the errors are normally distributed will be assessed by examining the plots. The cutoff point for the statistical significance will be at the .05 level, although some discussion will be given to the statistically significant variables at the .10 level. The outputs for each of the regression models, the histograms, and the normal probability plots are found in Appendices 3, 4, 5, and 6.

1. The Self-employed vs. Employee Model

A) Stress from the Work Environment

The regression model is significant in the self-employed vs. employee model in regard to the amount of stress reported deriving from the work environment. The null hypothesis, that there is no difference between the self-employed and employees in terms of stress from the work environment is rejected: the two sample populations are different. As the number of stress conditions increases, stress for self-employed persons decrease.

The adjusted R-square value to explain the overall variance in the model is only four percent. While four percent of the variation explained by the model is

low, it is nonetheless a significant statistic (see Appendix 3). The population sample is large enough to make this statistic meaningful in significance testing (Hair et al 1995:104). Further, the adjusted R-square statistic reflects the linear relationship in the model where 0 is no relationship and 1 is a linear relationship. Although .04 suggests a very modest linear relationship, it does not rule out an association between the variables (Norusis 1990:251).

Recall that few respondents reported high levels of stress. The average response was around 1: that is, most people reported no work stress or 1 condition of work environment stress. The Histogram and the Normal Probability Plot (Appendix 3) show that the population distribution is not perfectly normal. Both charts show that there are double peaks in the data distribution and are negatively skewed. Despite the non-normality of the distribution, the analysis will continue without transforming the data and risk a somewhat inaccurate interpretation of the data.

Table 5.4 highlights the regression coefficients. In the model, class of worker has a standardized b-coefficient of -.028 suggesting that employees (coded as 0) are more likely to report stressors from the work environment than the self-employed (coded as 1).

In regard to the variables, all but gender and professional status are significant at the .05 level or less. Gender is not significant at all and the variable describing the respondent's professional status is significant at the .10 level.

Stressors from the work environment are likely to be experienced by those who have been on the job for more than three years (job stability); who had

multiple jobs during the previous week of the interview (proxy for promotion); who did not have a flexible schedule (proxy for autonomy); and those who are not married.

Table 5. 4. Regression Equation Coefficients for “Stress in the Work Environment”: Employees vs. Self-Employed

Variables	Coefficients	
	Unstandardized	Standardized
Class of Worker (0=employee; 1=self-employed)	-.101	-.028**
Income	6.318E-03	.055***
Years at Job (0=<1991; 1=1991-94)	.254	.114***
Multiple Jobs Last Week (0=No; 1=Yes)	.190	.045***
Professional (0=No; 1=Yes)	-9.0E-02	-.025*
Flexible Schedule (0=No; 1=Yes)	-.151	-.064***
Gender (0=Male; 1=Female)	-6.61E-04	-.000
Marital Status (0=married; 1=other)	6.285E-02	.028**
Education	8.760E-02	.124***
R ² = .040		
N=5,019		
*p<.1		
**p<.05		
***p<.01		

In regard to the relative importance of the variables, the most important contributors to stressors are education (standardized b-coefficient = .124) and the number of years at the job (.114). The variables likely reflect more senior and responsible positions that would reflect stress in the work environment.

The next group of variables in order of relative importance are flexible schedule (-.064); income (.055); and multiple jobs (.045). The last group have fairly equal to each other in the relative importance on the impact of stress: class of worker (-.028); and marital status (.028).

To summarize, based on stress outcomes from the work environment, the self-employed are more likely to have “good” jobs compared to employees although the relative importance of the class of worker variable is not particularly

strong. A discussion of the findings will be found in Chapter 6.1: “Employee vs. Self-employed Model”.

B) Job satisfaction

Recall that the job satisfaction variable combines the degree of agreement for the high level of skill involved in one’s work and the freedom to make decisions on how one does their work. These combined questions represent intrinsic work rewards that are linked to job satisfaction.

The Self-Employed vs. Employee model which explains job satisfaction based on the job structure variables that can describe the characteristics of a “good” job is statistically significant. The null hypothesis (that there is no difference in job satisfaction between the two groups) is rejected. The self-employed are more likely than employees to report the potential of having job satisfaction. The independent variables together account for 18 percent of the variance in job satisfaction.

The Histogram and the Normal Probability Plot (see Appendix 4) reveal that the distributions are only slightly positively skewed. In fact, the distribution is almost normal.

As shown in Table 5.5, all but one of the variables in this model were significant at the .05 level or less. The exception is the variable “more than one job last week” which is significant at the .10 level. This suggests that all of these variables are likely to play a role in job satisfaction.

The influences on job satisfaction, by order of relative importance, include higher income (.193); higher education (.166); having a flexible schedule

(.106); class of worker (.092); being married (-.081); less than three years at the job (.067); being male (-.063); and being a professional (.053).

Table 5. 5. Regression Equation Coefficients for Job Satisfaction: Employees vs. Self-Employed

Variables	Coefficients	
	Unstandardized	Standardized
Class of Worker (0=employee; 1=self-employed)	.444	.092***
Income	3.004E-02	.193***
Years at Job (0=<1991; 1=1991-94)	.204	.067***
Multiple Jobs Last Week (0=No; 1=Yes)	-.185	-.033*
Professional (0=No; 1=Yes)	.257	.053***
Flexible Schedule (0=No; 1=Yes)	.342	.106***
Gender (0=Male; 1=Female)	-.186	-.063***
Marital Status (0=married; 1=other)	-.245	-.081***
Education	.159	.166***
R ² = .178		
N = 4990		
*p<.1		
**p<.05		
***p<.01		

2. The Self-employed models

The research question asks whether microbusinesses are “good” jobs. The rationale is that under labour market segmentation theory, the variables that make up a “good” job will show that microenterprises, as non-standard jobs, are “bad” jobs. However, only indicators of stress or satisfaction can make statements about whether individuals consider their self-employed jobs as “good” or “bad”. The quality of microenterprises as jobs will be compared to self-employed persons who have employees.

A) Work environment stress

The model for work environment stress is not statistically significant (see Appendix 5). All but two of the variables are statistically insignificant and this

finding may be due to chance. The results fail to reject the null hypothesis that there are no differences in the amount of stress between the own-account “self-employed” and “employers”. Therefore, there are no differences between these two groups.

The Histogram and the Normal Probability Plot show that the data distribution is not normal (see Appendix 5). The distribution is negatively skewed and peaks in three places.

B) Job Satisfaction

The model for job satisfaction is statistically significant. The null hypothesis, that there is no difference in job satisfaction between the own-account and employer self-employed, is rejected. Those who had paid employees the previous week to the GSS survey are more likely than own-accounts to reflect potential job satisfaction. The adjusted R-square value indicates that only about nine percent of the variation can be explained by the independent variables together in the self-employed job satisfaction model. Or, that 91 percent of the variance is not explained by this model.

An inspection of the Histogram and the Normal Probability Plot reveals that the data distribution is not quite normal. The distribution is positively skewed. The distribution on the Normal Probability Plot is somewhat positively skewed, but it is fairly close to being normal.

Table 5.6 reports the regression coefficients for the self-employed job satisfaction model. The most important finding for this paper is that the

Employers are more likely to experience job satisfaction through intrinsic job rewards than the Own-accounts.

Table 5. 6. Regression Equation Coefficients for Job Satisfaction: Own-accounts vs. Employers

Variables	Coefficients	
	Unstandardized	Standardized
Have paid employees last week? (0= No; 1=Yes)	.279	.118***
Income	1.625E-02	.114***
Years at Job (0=<1991; 1=1991-94)	.109	.044
Multiple Jobs Last Week (0=No; 1=Yes)	.156	.040
Professional (0=No; 1=Yes)	3.065E-02	.007
Flexible Schedule (0=No; 1=Yes)	.314	.115***
Gender (0=Male; 1=Female)	-4.3E-02	-.018
Marital Status (0=married; 1=other)	- .171	-.068
Education	8.920E-02	.122***
R ² = .086		
N = 525		

*p<.1

**p<.05

***p<.01

The variables that are statistically significant and that influence the model, in order of relative importance, are education (.122), flexible schedule (.115) and income (.114). A discussion of the results will be found in Chapter 6.1: *Self-employed: job satisfaction*.

CHAPTER 6. CONCLUSIONS

The purpose of this study was to examine the claim that some self-employment jobs are secondary jobs, or “bad” jobs. Labour Market Segmentation theory provided the theoretical framework to describe “good” or “bad” jobs and two measures of well-being, stress and satisfaction, were utilized as indicators of whether the respondents might conceive of their jobs as “good” or “bad”. Using the data from the 1994 General Social Survey, the evidence pointed towards microbusinesses being “bad” jobs compared to Employers in the descriptive analysis and in the job satisfaction regression analysis, but inconclusive in the stress regression analysis. This section will discuss the results and the limitations of measurement and theory that may have contributed to some of the problems in the analysis.

Section 6.1 will review the results by comparing the results within each model and then between the models. Table 6.1 compiles all of the results of the regression analysis for ease of comparison. Sections 6.2 and 6.3 will discuss the limitations of measurement and theory and section 6.4 will discuss possible implications.

6.1 Review of Results

The descriptive analysis revealed that the self-employed were more likely than Employees to occupy jobs that reflect notions of a “good” job. However, when the two types of self-employment are split, own-account self-employment is

more likely to be a “bad” job than self-employment with employees. The regression findings reveal that increases in job satisfaction are related to self-employment and for the self-employed, increases in job satisfaction are related to being an Employer. In regard to the regression analysis with the stress variable, the data distribution is not normal and subsequent interpretations are suspect. For the self-employed, the null hypothesis that there are no differences between these two groups regarding increasing levels of stressors in the work environment failed to be rejected.

Table 6.1. Compilation of the Standardized Regression b-coefficients

	STRESS		SATISFACTION	
	Employee vs. Self-employed	Own-account vs. Employer	Employee vs. Self-employed	Own-account vs. Employer
Variables:				
Class of Worker (0=employee; 1=self-employed)	-.028**	n/a	.092***	n/a
Self-employed (0=own-account; 1=employer)	n/a	n.s.	n/a	.118***
Income	.055***	n.s.	.193***	.114***
Years at Job (0<1991; 1=1991-94)	.114***	n.s.	.067***	n.s.
Multiple jobs (0=No; 1=Yes)	.045***	n.s.	-.033*	n.s.
Professional (0=No; 1=Yes)	-.025***	n.s.	.053***	n.s.
Flexible schedule (0=No; 1=Yes)	-.064***	-.08*	.106***	.115***
Gender (0=Male; 1=Female)	n.s.	-.124***	-.063***	n.s.
Marital (0=married; 1=other)	.028**	n.s.	-.081***	n.s.
Education	.124***	n.s.	.166***	.122***
<i>R-square adjusted</i>	.04		.178	.086
<i>F-statistic</i>	***	n.s.	***	***

n.s. = not significant

*p<.1

**p<.05

***p<.01

1. Stress: Employee vs. Self-employed Model

Recall from Table 5.4 (and reviewed in Table 6.1) the regression coefficients indicated that employees are more likely than the self-employed to experience more stressors from the work environment. So far, it is possible that self-employment reflects the possibility that, in regard to stress, it is a “good” job.

The gender and professional status variables are not statistically significant at the .05 level or less. Gender is not significant. There are no gender differences in predicting stress when the effects of the “good” or “bad” job typology variables are removed.

The variable “professional” is statistically significant at the .10 level. It appears that there are no reliable differences between professionals and non-professionals in regard to stressors in the environment. This finding may be relevant considering that professionals are likely to experience stress just as other occupations do, but the stress experience may be qualitatively different. Those with higher incomes and education (i.e. not in secondary labour market) are more likely to experience stressors from the work environment. These people presumably have “good” jobs but these jobs are subject to negative stress.

The other variables that may be associated with jobs in the secondary labour market which were found to be related to stress from the work environment include the absence of a flexible schedule (autonomy), multiple job holdings (promotion), and working for less than three years (stability).

2. Stress: *The Self-employed*

The model itself is statistically insignificant: the variables together do not have an effect on stressors from the work environment. It may be that all of the self-employed have similar stressors and these variables together do not reflect the uniqueness of self-employment as a form of work.

Nor do the variables individually have an effect on stressors. The sole exception is gender but that finding may be due to chance. Gender is not significant in the Employee vs. Self-employed Stress model, but it is significant in the Self-employed model. Males are more likely to experience stressors from the work environment than females and this may be a result of men typically owning larger and higher-income generating businesses than women and even perhaps from owning more dangerous types of businesses such as automobile garages.

The problem with this model may lie in the choice of the dependent variable. Conditions of stress in the work environment may be useful for employees but the self-employed probably need different criteria to evaluate stress. Also, the dynamics of working as an own-account or employer need to be assessed and included in a stress model that is designed for the self-employed, but can also be incorporated in the assessment of employee stress.

3. Job Satisfaction: *Employees vs. Self-employed*

The self-employed are more likely than employees to indicate potential job satisfaction. Based on these results and the results from the stress model, the

self-employed as a group may have a greater sense of well-being than employees and consequently, they may have “good” jobs.

Increased levels of job satisfaction may be found with the respondents who have higher income levels and higher levels of education. These two variables explained higher levels of stress in the previous model. For this group of people, it may be possible that while their work has negative aspects, their work also has positive rewards.

Similarly with income and education, the length of time at a job is positively related to increased job satisfaction. A job tenure of less than three years can be both a source of stress and a source of satisfaction. Learning a new job is certainly stressful, but at the same time it is rewarding as one’s skills and knowledge are being tested and are accumulating.

Unlike the stress model where gender is insignificant in explaining stressors, gender is significant in explaining job satisfaction. Here, males are more likely than females to experience job satisfaction. This is not too surprising females may underrate the skill levels needed in their work (Krahn and Lowe 1993:43) and males tend to occupy jobs more high-skilled information jobs and on-the-job training, particularly in the service sector (Krahn and Lowe 1993:271).

The presence of a flexible schedule and having no multiple jobs contribute to job satisfaction, and the absence of a flexible schedule and the presence of multiple jobs contribute to job stress. As expected, the regression outcomes for these variables, stress and satisfaction, are opposite to each other.

Recall that based on the descriptive analysis the self-employed as a group were likely employed in “good” jobs based on the reported structure of the respondent’s jobs: as a percentage, they earned more income, have spent more time in the work force, overwhelmingly have flexible schedules, and are married males. The self-employed did not fare so well in being professionals, were slightly more likely to hold multiple jobs, and had less education than their employee counterparts. Regression analysis suggests that the self-employed are likely to have better jobs as they are more likely to experience intrinsic job satisfaction. In sum, job satisfaction shows that those who are self-employed may have greater work satisfaction than employees. Further, the self-employed are less likely than employees to report the number of stressors from the work environment. Therefore, the indicator of a “good” job, “job satisfaction” and the indicator of a “bad” job, “stress”, reveal that self-employment, compared to standard employment, is likely to be subjectively rated as a “good” job.

4. Job Satisfaction: The Self-employed

The most important finding for this paper is that the Own-accounts (microbusiness owners) are less likely to experience job satisfaction through intrinsic job rewards than the Employers. Labour market segmentation theory suggests that non-standard self-employment may be characterized as a “bad” job. According to the descriptive analysis, Own-accounts reflect aspects of “bad” jobs compared to Employers, and according to the regression analysis, they are less

likely to experience job satisfaction. It is conceivable that microenterprises are not great jobs.

The human capital variables, income and education are significant to potential intrinsic job satisfaction. These two variables are not significant to stressors for the self-employed. Flexible schedule, a proxy for autonomy, is also significant. However, the other proxy variables, years at job (for job stability), multiple job holdings (for promotion), and professional (for unionized) are not significant variables in this model. The demographic variables didn't work well in the stress model either. Gender was not significant and marital status which was theorized as necessary to being self-employed, particularly by those who are involved in the informal economy, was not significant.

Summary: Are Microbusinesses “Good” Jobs?

Based on the descriptive analysis, microbusinesses are likely to be described as “bad” jobs based on the job typology of labour market segmentation theory. When combining measures of potential well-being (stress from the work environment and job satisfaction) to the characteristics of the job (the “good” and “bad” job typology), microbusinesses are less likely to experience job satisfaction compared to their employer counterparts. As for stressors, there is no difference between these groups.

A discussion of the difficulties with the proxy variables will be discussed in the following section.

6.2 Limitations of Measurement

Even though the GSS Cycle 9 has many variables to choose from, the utilization of secondary data poses some constraints to data analysis. Proxy variables had to be created which probably led to measurement errors in the regression analysis. Specification errors may also have been present. These issues are discussed in the following sections.

Measurement Errors due to Proxy Variables:

The high number of proxy variables used in the analysis may have contributed to the measurement errors. The trouble with proxies are twofold: first the alteration of the job typology to fit the self-employment model, and second, the limited choices in the GSS dates to accurately describe the dynamics and barriers of self-employment. Measurement errors lead to a downward estimation of R-square: recall that the adjusted R-square values were low for the class of worker “stress” group (four percent) and for the self-employed “satisfaction” group (eight percent). Only the class of worker “satisfaction” group resulted in a moderate adjusted R-square value of nearly 18 percent.

Although much care was taken to transpose the variables from the “good” and “bad” job typology to self-employment, the reliability of the results may have been compromised. For instance, the “promotion” and “professional” descriptors of job structure may not capture the dynamics in self-employment. “Promotion” was changed into “multiple jobs last week”. The rationale was that those who held second jobs were probably not likely in a job that promoted its employees.

For the self-employed, this rationale translated into those who held multiple jobs were not likely to own businesses that could be sustained. The regression models showed that this conception of promotion was only significant (at the .05 level or less) in the job stress model for the entire working population. Promotion can be better conceived as opportunities: the more choices one has, the greater opportunities to meet and create new goals. Promotion as opportunities would have been an ideal way to conceptualize promotion and may be more practical in today's job market: few people expect job stability and as such, try to maximize their opportunities. This conception of promotion is better than the traditional approach of increased income for the self-employed because many small businesses wish to remain small and have goals and needs other than increasing revenue.

"Professional" is also troublesome. First, so few respondents in this survey reported themselves as professionals (10 percent) and even fewer for Own-account self-employment (five percent). Second, "professional" was not significant in two of the three models. This may be a result of the third problem, the use of "professional" as a proxy for "unionized". Union was taken to mean an organizing body that represents a membership's best interests including pay rates, promotion procedures, seniority rules and restricting outsiders entry to jobs. Professional associations have also acted to improve job and income security by setting up labour market shelters (Krahn and Lowe 1993:132). However, the problem is that 36 percent of the Canadian working population belong to a union whereas only 10 percent of the GSS respondents reported being a professional.

The representation is uneven. A better indicator of “good” or “bad” self-employment could examine who the clients or customers are, how businesses get their customers or clients, and how networks play a role in business sustainability.

The other two proxies, job tenure for stability and a flexible schedule for autonomy are adequate from a measurement perspective. However, as noted above, job stability may be outmoded in modern labour markets.

Measurement Errors due to Distinguishing Own-account and Paid Employees:

Although the variable “any paid employees” is used to distinguish own-account self-employment from employers (see Krahn 1995), it may also be a problem. The variable is not likely to represent a true own-account self-employed population. It is possible that this group hires family members to do odd jobs. An issue is to accurately define what an employee is. For microbusiness owners, it probably means a flexible worker, probably a family member.

The GSS is not likely to capture the extent of microbusiness ownership. Many of these business are part of the informal, or irregular economy and as such, are not likely to admit to having these kinds of businesses. The variables need to reflect more accurately the needs and issues related to business owners. Cross-sectional data often misses some of the dynamics of small business ownership.

Measurement Errors: The Dependent Variables

Lastly, the choice of the dependent variables may be questionable. Unfortunately, this is a constraint of secondary data analysis. An aim of this project was to bridge an oversocialized notion of behaviour through job traits and the undersocialized conception of behaviour from economics. While the

individual does have capacities for action, he/she does also face constraints. In the case of the self-employed, determination does not always lead to business success. The quality of self-employment needs to be assessed by the structural constraints, the amount and access to human and financial capital, and the quality of the social networks (or relationships) that facilitate business formation. The dependent variables attempted to undertake these conceptions with the data that was available in the General Social Survey.

The use of a “good” and “bad” job typology has its limitations. The typology is useful to describe jobs, but not in describing how people feel about them. A more useful assessment of a good job would include more accounts of the ability to transform a “bad” job into a “good” job. For example, Ann Duffy and Norene Pupo state in their book, *Part-time Paradox*, that part-time jobs are generally bad jobs, but they fill a need for those who want it.

Specification Errors: Too Many Variables:

It is possible that a specification error was committed. There may have been too many variables included in the regression models. A regression analysis omitting the demographic variables was not undertaken as these variables may contribute to the quality of self-employment as a form of work. A stepwise regression technique to eliminate unnecessary variables was not the intent of this paper.

6.3 Limitations of Theory

The model of the “good” or “bad” jobs outlined in Labour Market Segmentation theory may be outmoded in the “new economy”. The context and

substance of employment is constantly changing. That is to say, workers may want more out of their lives than the “good” job template and non-pecuniary rewards should be incorporated into the theoretical framework. A theory incorporating self-employment needs to consider the dynamic of microbusinesses, and the interplay between the desire and needs of the individual, the social relationships that help create and sustain microbusinesses, and the structures which constrain business development.

Further, labour market segmentation theory may be useful in analyzing the types of self-employment and the relationships between the self-employed and their clients or customers. The best method of investigation would have to include variables that are unique to the self-employed.

The results show that income, flexible schedules (autonomy), and education are likely predictors of job satisfaction. Autonomy is likely to be linked with higher income and education levels². Income and education are conceptualized as financial and human capital that are frequently the basis of analysis in labour economics. Consequently, a theory incorporating macro and micro orientations will be more useful than generalizing results from each theoretical orientation.

6.5 Implications of Job Creation in the ‘new’ Economy

The largest implication of this project lies within the rhetoric of job creation not only for an individual, but also for others as the need for employees

² An examination of correlations was undertaken to test for multicollinearity. The correlation amongst the variables were low to moderate. The highest correlation was between flexible schedule and class of worker (.4) followed by professional and education (.3).

may arise. Proponents of self-employment emphasize the need for self-reliance, particularly among the unemployed, underemployed, and disadvantaged in the labour market. The responsibilities of job creation has shifted from public institutions and corporations to the individual. As this study has shown, microbusinesses are not necessarily “good” jobs and the Canadian labour market really needs more “good” jobs, not “bad” jobs.

Compounding the ideology of self-employment as self-reliance is a new public attitude towards small business ownership. A recent Angus Reid poll found that small entrepreneurs earn the highest level of respect among Canadians (1998:internet). Self-employment has been glorified in the popular press for a number of years.

The flip side to self-employment as a job creation strategy is the jobs that are created by the self-employed. An article on the Canadian Federation of Independent Business website noted that 43 percent of all new jobs in the private sector are created in small to medium-sized businesses (i.e. less than 500 employees). However, small firms pay lower wages, provide less fringe benefits (if at all) than large firms, lay-offs are twice as high, and jobs instability is paramount as small firms have shorter life spans (Glenday 1997:19). Small business has the worst record of training its workers (Swift 1997:37). Entrepreneurs are creating very few good jobs and a lot of bad jobs, “many of which will become no jobs for those facing the changing realities of work in the 21st century” (Glenday 1997:19).

It is possible that self-employment is creating jobs, but it is questionable as whether these jobs are “good” jobs for both the self-employed and their employees. Finally, the question of whether microenterprises are “good” jobs based on the General Social Survey data is likely to yield a negative answer.

BIBLIOGRAPHY

Aneshensel, Carol S.

- 1996 "Consequences of Psychosocial Stress: The Universe of Stress Outcomes" in Howard B. Kaplan (ed.), *Psychosocial Stress: Perspectives on Structure, Theory, Life-course and Methods*. San Diego CA: Academic Press, Inc.

Angus Reid Group

- 1998 *The Public's Esteem for Selected Professions*. Internet: <http://www.angusreid.com/pressrel/pr101198.html>.

Anselme, Michael and Robert Weisz

- 1985 "Good Jobs and Bad: A Differentiated Structuring of the Labor Market". *Acta Sociologica* 28:35-53.

Aronson, Robert L.

- 1991 *Self-employment: A Labor Market Perspective*. Ithaca NY: ILR Press.

Attewell, Paul A.

- 1984 *Radical Political Economy Since the Sixties*. New Brunswick NJ: Rutgers's University Press.

Baron, James N. and William T. Bielby

- 1984 "The Organization of Work in a Segmented Economy". *American Sociological Review* 49:474-473.

Bates, Timothy

- 1993 "Theories of Entrepreneurship" in Richard D. Bingham and Robert Mier (eds.) *Theories of Local Economic Development: Perspectives from Across the Disciplines*. Newbury Park CA: Sage Publications, Inc.

Bell, Daniel

- 1973 *The Coming of the Post-Industrial Society*. New York: Basic Books, Inc.

Benson, John

- 1990 *Entrepreneurism in Canada: A History of "Penny Capitalists"*. Queenston ON: The Edwin Mellen Press.

Berger, Suzanne and Michael J. Piore

- 1980 *Dualism and Discontinuity in Industrial Societies*. New York: Cambridge University Press.

Blanchflower, David G. and Andrew J. Oswald

1998 "What Makes an Entrepreneur?" *Journal of Labor Economics* 16:26-60.

Broad, Dave

1997 "The Casualization of the Labour Force" in Ann Duffy, Daniel Glenday, and Norene Pupo (eds.), *Good Jobs, Bad Jobs, No Jobs: The Transformation of Work in the 21st Century*. Toronto: Harcourt Brace Canada.

Bryman, Alan and Duncan Cramer

1990 *Quantitative Data Analysis for Social Scientists*. London: Routledge.

Business Development Bank of Canada

1997 *Women Entrepreneurs in Canada*. Internet: www.bdc.ca.

Calmeadow

1998 *Calmeadow Annual Report*. Toronto: Calmeadow.

Canadian Mental Health Association

1984 *Work and Well-being: The Changing Realities of Employment*. Toronto: Canadian Mental Health Association.

Castells, Manuel and Yuko Aoyama

1994 "Paths Towards the Informational Society: Employment Structure in G-7 Countries, 1920-1990" in Axel Van den Berg and Joseph Smucker (eds.), *The Sociology of Labour Markets (1997)*. Scarborough: Prentice-Hall Canada Inc.

Chaykowski, Richard P.

1997 *Fostering Human Resources in the 'New' Economy*. Kingston ON: IRC Press.

Clairmont, Don and Richard Apostle

1986 "Work: A Segmentation Perspective" in Axel Van den Berg and Joseph Smucker (eds.), *The Sociology of Labour Markets (1997)*. Scarborough: Prentice-Hall Canada Inc.

Clark, Andrew E.

1998 *Measures of Job Satisfaction. What Makes a Good Job? Evidence from OECD Countries*. Paris: OECD.

Cohen, Gary L.

1996 "Women Entrepreneurs". *Perspectives*. Ottawa: Statistics Canada.

Coleman, James

1988 "Social Capital in the Creation of Human Capital." *American Journal of Sociology* 94:S95-S120.

Cooper, C.L. and S. Cartwright

1994 "Healthy Mind; Healthy Organization: A Proactive Approach to Occupational Stress". *Human Relations* 47:455-469.

Cranny, C.J., Patricia Smith and Eugene Stone

1992 *Job Satisfaction: How People Feel About Their Jobs and How it Affects Performance*. New York: Lexington Books.

Dale, Angela

1991 "Self-employment and Entrepreneurship: Notes on Two Problematic Concepts" in Roger Burrows (ed.), *Deciphering the Enterprise Culture*. London: Routledge.

Duffy, Ann, Daniel Glenday and Norene Pupo (eds.)

1997 *Good Jobs, Bad Jobs, No Jobs: The Transformation of Work in the 21st Century*. Toronto: Harcourt Brace Canada.

Duffy, Ann and Norene Pupo

1992 *Part-time Paradox: Connecting Gender, Work, and Family*. Toronto: McClelland & Stewart Inc.

Economic Council of Canada

1990 *Good Jobs, Bad Jobs: Employment in the Service Economy*. Ottawa: Supply and Services Canada.

Economic Council of Canada

1991 *Employment in the Service Economy*. Ottawa: Supply and Services Canada.

Edwards, Richard

1979 *Contested Terrain: The Transformation of the Workplace in the Twentieth Century*. New York: Basic Books, Inc.

Edwards, Richard, Michael Reich and Thomas E. Weisskopf

1986 *The Capitalist System*. Englewood Cliffs NJ: Prentice-Hall.

Ellison, Barry, Michael Arsenault, and Bill Reimer

1996 "The Informal Economy: Metro and Non-metro Comparisons" in Axel Van den Berg and Joseph Smucker (eds.), *The Sociology of Labour Markets (1997)*. Scarborough: Prentice-Hall Canada Inc.

Federal Development Business Bank

1992 *Women in Business: A Collective Profile*. Montreal: Federal Development Business Bank.

Freeman, R.B.

1978 "Job Satisfaction as an Economic Variable." *American Economic Review* 68:135-141.

Friedman, Myles I.

1997 *Improving the Quality of Life*. Westport CT: Praeger Publishers.

Gardner, Arthur

1996 *The Self-Employed*. Ottawa: Statistics Canada and Prentice-Hall Canada Inc.

General Social Survey Cycle 9

1994 *Education, Work and Retirement*. Ottawa: Statistics Canada.

Gershuny, J.I.

1979 "The Informal Economy: Its Role in Post-Industrial Society" in Axel Van den Berg and Joseph Smucker (eds.), *The Sociology of Labour Markets (1997)*. Scarborough: Prentice-Hall Canada Inc.

Glenday, Daniel

1997 "Lost Horizons, Leisure Shock: Good Jobs, Bad Jobs, Uncertain Future" in Ann Duffy, Daniel Glenday, and Norene Pupo (eds.), *Good Jobs, Bad Jobs, No Jobs: The Transformation of Work in the 21st Century*. Toronto: Harcourt Brace Canada.

Gordon, David M., Richard Edwards and Michael Reich

1982 *Segmented Work, Divided Workers: The Historical Transformation of Labor in the United States*. New York: Cambridge University Press.

Granovetter, Mark

1985 "Economic Action and Social Structure: The Problem of Embeddedness". *American Journal of Sociology* 91:481-510.

Hair, Joseph F., Rolph E. Anderson, Ronald L. Tatham and William C. Black

1995 *Multivariate Data Analysis*. Englewood Cliffs NJ: Prentice-Hall, Inc.

Herzberg, Frederick

1966 *Work and the Nature of Man*. Cleveland OH: World Publishing Company.

Ingham, Geoffrey

1996 "The 'New Economic' Sociology". *Work, Employment and Society* 10:549-564.

Ironson, Gail H.

1992 "Job Stress and Health" in C.J. Cranny, Patricia Smith and Eugene Stone (eds), *Job Satisfaction*. New York: Lexington Books.

Kantor, Rosabeth Moss

1991 "The New Work Force Meets the Changing Workplace" in K. Erikson and S.P. Vallas (eds), *The Nature of Work*. New Haven CT: Yale University.

Kaplan, Howard B.

1996 *Psychosocial Stress: Perspectives on Structure, Theory, Life-course, and Methods*. San Diego CA: Academic Press.

Krahn, Harvey

1995 "Non-standard Work on the Rise." *Perspectives*. Ottawa: Statistics Canada.

Krahn, Harvey and Graham Lowe

1993 *Work, Industry and Society*. Scarborough: Nelson Canada.

Lewis-Beck, Michael S.

1980 *Applied Regression: An Introduction*. Beverly Hills CA: Sage Publications.

Locke, Edwin

1976 "The Nature and Causes of Job Satisfaction" in Marvin B. Dunnette (ed.) *Handbook of Industrial Psychology*. Chicago: Rand McNally.

Mills, C. Wright

1956 *White Collar*. New York: Oxford University Press.

Norusis, Marija J.

1990 *SPSS Base System User's Guide*. Chicago: SPSS Inc.

Ommer, Rosemary

1994 "The Informal Economy in Newfoundland." *Transition* 9:8-11.

Pelchat, Marc and Guy Berthiaume

1998 *1996 Census: Labour Force Activity, Occupation and Industry, Place of Work, Mode of Transportation to Work, Unpaid Work*. Statistics Canada: Internet.

Phillips, Paul

1990 *Canadian Political Economy*. Toronto: Garamond Press.

Priesnitz, Wendy

1988 *Women and Home-based Business in Canada: An Investigation*. Ottawa: Canadian Research Institute for the Advancement of Women.

Raheim, Salome, Catherine Foster Alter and Donald Yarbrough

1996 "Evaluating Microenterprise Programs: Issues and Lessons Learned". *Journal of Developmental Entrepreneurship* 1:87-103.

Rainnie, Al

1991 "Small Firms: Between the Enterprise Culture and 'New Times'" in Roger Burrows (ed.) *Deciphering the Enterprise Culture*. London: Routledge.

Riding, Alan and Barbara Orser

1997 *Beyond the Banks: Creative Financing for Canadian Entrepreneurs*. Etobicoke ON: John Wiley & Sons Canada, Ltd.

Ritzer, George

1989 "The Permanently New Economy: The Case for Reviving Economic Sociology". *Work and Occupations* 16:243-272.

Rossi, Robert J. and Kevin J. Gilmartin

1980 *The Handbook of Social Indicators*. New York: Garland STPM Press.

Rothman, Robert A.

1987 *Working: Sociological Perspectives*. Englewood Cliffs NJ: Prentice-Hall, Inc.

Schneider, Benjamin, Sarah K. Gunnarson and Jill K. Wheeler

1992 "The Role of Opportunity in the Conceptualization and Measurement of Job Satisfaction" in C.J. Cranny, Patricia Smith and Eugene Stone (eds.), *Job Satisfaction*. New York: Lexington Books.

Schroeder, Larry D., David Sjoquist and Paula E. Stephan

1986 *Understanding Regression Analysis*. Beverly Hills: Sage Publications.

Shalla, Vivian

1997 "Technology and the Deskillling of Work: The Case of Passenger Agents at Air Canada" in Ann Duffy, Daniel Glenday, and Norene Pupo (eds.), *Good Jobs, Bad Jobs, No Jobs: The Transformation of Work in the 21st Century*. Toronto: Harcourt Brace Canada.

Smith, Gavin

- 1994 "Towards an Ethnography of Idiosyncratic Forms of Livelihood." *International Journal of Urban and Regional Research* 18:71-87.

Smith, Patricia Cain

- 1992 "In Pursuit of Happiness: Why Study Job Satisfaction?" in C.J. Cranny, Patricia Smith and Eugene Stone (eds.), *Job Satisfaction*. New York: Lexington Books.

Spalter-Roth, Roberta, Enrique Soto and Lily Zandnaipour

- 1994 *Microenterprise and Women: The Viability of Self-Employment as a Strategy for Alleviating Poverty*. Washington: Institute for Women's Policy Research.

Strumpel, Burkhard

- 1976 *Economic Means for Human Needs: Social Indicators of Well-being and Discontent*. Ann Arbor MI: Institute for Social Research.

Swift, Jamie

- 1997 "From Cars to Casinos, From Work to Welfare: The Brave New World of Canadian Employment" in Ann Duffy, Daniel Glenday, and Norene Pupo (eds.), *Good Jobs, Bad Jobs, No Jobs: The Transformation of Work in the 21st Century*. Toronto: Harcourt Brace Canada.

Tilly, Chris and Charles Tilly

- 1994 "Capitalist Work and Labour Markets" in Axel Van den Berg and Joseph Smucker (eds.), *The Sociology of Labour Markets (1997)*. Scarborough: Prentice-Hall Canada Inc.

Van den Berg, Axel and Joseph Smucker

- 1997 *The Sociology of Labour Markets*. Scarborough: Prentice-Hall Canada Inc.

Walker, Richard A.

- 1985 "Is There a Service Economy? The Changing Capitalist Division of Labor." *Science and Society* XLIX:42-83.

Wheaton, Blair

- 1996 "The Domains and Boundaries of Stress Concepts" in Howard B. Kaplan (ed.), *Psychosocial Stress: Perspectives on Structure, Theory, Life-course and Methods*. San Diego CA: Academic Press, Inc.

White, Jerry

1997 "Health Care, Hospitals, and Reengineering: The Nightingales Sing the Blues" in Ann Duffy, Daniel Glenday, and Norene Pupo (eds.), *Good Jobs, Bad Jobs, No Jobs: The Transformation of Work in the 21st Century*. Toronto: Harcourt Brace Canada.

APPENDICES

APPENDIX 1: GSS SURVEY QUESTIONS

Education, Work and Retirement, 1994

PAGE MICRO9E.C76

DETAILED DESCRIPTION OF VARIABLES

H44A

Work environment: too many demands/hours

Field: 142 Position: 220 Format: I1

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATIO</u>
YES	1	2176	442922
NO	2	4119	846540
DO NOT KNOW	8 M	22	4409
NOT STATED	9 M	48	9577
NOT APPLICABLE	0 M	5511	891993

WEIGHT VARIABLE: PERWGTSOURCE:

General Social Survey, 1994, Question H44A.

COVERAGE:

Respondents who held a job at the time of the survey.

H44B

Work environment: risk of accident/injury

Field: 143 Position: 221 Format: I1

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATIO</u>
YES	1	892	180922
NO	2	5412	1109869
DO NOT KNOW	8 M	11	2728
NOT STATED	9 M	50	9930
NOT APPLICABLE	0 M	5511	891993

WEIGHT VARIABLE: PERWGTSOURCE:

General Social Survey, 1994, Question H44B.

COVERAGE:

Respondents who held a job at the time of the survey.

H44C

Work environment: poor interpersonal relations

Field: 144 Position: 222 Format: I1

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATIO</u>
YES	1	1127	220814
NO	2	5160	1065731
DO NOT KNOW	8 M	26	6603
NOT STATED	9 M	52	10301
NOT APPLICABLE	0 M	5511	891993

WEIGHT VARIABLE: PERWGTSOURCE:

General Social Survey, 1994, Question H44C.

COVERAGE:

Respondents who held a job at the time of the survey.

Education, Work and Retirement, 1994 PAGE MICRO9E.C77

DETAILED DESCRIPTION OF VARIABLES**H44D Work environment: threat of layoff/job loss**

Field: 145 Position: 223 Format: 11

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
YES	1	1468	2819101
NO	2	4811	10040836
DO NOT KNOW	8 M	33	68649
NOT STATED	9 M	53	105915
NOT APPLICABLE	0 M	5511	8919937

WEIGHT VARIABLE: PERWGHTSOURCE:

General Social Survey, 1994, Question H44D.

COVERAGE:

Respondents who held a job at the time of the survey.

H44E Work environment: other worry or stress

Field: 146 Position: 224 Format: 11

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
YES	1	281	551899
NO	2	6015	12337973
DO NOT KNOW	8 M	17	41615
NOT STATED	9 M	52	103015
NOT APPLICABLE	0 M	5511	8919937

WEIGHT VARIABLE: PERWGHTSOURCE:

General Social Survey, 1994, Question H44E.

COVERAGE:

Respondents who held a job at the time of the survey.

Education, Work and Retirement, 1994 PAGE MICRO9E.C78

DETAILED DESCRIPTION OF VARIABLES

DVH45A Agree/disagree - job requires high level of skill

Field: 147 Position: 225 Format: I1

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
STRONGLY DISAGREE	1	320	689046
SOMEWHAT DISAGREE	2	916	1929574
SOMEWHAT AGREE	3	1743	3723811
STRONGLY AGREE	4	3245	6362506
AGREE - DEGREE NOT STATED	5	17	38581
DISAGREE - DEGREE NOT STATED	6	15	49097
DO NOT KNOW	8 M	51	129699
NOT STATED	9 M	58	112190
NOT APPLICABLE	0 M	5511	8919937

WEIGHT VARIABLE: PERWGT

SOURCE:

General Social Survey, 1994, Derived Variable.

COVERAGE:

Respondents who held a job at the time of the survey.

COMMENTS:

Information for the two parts of H45A were combined to create this variable.

DVH45B Agree/disagree - lot of freedom on how to work

Field: 148 Position: 226 Format: I1

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
STRONGLY DISAGREE	1	636	1348527
SOMEWHAT DISAGREE	2	797	1634031
SOMEWHAT AGREE	3	1902	3953486
STRONGLY AGREE	4	2871	5769152
AGREE - DEGREE NOT STATED	5	15	34555
DISAGREE - DEGREE NOT STATED	6	15	35608
DO NOT KNOW	8 M	70	144076
NOT STATED	9 M	59	115066
NOT APPLICABLE	0 M	5511	8919937

WEIGHT VARIABLE: PERWGT

SOURCE:

General Social Survey, 1994, Derived Variable.

COVERAGE:

Respondents who held a job at the time of the survey.

COMMENTS:

Information for the two parts of H45B were combined to create this variable.

H8

Class of worker - Current job

Field: 108 Position: 175 Format: 11

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
EMPLOYEE	1	5323	11012278
SELF-EMPLOYED	2	1035	2014723
DO NOT KNOW	8 M	2	2093
NOT STATED	9 M	5	5410
NOT APPLICABLE	0 M	5511	8919937

WEIGHT VARIABLE: PERWGHTSOURCE:

General Social Survey, 1994, Question H8.

COVERAGE:

Respondents who held a job at the time of the survey.

H9

Any paid employees last week

Field: 109 Position: 176 Format: 11

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
YES	1	364	757176
NO	2	670	1253256
DO NOT KNOW	8 M	2	5213
NOT STATED	9 M	6	6578
NOT APPLICABLE	0 M	10834	19932215

WEIGHT VARIABLE: PERWGHTSOURCE:

General Social Survey, 1994, Question H9.

COVERAGE:

Respondents who answered H8=2,8,9.

Education, Work and Retirement, 1994 PAGE MICRO9E.C63

DETAILED DESCRIPTION OF VARIABLES

H13PINEO

PINEO Socio-Economic Class. of Occup. - ^{Current}~~First~~ job

Field: 113 Position: 183-184 Format: 12 Zero-filled

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
SELF EMPLOYED PROFESSIONALS	1	69	145640
EMPLOYED PROFESSIONALS	2	567	1157710
HIGH-LEVEL MANAGEMENT	3	214	468754
SEMI-PROFESSIONALS	4	558	1116320
TECHNICIANS	5	134	253953
MIDDLE MANAGEMENT	6	635	1322567
SUPERVISORS	7	179	344003
FOREMEN AND FOREWOMEN	8	160	361231
SKILLED CLERICAL/SALES/SERVICE	9	517	1085996
SKILLED CRAFTS AND TRADES	10	577	1200910
FARMERS	11	160	234021
SEMI-SKILLED CLERICAL/SALES	12	838	1709382
SEMI-SKILLED MANUAL	13	536	1142649
UNSKILLED CLERICAL/SALES/SERV.	14	472	926903
UNSKILLED MANUAL	15	624	1322528
FARM LABOURERS	16	72	149464
NOT APPLICABLE	97 M	5511	8919937
DO NOT KNOW	98 M	13	22600
NOT STATED	99 M	40	69870

WEIGHT VARIABLE: PERWGHT

SOURCE:

General Social Survey, 1994, Derived Variable.

COVERAGE:

Respondents who held a job at the time of the survey.

COMMENTS:

Pineo-Porter-McRoberts socio-economic classification of occupations groups the 4 digit SOC-80 codes into 16 homogeneous categories.

Education, Work and Retirement, 1994

PAGE MICRO9E.C55

DETAILED DESCRIPTION OF VARIABLES**Having more than one job last week**

Field: 97 Position: 161 Format: 11

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
YES	1	465	954795
NO	2	5895	12072906
DO NOT KNOW	8 M	1	1396
NOT STATED	9 M	4	5404
NOT APPLICABLE	0 M	5511	8919937

WEIGHT VARIABLE: PERWGHTSOURCE:

General Social Survey, 1994, Question H1.

COVERAGE:

Respondents who answered (G4=1)(G10=2,8,9)(G20=6,7,8,98,99).

H16

Flexible schedule - Current job

Field: 117 Position: 189 Format: 11

<u>CONTENT</u>	<u>CODE</u>	<u>SAMPLE</u>	<u>POPULATION</u>
YES	1	2158	4403438
NO	2	4179	8568708
DO NOT KNOW	8 M	5	14550
NOT STATED	9 M	23	47807
NOT APPLICABLE	0 M	5511	8919937

WEIGHT VARIABLE: PERWGHTSOURCE:

General Social Survey, 1994, Question H16.

COVERAGE:

Respondents who held a job at the time of the survey.

APPENDIX 2: VARIABLE CODES

VARIABLE CODES

CLASS OF WORKER

0 = Employee

1 = Self-employed

SELF-EMPLOYMENT TYPE

0 = Own-account

1 = Employer

INCOME

1 = \$0 - 4,999

8 = \$35,000 - 39,000

15=\$70,000 - 74,999

2 = \$5,000 - 9,999

9 = \$40,000 - 44,999

16=\$75,000 - 79,999

3 = \$10,000 - 14,999

10=\$45,000 - 49,999

17=\$80,000 - 84,000

4 = \$15,000 - 19,999

11=\$50,000 - 54,999

18=\$85,000 - 89,999

5 = \$20,000 - 24,999

12=\$55,000 - 59,999

19=\$90,000 - 94,000

6 = \$25,000 - 29,999

13=\$60,000 - 64,999

20=\$95,000 - 99,999

7 = \$30,000 - 34,999

14=\$65,000 - 69,999

21=\$100,000+

STABILITY ("JOB YEARS")

0 = 1991 - 1994

1 = <1991

PROMOTION ("JOBS LAST WEEK")

0 = NO

1 = YES

UNIONIZED ("PROFESSIONAL")

0 = NO

1 = YES

STABLE WORK RULES ("FLEXIBLE SCHEDULE")

0 = NO

1 = YES

GENDER

0 = MALE

1 = FEMALE

MARITAL STATUS

0 = MARRIED

1 = NOT MARRIED

(including common-law)

EDUCATION

1= No schooling

5=Diploma/certificate from college or trade

2= <High School

6=Bachelor's degree

3= High School

7=Graduate degree

4= Some trade/college/university

APPENDIX 3: REGRESSION ANALYSIS OUTPUT

Self-Employed vs. Employee: Stress from the Work Environment

Regression

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.199 ^a	.040	.038	1.06

a. Predictors: (Constant), EDUC, CLASSWOR, JOBYRS, JOBSLWK, GENDER, MARITAL, PROFESS, FLEXSCHE, INCOME

b. Dependent Variable: STRESS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	233.651	9	25.961	22.933	.000 ^a
	Residual	5670.382	5009	1.132		
	Total	5904.033	5018			

a. Predictors: (Constant), EDUC, CLASSWOR, JOBYRS, JOBSLWK, GENDER, MARITAL, PROFESS, FLEXSCHE, INCOME

b. Dependent Variable: STRESS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.392	.054		7.219	.000
	CLASSWOR	-.101	.053	-.028	-1.902	.057
	INCOME	6.318E-03	.002	.055	3.569	.000
	JOBYRS	.254	.033	.114	7.790	.000
	JOBSLWK	.190	.058	.045	3.265	.001
	PROFESS	-9.0E-02	.053	-.025	-1.693	.090
	FLEXSCHE	-.151	.035	-.064	-4.285	.000
	GENDER	-6.6E-04	.030	.000	-.021	.983
	MARITAL	6.285E-02	.032	.028	1.989	.047
	EDUC	8.760E-02	.011	.124	8.119	.000

a. Dependent Variable: STRESS

Regression

Charts

Histogram

Dependent Variable: STRESS

Normal P-P Plot of Regression Sta

Dependent Variable: STRESS

Scatterplot

Dependent Variable: STRESS

APPENDIX 4: REGRESSION ANALYSIS OUTPUT

Self-Employed vs. Employee: Job Satisfaction

Regression

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.422 ^a	.178	.176	1.34

a. Predictors: (Constant), EDUC, CLASSWOR, JOBYRS, JOBSLWK, GENDER, MARITAL, PROFESS, FLEXSCHE, INCOME

b. Dependent Variable: SATIS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1937.742	9	215.305	110.744	.000 ^a
	Residual	8956.684	4980	1.799		
	Total	10894.43	4989			

a. Predictors: (Constant), EDUC, CLASSWOR, JOBYRS, JOBSLWK, GENDER, MARITAL, PROFESS, FLEXSCHE, INCOME

b. Dependent Variable: SATIS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.190	.068		75.792	.000
	CLASSWOR	.444	.057	.092	6.643	.000
	INCOME	.3004E-02	.002	.193	13.398	.000
	JOBYRS	.204	.041	.067	4.941	.000
	JOBSLWK	-.185	.073	-.033	-2.537	.011
	PROFESS	.257	.067	.053	3.828	.000
	FLEXSCHE	.342	.045	.106	7.671	.000
	GENDER	-.186	.039	-.063	-4.831	.000
	MARITAL	-.245	.040	-.081	-6.142	.000
	EDUC	.159	.014	.166	11.692	.000

a. Dependent Variable: SATIS

Histogram

Dependent Variable: SATIS

Regression Standardized Residual

Normal P-P Plot of Regression Std

Dependent Variable: SATIS

Scatterplot

Dependent Variable: SATIS

APPENDIX 5: REGRESSION ANALYSIS OUTPUT

The Self-Employed: Stress from the Work Environment

Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.164 ^a	.027	.010	.99

a. Predictors: (Constant), EDUC, FLEXSCHE, GENDER, MARITAL, JOBSLWK, PDEMP, JOBYRS, INCOME, PROFESS

b. Dependent Variable: STRESS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.945	9	1.549	1.586	.116 ^a
	Residual	503.248	515	.977		
	Total	517.192	524			

a. Predictors: (Constant), EDUC, FLEXSCHE, GENDER, MARITAL, JOBSLWK, PDEMP, JOBYRS, INCOME, PROFESS

b. Dependent Variable: STRESS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.855	.188		4.558	.000
	PDEMP	-1.6E-02	.095	-.008	-.169	.866
	INCOME	4.902E-03	.006	.040	.862	.389
	JOBYRS	2.806E-02	.099	.013	.284	.777
	JOBSLWK	2.239E-02	.149	.007	.150	.881
	PROFESS	-7.1E-02	.166	-.020	-.430	.667
	FLEXSCHE	-.187	.105	-.080	-1.772	.077
	GENDER	-.258	.096	-.124	-2.688	.007
	MARITAL	4.033E-02	.095	.019	.422	.673
	EDUC	2.913E-02	.030	.046	.981	.327

a. Dependent Variable: STRESS

Histogram

Dependent Variable: STRESS

Normal P-P Plot of Regression Sta

Dependent Variable: STRESS

Scatterplot

Dependent Variable: STRESS

APPENDIX 6: REGRESSION ANALYSIS OUTPUT

The Self-Employed: Job Satisfaction

Regression

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.293 ^a	.086	.070	1.11

a. Predictors: (Constant), EDUC, FLEXSCHE, GENDER, MARITAL, JOBSLWK, PDEMPL, JOBYRS, INCOME, PROFESS

b. Dependent Variable: SATIS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	59.643	9	6.627	5.362	.000 ^a
	Residual	636.517	515	1.236		
	Total	696.160	524			

a. Predictors: (Constant), EDUC, FLEXSCHE, GENDER, MARITAL, JOBSLWK, PDEMPL, JOBYRS, INCOME, PROFESS

b. Dependent Variable: SATIS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.036	.212		28.424	.000
	PDEMPL	.279	.107	.118	2.619	.009
	INCOME	1.625E-02	.006	.114	2.532	.012
	JOBYRS	.109	.111	.044	.980	.328
	JOBSLWK	.156	.167	.040	.932	.352
	PROFESS	3.065E-02	.187	.007	.164	.870
	FLEXSCHE	.314	.119	.115	2.646	.008
	GENDER	-4.3E-02	.108	-.018	-.400	.689
	MARITAL	-.171	.107	-.068	-1.592	.112
	EDUC	8.920E-02	.033	.122	2.679	.008

a. Dependent Variable: SATIS

Histogram

Dependent Variable: SATIS

Regression Standardized Residual

Normal P-P Plot of Regression Sta

Dependent Variable: SATIS

Scatterplot

Dependent Variable: SATIS