

## **“Motherhood, Marriage and Entrepreneurship in Cross-National Perspective”**

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*Women's participation in self-employment in the US is profoundly shaped by family responsibilities, particularly among nonprofessionals (Arum & Mueller 2001; Boden 1996; Bruce 1999; Budig 2006a; Budig 2006b; Carr 1996; Connelly 1992; DeMartino & Barbato 2003; Edwards & Field-Henry 2002; Renzulli et al. 2000; Taniguchi 2002). This has been partially attributed to the absence of significant employment supports for mothers of young children (Budig 2006a). But if these supports--such as universal publicly funded childcare or paid maternity leave--did exist in the US, would women's engagement in self-employment, also change? Work-family policies include paid or unpaid parental and family leave, subsidized or state-provided childcare, school scheduling, and flexible work-time policies (Gornick & Meyers 2003; Hantrais 2000). Scholars have shown how these policies shape women's employment and earnings, but their potential effects on women's self-employment remain unexplored (but see Tonoyan, Budig, & Strohmeier 2010). If the work-family policy context of women's employment were different, would predictors of and the type of women's self-employment differ? Using data from the Work Family Policy Indicators (WFPI) and Comparative Family Policy database, longitudinal panel data from the European Community Household Panel Data (ECHP) and the Panel Study of Income Dynamics (PSID), and cultural indicators data from the European Values Study (EVS), we examine the relationships between work-family policies and gender differences in self-employment participation across 15 westernized countries.*

### **Gender, Family, and Self-employment Participation and Earnings**

Women's labor force participation has risen cross-nationally, but parent-friendly jobs are not normative. In countries with few institutional supports combining paid work with care for children, such as paid care leaves or publicly subsidized childcare, self-employment may offer a compelling solution to achieving work and family balance. Carr (1996) found the work and family balance model of women's self-employment was consistent across occupations and business incorporation statuses in the United States. However, Budig (2006a) found greater relevance of motherhood in predicting self-employment among American non-professionals. This may be due to their lower access to family-friendly jobs, relative to professionals and managers in dependent employment. (Deitch & Huffman 2001; Thomas & Ganster 1995; Gerstel & McGonagle 1999; Golden 2008; Lambert 1999; Schieman & Young 2011; Shore 1998; Swanberg 2005). However, this is not to say care responsibilities are unimportant among professionals considering self-employment. Among professionals, the draw of combining work and caring for children in self-employment may be attractive as well (DeMartino and Barbato 2003).

In addition to motherhood, other dimensions of family life are tied to women's self-employment participation. Being married and having a spouse who is self-employed have both been found to increase women's self-employment in the U.S. (Bruce 1999; Budig 2006a; Taniguchi 2002) and in many European countries (Arum & Mueller 2004). Even net of spousal earnings, being married raises American women's self-employment participation in non-professional work by over 30 percent (Budig 2006a). The positive effect of marriage on women's self-employment entry may be due to the financial security an employed spouse provides (Carr 1996) or access to health care and other benefits through the employed spouse's job. Beyond marriage, having a spouse who is self-employed greatly raises women's self-employment participation; Budig (2006a) found a self-employed spouse raises women's likelihood of self-employment by 94 percent. Women who become self-employed after their partner/husband has done so often join his business in a similar occupation (e.g., both are restaurant/bar managers) or in a support occupation (e.g., he is a plumber and she is a bill collector/bookkeeper) (Budig 2006a). In either type of pairing, a woman is much more likely to be in a work-family compatible arrangement when in business with her husband than with a non-related person.

Cross-national studies of gender differences in self-employment participation rarely consider the impact of marriage and motherhood (Amossé & Goux 2004; Barbieri & Bison 2004; Blumberg & Graaf 2004; Lohmann & Luber 2004; Meager & Bates 2004; Robert & Bukodi 2004). The small set of studies that do consider how motherhood and self-employment may be linked in varying countries offer evidence that using self-employment to balance work and family responsibilities is not a uniquely American strategy (Aidis & Wetzels 2007; Carter & Cannon 1992; Hildebrand & Williams 2003). Cross-national research suggests that, to varying degrees, motherhood plays a significant role in women's self-employment participation. Yet, it is not clear how differences among countries may be linked to the varying importance of family structure on women's self-employment participation. We consider how country differences in supports for working mothers, labor protection, and cultural norms may be associated with motherhood and self-employment participation cross-nationally.

### **Motherhood, Self-Employment, and Institutionalized Supports**

Childcare provision, parental leave policies and labor protection policies that enable mothers to balance paid employment and household labor may also impact their participation in self-employment by altering the relative family-friendliness of dependent employment (Arum & Mueller 2004; Gornick & Meyers 2003; Pettit & Hook 2005). Cross-national research that quantifies policy effects examines motherhood-based employment and pay inequalities among wage workers, but not among self-employed workers (Gauthier & Bortnik 2001; Evans 2002; Jaumotte 2003; Mandel & Semyonov 2005; Morgan & Zippel 2003; Pettit & Hook 2005). Work-family reconciliation policies are diverse and have varying effects on women's employment outcomes (Boeckmann et al 2013; Budig et al 2013, Budig et al 2012). Some policies, such as generous parental leaves, may have markedly different effects on maternal employment and self-employment than other policies, such as high-quality publicly subsidized childcare. Thus, we separate these policies, because they reflect different gendered assumptions about women's and mothers' roles in regard to paid work.

**Leave policies.** The availability and level of benefits attached to job-protected leave shape women's labor force attachment, accumulated job experience, and earnings (Morgan & Zippel 2003; Pettit & Hook 2005). The generosity of leave impacts mothers' ability to remain employed and employers' perceptions of the long-term employability of mothers (Glass & Fodor 2007). Thus, parental leave may shape the attractiveness of self-employment relative to dependent employment for mothers. While women who are self-employed prior to having children are excluded from partaking in job-protected leaves in most countries, new mothers may choose to become self-employed during leave or after the birth of a child if the conditions of the leave alter her employability, or if employment conditions limit the ability to combine work with family responsibilities. Mothers wishing to work continuously pre- and post-partum may choose self-employment to maintain employment continuity during childbearing years. Parental care leaves may increase professionals' self-employment where extended absences would decrease human capital accumulation and diminish opportunities for training and promotion. This may be particularly true in countries that restrict working part-time or using childcare during extended parental leaves. *Thus, we predict that generous leaves will be positively associated with the (positive) child effect on women's self-employment participation, moreover we predict this relationship will be stronger for professional self-employment participation.*

**Childcare.** The availability of affordable, high-quality childcare varies significantly across countries. Childcare cost is particularly relevant in countries with little public subsidization for childcare. The relative absence of publicly subsidized childcare in the US, compared with many European nations, means that childcare is offered through the market. For low-wage women, earning enough to may work pay after childcare costs are subtracted is difficult. Thus the ability to care for one's own children while earning money makes self-employment attractive among non-professional/non-managerial workers. Research shows that self-employed childcare providers often choose this work because it is easily combined with the care of own children (Connelly 1992).

We examine two measures of childcare that tap the varying dimensions of the level of public subsidization, and how these differ by age groups: We separate childcare measures by children's age (under 3 years old and 3 to 6 years old) to capture the greater scarceness of care for the youngest children. We include the percentage of children in these age categories who are enrolled in publicly funded formal care. *We expect that childcare enrollment will be inversely related to the effect of children on self-employment participation in non-professional occupations cross-nationally, such that mothers in countries with greater provisions for childcare, will have options other than nonprofessional self-employment for combining care of children with paid employment. However, those entering professional self-employment are not childcare providers, and in the US case, do not do so in response to responsibilities for children. For women entering professional self-employment, publicly subsidized child-care may be positively correlated with maternal self-employment, as low-cost/high-quality childcare should support entrepreneurial activities among professionals, as well as dependent employment. Thus, we predict that publicly funded child care will have no or a positive correlation with the impact of children on becoming a self-employed professional.*

**Worker protection policies and structures.** Protection policies, worker-union membership, and the size of the public sector may alter the conditions of dependent employment and therein, the attractiveness of self-employment for working mothers. The extent of labor market regulation and the protection of workers' rights are linked to self-employment. In the U.S. and cross-nationally, where state-level labor protections make workers expensive to businesses, businesses may outsource their work processes to subcontractors more often. This increases demand for self-employed workers (Arum et al. 2001; Arum and Mueller 2004). But arguments regarding labor protections have not addressed the effects of children on women's self-employment participation. In countries with higher levels of worker protection policies, mothers may be relatively more protected from unwarranted dismissals based on family responsibilities, and, therefore, *we predict that the effect of children on the likelihood of self-employment should be smaller where labor protections are higher.*

Similarly, collective bargaining, or worker-unions, are designed to negotiate for better employment contracts from the workers' perspective. These can include family-friendly working conditions, as well as job protections for new

mothers. It follows that the higher the proportion of workers covered by collective bargaining agreements, the more attractive dependent employment will be for women and mothers. Thus, *we predict that higher levels of union density will be correlated with smaller effects of children on self-employment.*

Finally, public sector jobs are often where labor protection policies and equal employment opportunity regulations are more strongly enforced. Public sector workers are also frequently members of collective bargaining agreements. Beyond this, public sector work is linked to higher levels of women's labor force participation. Based on this *we predict that in countries with larger public sectors, the effects of children on self-employment participation should be smaller.*

### **Cultural Support for Working Mothers and Self-Employment**

Country differences in cultural norms regarding mothers' paid work, particularly when children are young, may influence women's choices of working for an employer, being self-employed, or not working for pay in favor of full-time caregiving. Gender ideologies that suggest that children suffer when mothers work, or ideals that emphasize mothers' care for children (Kremer 2007), may be associated with women's choice of self-employment over dependent employment, particularly if self-employment is viewed as more compatible with caregiving for children. On the other hand, conservative cultural values regarding mothers' paid work may serve to discourage self-employment as well as wage employment. Given the resources, dedication, and risks that come with starting one's own business, cultural norms discouraging maternal employment may particularly deter entrepreneurship among women. We use multiple measures of cultural attitudes from the EVS to tap the complex relationship between attitudes and women's employment decisions.

### **Other Factors Predicting Gender Differences in Self-Employment and Earnings Returns**

Other individual-level and country-level factors may shape country differences in women's self-employment participation. Age, as a proxy for potential job experience, has been found to increase the likelihood of self-employment participation in France, Germany, Hungary, Italy, the Netherlands, the United Kingdom, and the U.S. (Arum & Mueller 2004). In their cross-national studies, Arum and Mueller (2004) and Blanchflower (2000) found that education predicted women's entry into self-employment, though in different ways across the countries they analyzed. In the US, Williams (2000) found the positive influence of education was stronger for self-employed men than for self-employed women, while Hundley (2001) found these positive returns did not differ by gender. Work hours matter, particularly for the earnings models. While part-time work is more common among self-employed men than wage employed men (Devine 1991; Hakim 1998), this is not consistently true for women. It is true of American and Canadian self-employed women (Manser & Picot 1999), but in Britain (Hakim 1998), France, and Germany (Lohmann & Luber 2000), self-employed women are less likely to work part-time than wage employed women.

### **Data and Measurement**

This study draws on multiple sources of data. Microdata for 14 European countries come from the ECHP collected between 1994 and 2001. Microdata for the U.S. come from the 1990-1997 waves of the PSID. We include respondents aged 19 to 45. We exclude a very small proportion of respondents who indicate military or civil service as their main activity during at least one of the years during the observation window. Respondents in full-time education are also excluded from the risk set. Finally, we drop respondents from the samples who are only observed in one wave of the data. This results in samples sizes ranging from 1,601 respondents in Denmark to over 5,000 in the U.S. The analysis focuses on the first observed entry into self-employment. This proportion varies across countries, with 10 percent in the U.S. to less than 2 percent in France.

Data on leaves, childcare, and public sector size come from the WFPI, the Comparative Family Policy database (Gauthier 2011), and the International Labour Organization. Cultural measures are from the 1999/2000 wave of the European Values Study. The Gini Coefficient is taken from the LIS Key Figures.

### **Individual-level Variables**

The dependent variable is whether the respondent is self-employed, wage employed, or out of the labor force. Our first set of models estimate the hazard of entering self-employment from a non-self-employed state. Our second set of models estimate the competing hazards of becoming self-employed in a professional/managerial occupation versus a non-professional/non-managerial occupation, from a non-self-employed state. Time-varying individual-level independent variables include human capital and labor supply, occupational and industrial characteristics, family composition, and demographic characteristics.

Human capital measures include educational attainment and job seniority. Labor supply measures include hours worked per week. Full-time workers are defined as those working 30 or more hours weekly. Occupation and industry characteristics include occupational percent female, industrial sector, and public sector.

The number of children is measured in age categories: newborns to 4-year-olds, 5- to 9-year-olds, and 10- to 19-year-olds. We divide children by age because the youngest children should be the most demanding in terms of parental care and time, while older children, who need less direct care from parents, often increase monetary demands on the family for education and activities. We include two dummy variables indicating partner's status. The partner self-employed variable =1 if the woman's partner is self-employed. The partner employed variable=1 if the woman's partner is wage and salaried employed. The reference category is defined as having no partner or an unemployed partner. We also include other household income (household incomes minus household wages).

### **Country-level Variables**

Policy measures include parental leaves, childcare, and employment protection. Total weeks of parental leave, and a measure of parental leave generosity (number of weeks of leave multiplied by the wage replacement level), maternity leave, and paternity leave, as well as the percentage of children aged 0-2 years and children aged 3-6 years in publicly funded care. The parental leave measure represents the maximum weeks of job-protected leave available to women following the birth/adoption of a child. These leaves may be unpaid or paid at a low benefit. Unfortunately, take-up rates of these leaves are not available. The childcare measure estimates of the percentage of children in specific age groups (0-2 or 3-6) who are enrolled in a publicly funded childcare slot, out of all children in the same age group living in the same country. This represents, then, a mixture of such childcare availability and take-up rates by families. Finally, we include a measure of employment protection, derived by OECD for protection of permanent workers against unwarranted dismissal. We use attitudinal measures regarding the gender division of market and non-market work and maternal care. These include indicators of agreement with the statements that preschoolers suffer if mothers work, and families suffer if women work. We include country-level factors that could affect variation in self-employed workers' earnings and workers' participation in self-employment. These are the national unemployment rate, percentage of unionized workers, the percentage of workers in the public sector, the GNP per capita, gross governmental expenditures per capita, and gross governmental expenditures per capita on active labor market policy.

### **Analytical Strategy**

We use a discrete time event history model (Cox's proportional hazards regression) to analyze the transition rates into any self-employment, and self-employment in professional/managerial versus a non-professional/non-managerial occupation. Only the first transition into self-employment is modeled. The discrete-time competing-risks event history model takes the form of a multinomial logistic regression model. Let  $p_{ijt}$  be the conditional probability that a respondent  $i$  enters self-employment at time  $t$  given that the respondent is not self-employed, where  $j$  indexes self-employment status. The index variable  $j$  has values 1=self-employment and 0=respondent did not become self-employed at time  $t$ .

Dependence on covariates is specified as

$$\log\left(\frac{P_{ijt}}{P_{i0t}}\right) = \alpha_j(t) + \beta_j x_{it}$$

where  $x_{it}$  is a column vector of time-varying covariates and  $\alpha_j$  is a row vector of coefficients, and  $\beta_j(t)$  is some function of  $t$ .

Cox's method estimates parameters through maximum likelihood and estimates are asymptotically unbiased (Allison 1984). Event history analysis enables me to include truncated or censored observations (i.e. respondents who never enter self-employment or are self-employed at the beginning of the observation period) in calculating the hazard that any one respondent has at a given time of changing states. Previous research shows that serious biases result from excluding such observations (Tuma and Hannan 1978). Additionally, event history analysis enables complete use of longitudinal data in that it allows the incorporation of time-varying covariates.

To examine whether individual-level factors matter differently by country, we estimate separate event history regression models for each country using only individual-level factors. Respondents are at risk of becoming self-employed when they meet all of the following criteria: 1) are wage employed or not employed, 2) are aged 19-45, 3) are not enrolled in school full-time. Respondents who turn 19 years old and/or who exit full-time schooling during the observation window enter the risk set at that time.

### **Descriptive Findings**

The countries included in our analyses, the years of the surveys used, and the regression sample sizes are provided in Table 1. Also shown in the table are descriptive statistics for self-employment and family characteristics. The majority of female respondents in the regression sample are married or cohabiting, from a low of 53.5 percent in Ireland to a high of 81.7 percent in Denmark. Women in the Nordic countries and Benelux region have higher rates of marriage/cohabitation. The majority of women in the sample are also mothers, ranging from 55.1 percent in Spain to

almost 70 in France. Self-employment rates also vary. While a rare status in all countries, the proportion ranges from 1.6 percent in France to 10 percent in the U.S. This is the proportion of all women aged 19 to 46 who are self-employed, thus the non-employed, unemployed, and dependent employed together comprise the other half of the proportion. Generally, self-employment is highest in the Mediterranean countries and the U.S. Of self-employed women, having a self-employed spouse/cohabitor is remarkably common. Over 30 percent of self-employed women have a self-employed spouse in France, Germany, Greece, and Italy. However, this proportion ranges from 0 to 15 percent in Portugal, the UK, Spain, and the U.S. Finally, the proportions of self-employed workers who are professionals or managers also varies significantly across countries, making up less than 20 percent of the self-employed in the U.S., Italy, and Austria, to over 40 percent in the Netherlands, the UK, and France. Taken together these descriptive findings show marked variation in the size of the self-employed workforce across the countries studied, as well as the level of professionalization and coupled entrepreneurship. How these factors, along with marriage and children, shape the likelihood of self-employment within countries, as well as how country-level factors matter, are addressed next in the multivariate models.

### **Findings from Event History Models**

Table 2 shows the percent change in the likelihood of women's self-employment from event history models run separately in each country. Here we are predicting any type of self-employment. Preschool children (aged 0 to 4 years) significantly increase the likelihood that a woman will enter self-employment in 8 of the 15 countries analyzed, but have a negative effect in Ireland. The effects of small children are particularly large in Austria, Denmark, Finland, and France, but also found in the Netherlands, Belgium, Portugal, and the UK. Preschool children do not appear to predict self-employment in Greece, Italy, Spain, West Germany, East Germany, or the US. Elementary school aged children (5 to 9 years old) increase the likelihood of self-employment only in Finland and France, clearly the majority of children increasing maternal self-employment is for the youngest children. In sharp contrast, older children (aged 10 and above) significantly decrease women's likelihood of self-employment in 8 countries (though increase Grecian women's likelihood of self-employment). Older children particularly deter self-employment in Austria, Denmark, and Finland, quite the opposite of the effects of small children in these countries. Each additional older child decreases a woman's likelihood of self-employment by 31 percent in Austria and by 28 percent in Denmark and Finland, and reduce the likelihood of self-employment in the Netherlands, Italy, Spain, and Ireland. Why would effects be in such opposite directions for small versus older children? While self-employment may enable home-based businesses and make paid work more compatible with caring for small children, parents of older children may need money more than time. The typical low-earnings profile of these businesses may mitigate continued self-employment as children age and consume family financial resources to a greater extent than they do parental hands-on care resources.

Do children lead mothers into professional/managerial self-employment, or non-professional/non-managerial self-employment, as found the US? Table 3 presents the effects of children on the competing hazards of self-employment in professional versus non-professional occupations. Bolded coefficients signal which event (professional or non-professional self-employment) is more positively predicted by children, while negative coefficients signal which event is more negatively predicted by children. Looking at the first two columns we find that small children increase nonprofessional self-employment in 6 countries, and professional self-employment in 6 countries. The competing hazards model reveals that three of the countries where preschoolers did not predict self-employment in table 2, this resulted from countervailing effects of preschoolers on the competing hazards of professional versus non-professional self-employment. In Italy, West Germany, and the US, preschoolers have no effect on overall self-employment hazards, however, the competing hazards model shows they do predict professional self-employment in Italy and West Germany, while predicting non-professional self-employment in the US.

Clearly the American story of children propelling women into non-professional self-employment is not universal. Indeed, the effects of young children on non-professional self-employment are comparatively stronger than their effects on professional self-employment in just four countries: the US (confirming past research), the UK, Austria, and the Netherlands. In all of these countries, preschool children have no impact on the likelihood of professional self-employment, but their impact on the likelihood of nonprofessional self-employment ranges from 18 to 137 percent, per preschool child. Past research in the US has argued that the poor conditions of nonprofessional work for mothers of small children pushes them into self-employment. The next section of our paper will consider how work-family policies and cultural attitudes may be linked to this cluster of countries. In contrast to findings for stronger effects for non-professional self-employment, table 3 also shows that preschoolers have significantly stronger effects on professional self-employment in 6 countries: Denmark, Finland, France, Italy, Portugal, and West Germany. Each additional preschool child more than doubles Danish, French, and Finnish women's likelihood of entering professional self-employment. While preschool children have no impact on self-employment in Greece, Spain, and East Germany, only in Ireland do preschool children deter self-employment, most significantly in non-professional occupations.

Even more remarkable are the effects of elementary school aged children (aged 5 to 9) shown in the next two columns. In table 2, children in this age group had virtually no impact on overall self-employment. However, table 3 reveals that school aged children strongly and positively predict self-employment in non-professional occupations in 5 countries: Finland, Belgium, France, Greece, and the UK. But they have no impact on the likelihood of professional self-employment in 14 of the 15 countries. Only in the Netherlands do children aged 5 to 9 matter for professional self-employment, reducing its likelihood by 48 percent per child. Thus, while preschool children generally encourage any form of self-employment (with the lone exception of Ireland), elementary school aged children impact only non-professional self-employment.

Finally, turning to the effects of older children (aged 10 and above), we find that the consistently negative effects found in table 1 are most true for professional self-employment, where older children significantly decrease the likelihood of professional self-employment in 6 countries, with the direction of the effect being negative, but nonsignificant, in 5 additional countries. In no country do older children increase the likelihood of professional self-employment. Older children similarly significantly deter nonprofessional self-employment in 4 countries (Italy, Spain, Austria, and Ireland) with negative nonsignificant coefficients in 7 other countries, but they have positive effects in Greece and East Germany.

In addition to children drawing women into self-employment, particularly women in the professions, spousal self-employment status also matters. As predicted, the effects of having a spouse/partner who is self-employed in the prior year on women's subsequent self-employment entry are exceptionally strong: Table 2 shows that having a self-employed spouse significantly draws women into self-employment in 11 of the countries examined. This effect ranges from a low of 41.3 percent in Spain to a high of 503 percent in Denmark. A self-employed spouse more than doubles women's likelihoods of becoming self-employed in Denmark, Finland, the Netherlands, France, Portugal, Austria, East Germany, and the U.S. Only in Belgium, Greece, West Germany, and Ireland does having a self-employed spouse not affect women's likelihood of self-employment. This is surprising, particularly for Greece and Ireland where coupled self-employment is quite high (see Table 1). This may indicate that in these countries either couples become self-employed at the same time or that women pull their spouses into self-employment after becoming self-employed first. In results not shown, we examined whether women professionals or non-professionals were more likely to be drawn into coupled self-employment.

The impact of spousal self-employment draws women into different types of self-employment across countries. Table 4 shows the effect of spousal self-employment on the competing hazards of professional versus non-professional self-employment. Broadly, spousal self-employment draws wives into nonprofessional self-employment, with significant positive effects in 11 of the 15 countries studied. In contrast, self-employed spouses increase women's likelihood of professional self-employment in only 4 countries (Denmark, the Netherlands, Portugal, and the US).

To summarize, cross-nationally, small children appear to encourage self-employment, while older children deter it, with a few exceptions. In stark contrast to findings of children increasing non-professional self-employment in the U.S., across European countries, younger children are as likely to be associated with higher likelihoods of professional self-employment as higher likelihoods of nonprofessional self-employment. Similarly, elementary school aged children and older children often encourage nonprofessional self-employment across countries, but have only negative effects on the likelihood of professional self-employment.

The prospect of joining a spouse in self-employment significantly increases women's hazard of self-employment. Notably, this is not just a marriage effect wherein wives/cohabitators pursue self-employment in higher rates due to having a financial cushion in their partner's jobs. This can be seen by the across-the-board negative effect for being partnered with someone in dependent employment on women's self-employment risk. What country-level factors may shape the cross-national variation in mothers' and wives' self-employment participation, and how does this vary by professional status of self-employment? We turn to this analysis next.

### **Correlations with Policy and Cultural Indicators: The Impact of Motherhood on Self-Employment**

To examine how country-level differences in social policies and cultural factors may be linked to the extent to which family factors drive women's self-employment, we conducted a series of correlational analyses between the child and self-employed spouse effects from tables 3 and 4 with worker protections, work-family policies, cultural indicators, and country characteristics. We begin by looking at these country-level differences correlate with the child effects on women's likelihood of self-employment.

Figure 1 shows the correlation between the effect of preschoolers on the competing hazards of professional versus non-professional self-employment and the country's parental leave benefit level. Parental leave benefit level is calculated % of wages replaced during the leave. The solid line shows the relationship for professional self-employment and the dashed line shows the relationship for non-professional self-employment. There is a positive relationship between leave length/benefit level and the impact of small children on professional and, to a lesser extent on non-professional, self-

employment. Pearson's  $r$  for the correlation for professional self-employment = 0.86, and for non-professional = 0.42. This is consistent with our predictions that generous leaves should be linked to greater impacts of small children on professional self-employment, due to mothers' desires to maintain employment continuity around childbirth. We predicted this effect would be greater for professionals than for non-professionals.

Does the prevalence of publicly funded childcare for very preschool children matter for mothers' participation in self-employment? Figure 2 presents the correlation between the effect of children aged 0 to 4 on the competing hazards of professional versus non-professional self-employment and publicly funded care for 0 to 2 year olds. Clearly, childcare matters more for entry into professional entrepreneurship. Higher availability of infant/toddler care and for preschool childcare are both associated with stronger positive effects of children on professional self-employment, whereas childcare has limited effects on mothers' participation in non-professional self-employment. These findings run in an opposite direction to our predictions, but are more consistent with other scholarship's findings that increased publicly funded childcare raises employment overall for women. Perhaps publicly available childcare allows professional women the financial cushion to become entrepreneurs. Or perhaps publicly available childcare is indicative of an overall supportive business climate for mothers to engage in entrepreneurship.

We next consider how worker protections might relate to the impact of children on self-employment. Figure 3 shows the correlation between the effect of older children (age 10+) on self-employment and union density. Union density is measured as the proportion of dependent employed workers who are covered by a collective bargaining agreement. This graph shows a strong negative relationship between the effect of older children on professional self-employment and union density: the higher the proportion of workers covered by collective bargaining agreements, the more older children discourage women from entering professional self-employment. The correlation is also negative for non-professional self-employment, but far weaker. The Pearson's  $r$ -value is -0.67 for the effect of older children on professional self-employment and union density. This is consistent with our expectations that greater worker protections would decrease the attractiveness of self-employment for mothers.

We also considered whether the size of the public sector, which tends to disproportionately provide employment opportunities for women and mothers, is linked to the effects of children on self-employment. Figure 4 shows the correlation between public sector size and the effects of older children on self-employment in professional and non-professional occupations. Where public sectors are larger, mothers of older children are less likely to pursue self-employment, particularly professional self-employment. This may be related to our arguments above that older children place greater pressures on family financial resources and encourage dependent employment, generally. In countries with greater opportunities for mothers in dependent employment, as indicated by public sector size, mothers of older children may choose higher-paying wage employment over riskier self-employment pursuits.

Finally, we looked at correlations between child effects on self-employment and cultural attitude indicators. We did not see many consistent findings, though generally the effects of young children on self-employment and cultural attitudes suggested more liberal attitudes correlate with greater child effects. Figure 5 offers one example of this. Figure 5 shows the correlation between the effect of preschoolers on self-employment and gender conservativeness regarding maternal employment, and this correlation is stronger with professional self-employment, compared to non-professional self-employment. Contrary to our predictions, mothers of small children are more likely to become self-employed in more gender egalitarian social environments. This is again consistent with broader employment trends for women, where employment is higher in more gender egalitarian countries.

### **Correlations with Policy and Cultural Indicators: The Impact of Spousal Self-Employment**

The last set of figures look at the correlations between policies, cultural attitudes and the impact of a self-employed spouse on women's own propensity for self-employment. Figure 6 considers the correlation between the impact of a self-employed spouse on the respondent's own professional versus non-professional self-employment entry with the parental leave wage replacement level. This figure shows little relationship with professional self-employment, but a sizable correlation with non-professional self-employment. Here, self-employed spouses draw respondents into non-professional self-employment in countries where parental leave benefits are high. Perhaps couples utilize this benefit and the labor of the respondent to support the self-employed spouse's entrepreneurial activities. Past research shows that when wives are pulled into coupled self-employment in non-professional occupations, their role is typically in support of their husbands' businesses. Consistent with publicly funded childcare positively correlating with child effects on women's own self-employment entry, figure 7 shows that the effect of spousal self-employment on respondent's self-employment is stronger when publicly funded child care for infants is higher. This correlation is stronger for non-professional self-employment compared with professional self-employment.

Turning to figures 8 and 9, we looked at correlations between the effect of spousal self-employment on respondent's likelihood of self-employment and cultural attitudes. We predicted that women might be more drawn into

coupled self-employment in countries where values disapproved of maternal employment and signaled limited opportunities for mothers in the dependent labor market. We found the opposite. Women are more apt to join spouses in self-employment in more gender egalitarian countries, as Figures 8 and 9 demonstrate. In both figures, correlations are fairly comparable for both professional and non-professional self-employment. It could be that gender egalitarian countries are more supportive of women's careers generally, and thus jointly promote female professionals entrepreneurs, as well as female professional success in dependent employment.

## Conclusions

In this study we investigated whether the impact of family responsibilities, known to draw American women into non-professional self-employment, had similar effects in other countries with varying configurations of work-family policies, worker protections, and cultural attitudes regarding maternal employment. Past literature argues that for American women, self-employment offers a strategy for nonprofessional workers to balance paid employment and family responsibilities. We found that children, marriage, and spousal self-employment mattered in many countries, but in very different ways. While Austria, the Netherlands, and the UK are similar to the US in terms of how small children more strongly lead women into non-professional self-employment, the other 11 countries analyzed did not fit this model. In 6 countries small children had a much more powerful impact on the pathways into professional self-employment, compared with nonprofessional self-employment. In Denmark, Finland, France, West Germany, Italy, and Spain, small children were strong predictors of professional self-employment, while older children had no or negative effects on professional self-employment.

To unpack the varying effects of children on the likelihoods of becoming self-employed in professional versus non-professional occupations, we correlated these effects with a number of work-family policies, worker-protection regulations, union density, public sector size, and cultural gender attitudes. We found that similar to their relationships with maternal dependent employment, generous parental leaves and publicly funded childcare for small children were positively correlated with the impact of young children on women's entrance into self-employment, and correlations were markedly stronger for entrance into professional self-employment. It appears that the work-family policies that support young mothers' paid employment are also good for their engagement in entrepreneurial activities, particularly in the professions. However, the attractiveness of dependent employment, as measured by union density and the size of the public sector, were negatively correlated with the impact of older children on the likelihood of self-employment, again more strongly for professional self-employment. This indicates that where dependent employment opportunities are greater and/or receive greater worker protections, mothers in professional occupations are more likely to remain in dependent employment. Similar to the effects of progressive work-family policies encouraging maternal self-employment, we found that where cultural attitudes regarding gender roles are more egalitarian, the effects of children on self-employment entry are more positive. Thus, cultural attitudes in favor of maternal employment are not only correlated with dependent employment, but also with women's entrepreneurship, particularly in professional occupations.

We also considered the impact of having a self-employed spouse on women's propensity for self-employment participation. We found that in 11 of our 15 countries, self-employed spouses are powerful inducements for women to become self-employed, and most typically in non-professional occupations (8 countries). While we do not have detailed occupational pairings of spouses in the ECHP data, analyses of US data reveal that when women join spouses in self-employment as nonprofessionals, they most typically work as supports to their husband's businesses (Budig 2006a). While the effects of self-employed spouses on the respondent's likelihood of self-employment were strong in most countries, we considered whether any of the policy, institutional, or cultural attitude indicators might be correlated with differences in effects across countries. We found, similar to findings for the impact of children on self-employment, that effects of self-employed spouses are positively correlated with more generous work-family policies (parental leave and publicly funded childcare), as well as more gender egalitarian cultural attitudes. Again, policies and attitudes that support maternal employment broadly appear to support family businesses or coupled entrepreneurship.

While self-employment as a work-family balance strategy among non-professionals characterizes American women's engagement in entrepreneurship, in countries with more supportive work-family policies and worker protections, maternal self-employment in professional entrepreneurship is more commonly found. This points to positive spill-over effects of such policies on not simply women's employment generally, but on women's entrepreneurship as well.

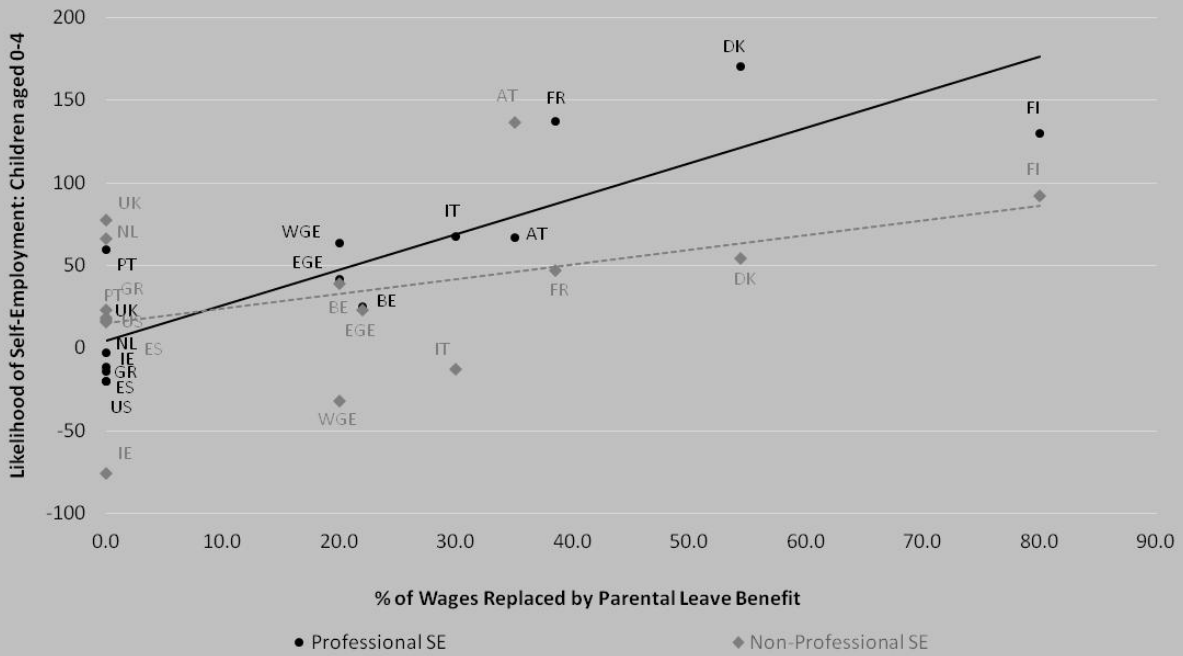


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**Figure 1. Correlation of the Effect of Preschoolers on Self-Employment & Parental Leave Benefit Level**  
 (Pearson's r: Professional SE = 0.86 , Non-professional SE = 0.42)



**Figure 2. Correlation of the Effect Preschoolers on Self Employment & Enrollment of 0 -2 Year Olds in Publicly Supported Childcare**  
 (Pearson's r : Professional SE = 0.65, Non-professional SE = 0.26)

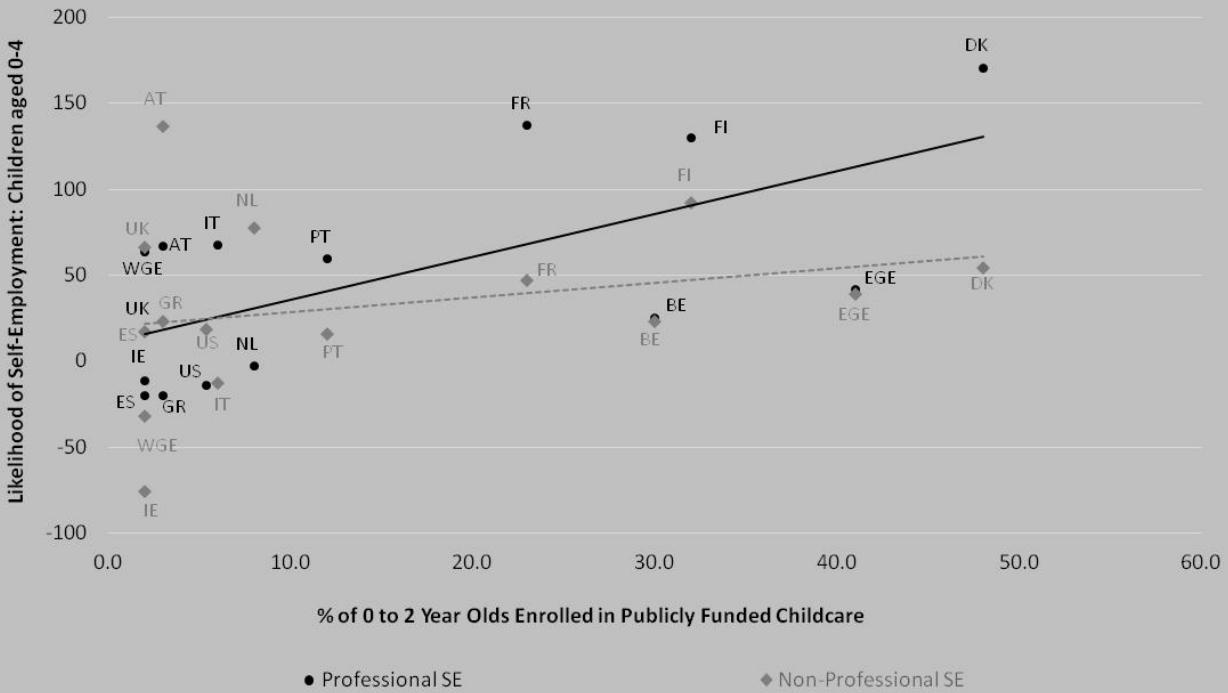


Figure 3. Correlation of Effect of Children Aged 10 plus on Professional versus Non-Professional Self-Employment & Union Density (Proportion of Workers Covered by Collective Bargaining)  
 (Pearson's r: Professional SE = -0.67, Non-professional SE = -0.15)

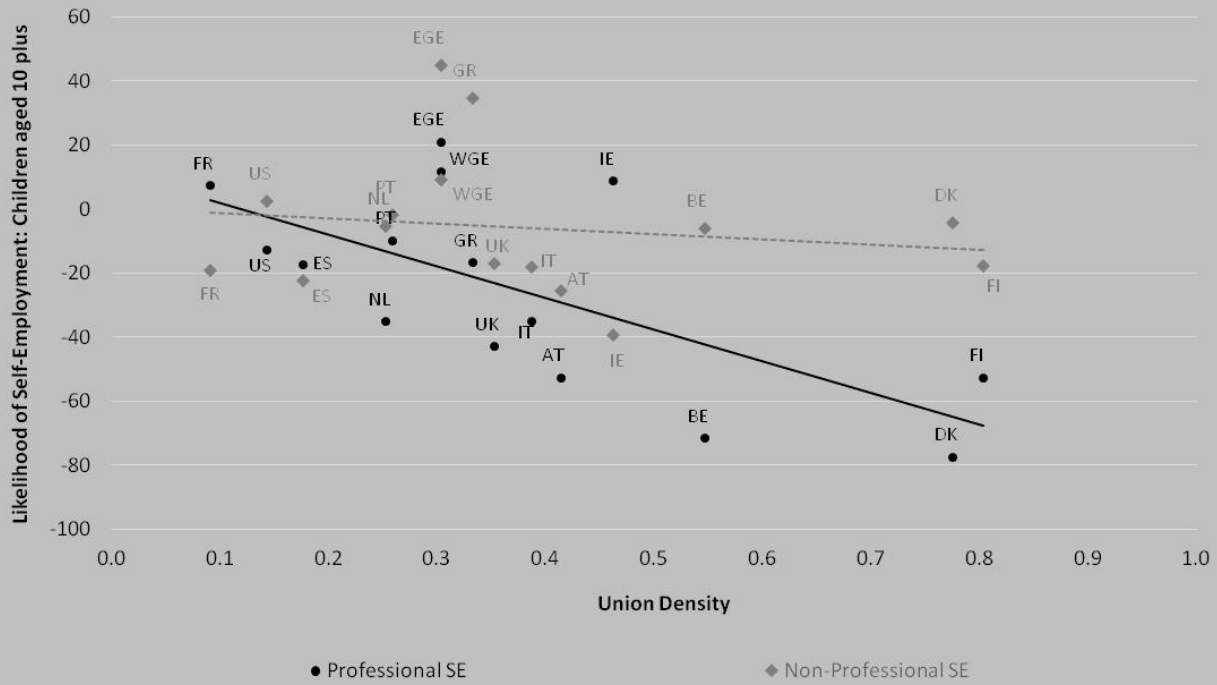
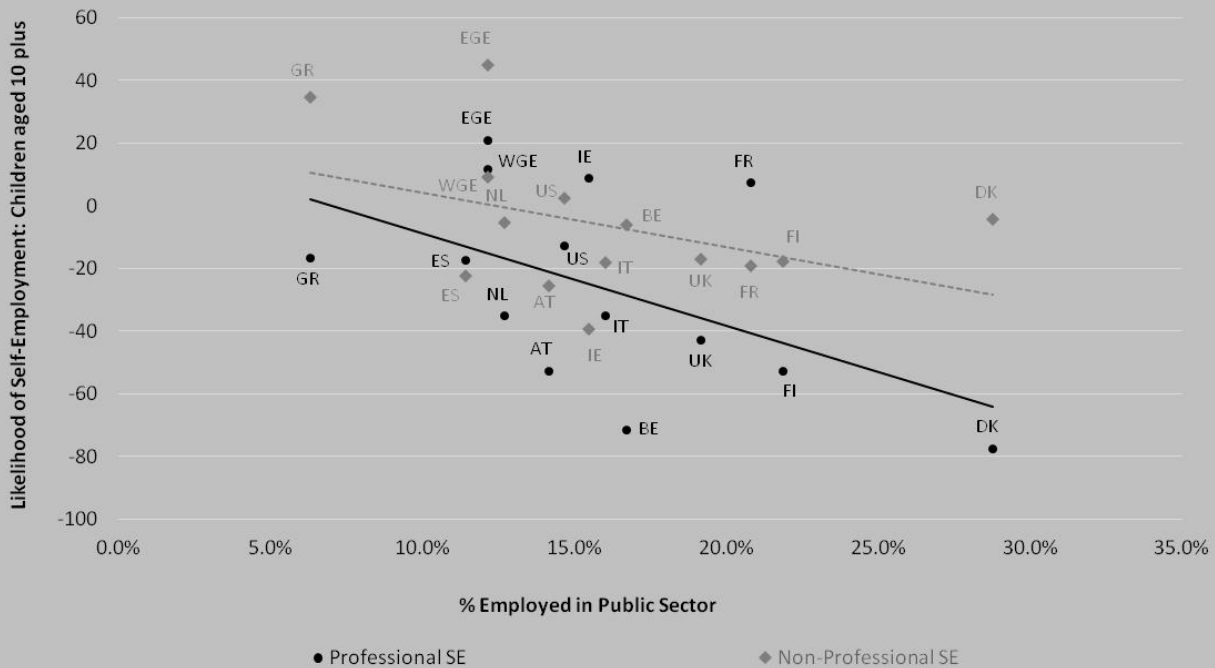
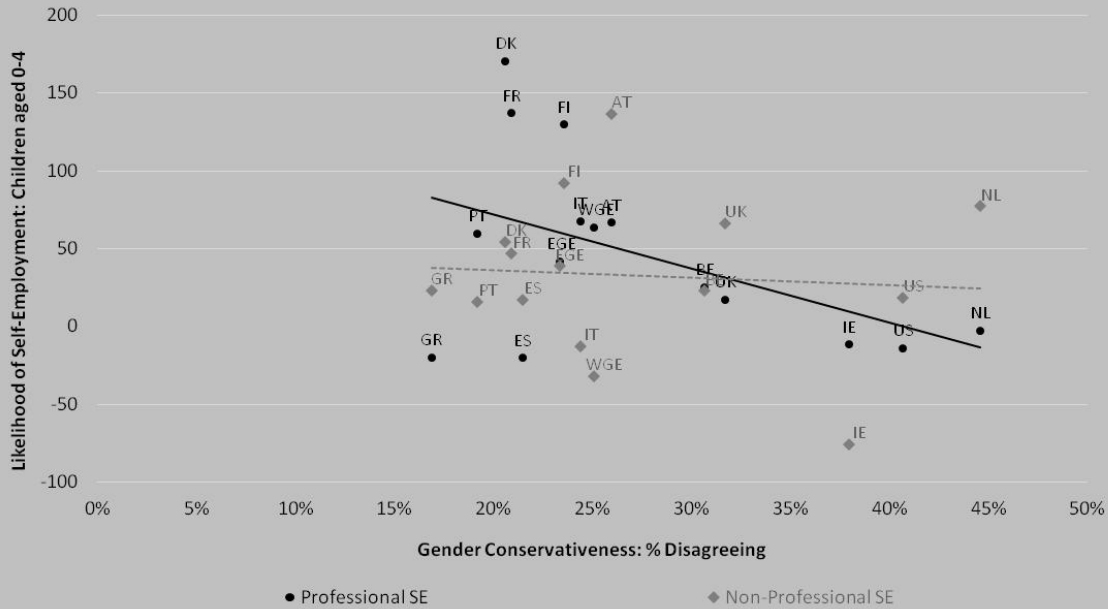


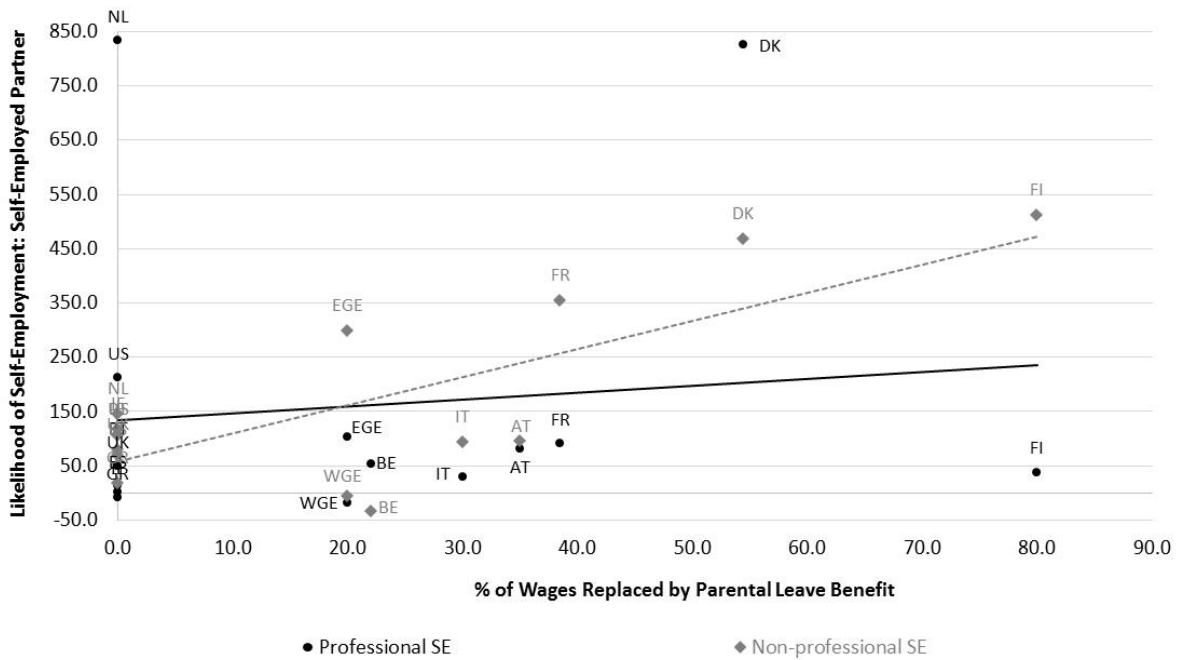
Figure 4. Correlation of Effect of Children aged 10 plus on Women's Self-Employment & Percent Employed in the Public Sector  
 (Pearson's r: Professional SE = -0.51, Non-professional SE = -0.41)



**Figure 5. Correlation of the Effect of Preschoolers on Self-Employment & % Disagreeing with Statement:**  
*"Having a job is the best way for a woman to be an independent person"*  
 (Pearson's r : Professional SE = -0.47 , Non-professional SE = -0.08)

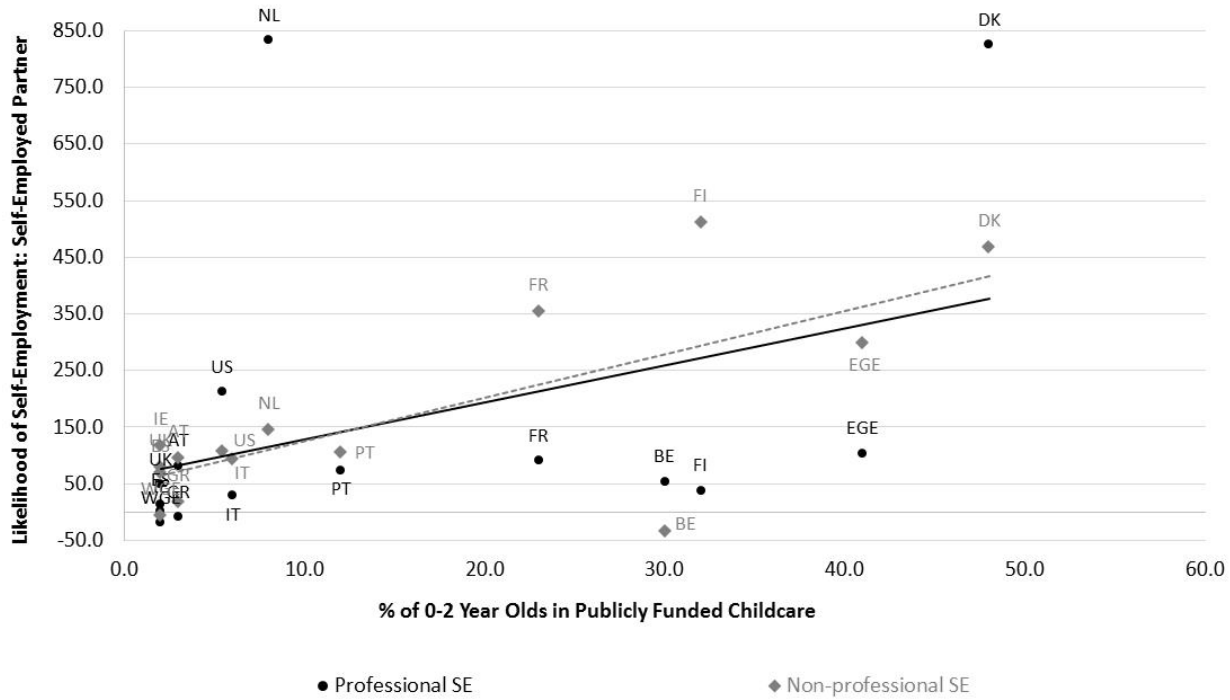


**Figure 6. Correlation of the Effect of Self-Employed Partner on Self-Employment & Parental Leave Benefit Level**  
 (Pearson's r : Professional SE = 0.11 , Non-professional SE = 0.75)



**Figure 7. Correlation of the Effect of Self-Employed Partner on Self Employment & Enrollment of 0-2's in Publicly Funded Childcare**

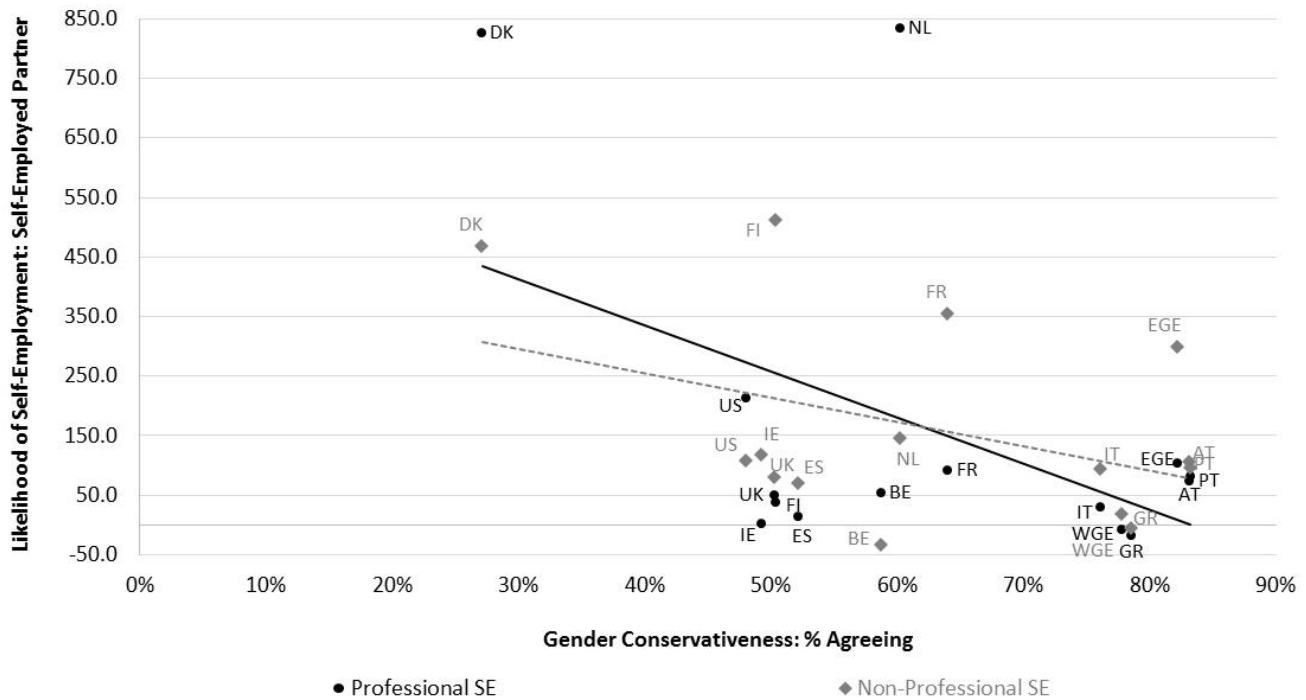
(Pearson's r: Professional SE = 0.37, Non-professional SE = 0.73)



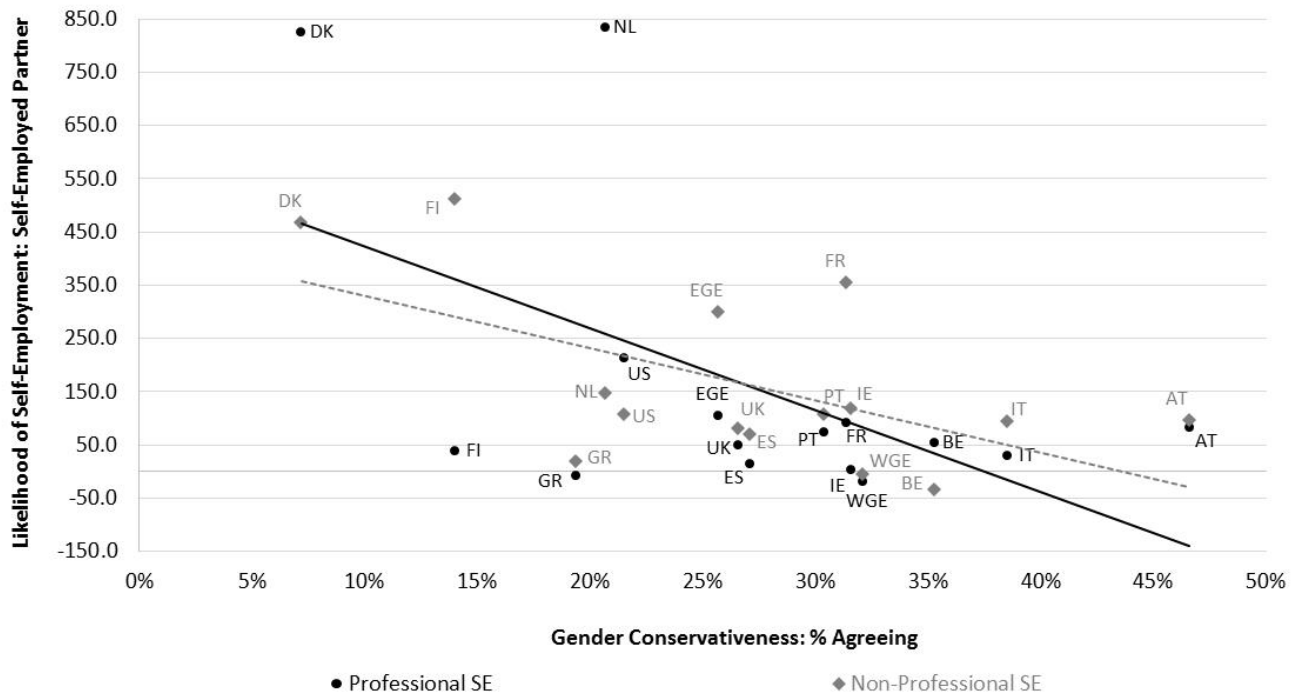
**Figure 8. Correlation of the Effect of Self-Employed Partner on Self-Employment & % Agreeing with Statement:**

*"A pre-school child is likely to suffer if his or her mother works"*

(Pearson's r: Professional SE = -0.47, Non-professional SE = -0.41)



**Figure 9. Correlation of the Effect of Self-Employed Partner on Self-Employment & % Agreeing with Statement:**  
*"When jobs are scarce, men have more right to a job than women"*  
 ( Pearson's r: Professional SE = -0.54, Non-professional SE = -0.58)



**Table 1. Descriptive Statistics for Self-Employment Status and Family Characteristics, by Country**

Country	Years	Full Sample	Regression Sample	% Partnered/ Married	% Parents	% Self-Emp.	% of SE w/SE Spouse/Par	% of SE who are Profess.
<b>Nordic Countries</b>								
Denmark	'94-'01	8,222	1,601	81.7	65.2	2.4	15.9	35.0
Finland	'96-'01	11,208	1,774	70.2	61.0	2.6	25.5	29.4
<b>Benelux Countries</b>								
Nether.	'94-'01	15,542	3,341	72.8	58.6	2.7	22.2	50.0
Belgium	'94-'01	8,710	1,742	73.3	68.7	3.2	24.0	23.6
France	'94-'01	18,876	3,466	74.4	69.9	1.6	39.7	41.1
<b>Mediterranean Countries</b>								
Greece	'94-'01	16,110	3,120	64.6	60.6	7.9	32.5	36.7
Italy	'94-'01	23,560	5,101	62.5	59.8	6.2	30.5	13.6
Portugal	'94-'01	16,573	3,203	62.9	63.9	7.3	0.0	20.9
Spain	'94-'01	23,893	4,621	59.4	55.1	5.6	15.8	37.2
<b>Germanic Countries</b>								
Austria	'95-'01	9,736	1,978	63.0	59.8	4.1	23.4	15.9
Germ.	'94-'01	17,196	3,986	67.6	60.7	3.3	37.3	37.0
<b>Anglo-Saxon Countries</b>								
US	'90-97	10,143	5,270	62.9	64.8	10.3	8.7	12.1
UK	'94-'01	14,028	3,049	65.1	61.6	4.7	12.9	46.9
Ireland	'94-'01	12,542	2,341	53.5	62.0	2.3	23.5	37.7



**Table 2. Percent Change in the Likelihood of Women's Self-Employment, by Country**

	# Child 0-4	# Child 5-9	# Child 10+	Self- Emp Spouse	Dep Emp Spouse	Other HH Income	Age	Med Educ	High Educ	Dep Emp	Hours	Tenure
<b>Nordic Countries</b>												
<b>DEN</b>	90.5% ***	-6.4%	-28.4% (+)	503.0% ***	83.0%	0.0%	-31.6% ***	-10.0%	93.0%	-93.0% ***	5.0% ***	-16.5% ***
<b>FIN</b>	91.8% ***	62.1% ***	-28.2% (+)	317.5% ***	41.5%	0.5% ***	-35.3% ***	26.1%	79.6%	-51.2% *	5.3% ***	-10.1% ***
<b>Benelux Countries</b>												
<b>NDL</b>	31.6% (+)	-23.0%	-19.9% (+)	374.0% ***	85.0% **	0.0%	-20.0% ***	-45.6% (+)	-46.2%	-92.3% ***	8.0% ***	-9.0% ***
<b>BEL</b>	36.0% (+)	34.0%	-23.8%	-22.8%	-26.6%	0.0% ***	-29.4% ***	103.2% *	268.0% ***	-92.4% ***	6.0% ***	-12.9% ***
<b>FRA</b>	68.0% **	70.0% **	-7.3%	274.0% ***	59.0%	-0.4% **	-21.0% ***	-29.1%	296.7% ***	-95.4% ***	6.0% ***	-20.9% ***
<b>Mediterranean Countries</b>												
<b>GRE</b>	11.8%	2.3%	15.6% (+)	-5.6%	2.0%	0.0%	-19.8% ***	8.4%	71.9% ***	-86.9% ***	4.7% ***	-3.7% **
<b>ITA</b>	4.6%	3.3%	-17.3% *	88.4% ***	-26.9% *	0.0%	-19.3% ***	83.7% ***	613.9% ***	-85.4% ***	4.9% ***	-8.0% ***
<b>POR</b>	21.9% (+)	9.3%	-7.0%	118.0% ***	-2.7%	-0.1% **	-15.5% ***	29.8%	197.6% ***	-89.2% ***	5.4% ***	-3.6% **
<b>SPA</b>	5.0%	7.5%	-16.5% *	41.3% *	-32.1% **	0.0% *	-22.0% ***	24.0%	148.0% ***	-92.0% ***	6.0% ***	-1.3%
<b>Germanic Countries</b>												
<b>AUS</b>	122.0% ***	24.7%	-30.9% **	115.9% **	45.9%	0.0% (+)	-39.4% ***	30.9%	553.0% ***	-94.5% ***	6.0% ***	-3.2%
<b>WGE</b>	23.1%	4.1%	10.0%	-6.0%	-35.2% (+)	0.0%	-34.9% ***	95.7% **	667.0% ***	-88.9% ***	5.6% ***	-19.6% ***
<b>EGE</b>	17.8%	4.0%	29.2%	135.4% *	-17.9%	-0.1%	-49.4% ***	##### **	##### **	-92.4% ***	5.4% ***	-8.2% *
<b>Anglo-Saxon Countries</b>												
<b>US</b>	12.1%	3.3%	-0.9%	126.4% ***	37.40% ***	0.0%	-5.3% ***	-1.4%	3.8%	-60.1% ***	2.4% ***	-26.7% ***
<b>UK</b>	38.8% **	13.4%	-28.2% **	52.1% (+)	-5.1%	0.2% ***	-25.5% ***	-11.1%	71.4% ***	-87.6% ***	6.7% ***	0.1%
<b>IRE</b>	-51.7% **	25.2%	-20.5% (+)	50.8%	101.4% *	0.1% ***	-52.7% ***	256.0% ***	##### **	-96.4% ***	7.6% ***	-20.5% ***

Notes: \*\*\* is p < .001, \*\* is p < .01, \* is p < .05, + is p < .10, one-tailed tests.

**Table 3. Effects of Numbers of Children, by Age Group, on Women's Hazard of Self-Employment for Professional and Nonprofessional Workers, by Country**

	Effect of Number of Children Aged 0-4 on Self-Employment				Effect of Number of Children Aged 5-9 on Self-Employment				Effect of Number of Children Aged 10+ on Self-Employment			
	Non-Professionals		Professionals		Non-Professionals		Professionals		Non-Professionals		Professionals	
<b>Nordic Countries</b>												
Denmark	54.5%	+	<b>170.4%</b>	**	11.8%		-48.5%		-4.4%		-77.5%	*
Finland	92.2%	**	<b>129.7%</b>	*	<b>74.6%</b>	*	31.8%		-17.7%		-52.6%	*
<b>Benelux and France</b>												
Netherlands	<b>77.4%</b>	**	-2.9%		11.0%		-48.4%	*	-5.4%		-35.1%	*
Belgium	23.1%		25.1%		<b>43.9%</b>	+	23.4%		-5.9%		-71.7%	+
France	46.7%		<b>137.0%</b>	*	<b>116.6%</b>	**	-2.9%		-19.0%		7.3%	
<b>Mediterranean Countries</b>												
Greece	23.3%		-20.0%		<b>21.4%</b>	+	-17.4%		<b>34.5%</b>	**	-16.7%	
Italy	-12.6%		<b>67.4%</b>	+	-0.8%		-12.6%		-18.2%	+	-35.0%	
Portugal	16.0%		<b>59.5%</b>	*	15.2%		-5.3%		-1.8%		-9.8%	
Spain	17.2%		-20.3%		-5.1%		12.8%		-22.3%	*	-17.5%	
<b>Germanic Countries</b>												
Austria	<b>136.6%</b>	***	66.7%		15.5%		31.0%		-25.6%	+	-52.6%	*
W. Germany	-31.7%		<b>63.8%</b>	+	13.5%		15.8%		9.0%		11.5%	
E. Germany	38.8%		41.9%		27.0%		17.2%		<b>44.9%</b>	+	21.0%	
<b>Anglo-Saxon Countries</b>												
UK	<b>66.3%</b>	*	17.3%		<b>45.6%</b>	*	-14.5%		-17.2%		-43.0%	**
Ireland	-75.5%	**	-11.7%		35.1%		6.2%		-39.3%	*	8.8%	
US	<b>18.7%</b>	*	-13.9%		7.5%		-12.3%		2.4%		-12.8%	

Notes: \*\*\* is  $p < .001$ , \*\* is  $p < .01$ , \* is  $p < .05$ , + is  $p < .10$ , one-tailed tests. Bolding indicates effects are significantly more positive by professional status, while italics indicate effects are significantly more negative by professional status.

**Table 4. Effects of Self-Employment Spouse on Women's Hazard of Self-Employment for Professional and Nonprofessional Workers, by Country**

	Effect of Self-Employment Spouse on Self-Employment	
	Non-Professionals	Professionals
<b>Nordic Countries</b>		
Denmark	466.7% *	<b>825.0%</b> *
Finland	<b>511.2%</b> ***	37.5%
<b>Benelux and France</b>		
Netherlands	145.5% +	<b>833.4%</b> ***
Belgium	-34.6%	54.1%
France	<b>353.2%</b> **	90.6%
<b>Mediterranean Countries</b>		
Greece	17.1%	-9.2%
Italy	<b>93.7%</b> ***	29.7%
Portugal	<b>106.1%</b> **	73.8% +
Spain	<b>69.2%</b> *	13.2%
<b>Germanic Countries</b>		
Austria	<b>95.4%</b> +	82.2%
W. Germany	-7.0%	-19.0%
E. Germany	<b>298.5%</b> *	103.3%
<b>Anglo-Saxon Countries</b>		
UK	<b>79.4%</b> +	49.4%
Ireland	117.5%	1.4%
US	106.3% ***	<b>211.8%</b> ***

Notes: \*\*\* is p <.001, \*\* is p<.01, \* is p<.05, + is p< .10, one-tailed tests. Bolding indicates effects are significantly more positive by professional status.