

## HOME-BASED BUSINESS: PROSPECTS FOR GROWTH IN AUSTRALIA

PETER STANDEN

Department of Management

Edith Cowan University

Australia

### ABSTRACT

Home-based businesses (HBBs) are a significant part of small business in Australia - a quarter of business operators employing less than twenty people are home-based. Media reports suggest rapid growth in HBBs due to factors such as downsizing and outsourcing in large organisations, high unemployment levels, the increasing participation of women in employment, the potential of new information and communications technology, and changing lifestyle expectations. This paper provides empirical analysis of the extent of this phenomenon, and examines the prospects for growth. Data from recent surveys by the Australian Bureau of Statistics are examined. Despite definitional problems, the data suggest that HBBs form a substantial part of the workforce but show no evidence of dramatic growth. To examine the prospects for such growth, the unique issues faced in a home location are examined. As well as practical advantages such as lower costs and more temporal flexibility, there are psycho-social factors that impact on business success. These have negative consequences when work and nonwork roles conflict, and positive ones when support is given by other household members. Additionally, the attitudes of governments, business and the community need to change for HBB uptake to increase significantly. Implications for policy makers are discussed.

### INTRODUCTION

Home-based businesses (HBBs) are a little studied but important part of the small business sector. In Australia, one quarter of business operators with less than twenty employees are based in the home (Trewin, 1995). Although not often acknowledged by policy makers, HBBs employ significant numbers of people and make substantial contributions to the economy. They are also important to the development of entrepreneurial culture and business innovation - in many ways the home is a natural place to start a business. Capital investment and operating costs are lower (an office can consume up to 30% of operating revenue), working hours are not constrained by the need to travel, and operators can more flexibly match business operations with family care, leisure or other commitments. In many cases the family provides help with the business. In addition, HBBs may be particularly important in rural or economically depressed areas where offices or factories are not easily accessible. They are also important to people underrepresented in economic activity through difficulty in

accessing funds for business premises. Many small businesses would not be viable if operated elsewhere, and HBB is highly relevant to policy aimed at stimulating economic activity.

Despite the importance of HBBs, the unique issues they face are not often acknowledged in either government policy or academic writing. In Australia recent media reports suggest that HBBs represent a revolutionary change to economic activity, "a huge social transition that has gathered pace in the past few years, changing the way Australians work and play - even the design of the houses they live in ... bringing a host of opportunities for business, government and the community" (Gome, 1996). However, a recent report by the Australian Government's Consultative Group on Micro Businesses (CGMB, 1996) does not mention HBB.

There are many reasons to expect growth in HBBs (Gome 1996). Rapid advances in information and communications technology make new forms of home business possible. The increase of women in the workforce fosters business types that combine more flexibly with child care. The low cost of HBB startup is attractive to the growing number of people displaced from the workforce through downsizing, and to women who find access to finance difficult due to biases in lending institutions. Finally, lifestyle expectations for both men and women are said to be changing towards a greater balance between work and family, and more people are disenchanted with the costs of living in congested urban areas for work reasons.

The academic literature on small business generally underplays its diversity. There is a pervasive concept of a standard 'small business' primarily defined by employee numbers. This image is increasingly challenged by studies of family business, micro business, self-employed entrepreneurs and home-based business, entities which may have very different strategies to those of other businesses. For example, many micro businesses are less interested in growth than stability and control (Baines & Wheelock, 1996). These alternate strategies stem from the cultural, social and psychological context in which the business sits, leading operators to differently structure time, effort and social relationships in pursuit of economic goals. HBBs are of particular interest in this context because the interconnection between economic activity and its wider context is more readily visible.

HBB is not, however, a new phenomena; prior to the industrial revolution virtually all work was home-based. In this century occupations such as clothing manufacture, craft work, clerical work, sales/marketing and consulting have often involved home-based self-employment. Many of these people have had little opportunity for employment other than in the home by virtue of the market position of their skills or their geographical location (eg, Beach 1985). Current trends suggest the possibility of a new form of HBB involving more professional or semi-professional workers, and different reasons for working at home (Gome, 1996). However, whether HBB will achieve rapid growth depends on resolution of some unique challenges. This paper contributes to the study of the wider context of small business by examining the factors that promote and inhibit its operation in the home.

## CONCEPTUALISING HBB

The concept of 'home based business' as a subset of small business is not well articulated in the literature. As might be expected when theoretically and ideologically loaded terms such as 'home' and 'work' are conjoined, a variety of perspectives emerge. Further, studies often analyse both HBBs and homeworking employees together. The gender and occupational status of the people studied also makes a great difference, as does the level of analysis. For example, one approach sees the household as a fundamental unit of economic activity, and places both market-directed activity and domestic production ('housework') as part of economic life (Owen, Rowe & Gritzmacher, 1992). The home can also be seen as a work site strongly shaped by women's involvement, with positive outcomes (Beach, 1993) or more commonly disadvantageous ones (Christensen, 1989). There is also a school of futuristic writing which sees the home returning to its pre-industrial role as the centre of life, this time through electronically-mediated work and socialising (Toffler, 1980). Finally, the home is seen as a natural place for the development of entrepreneurship, self-employment and experimentation with new business forms (Gome, 1996).

In this paper HBB is seen as a multifaceted phenomenon, with different business goals stemming particularly from the gender roles of participants and the external 'marketability' of the skills traded. However, although existing perspectives emphasise social and market influences on HBB, the diversity of the phenomenon is better captured by also acknowledging an individual-psychological level of analysis. Business motivations and experiences are based partly on the individual operator's personality, interests, psychological resources and skills, and on the subjective meaning assigned work and nonwork goals. The resolution *in the individual* of the different values derived from personal, family, gender, societal, and market roles creates a diversity of experiences amongst HBB operators.

Within this diversity are some common threads that justify treating HBB as a separate subset of small business; low capital and ongoing cost, better or different work/nonwork balance, and the impact of family as a social system. As the literature on HBBs is very small, these themes are discussed using research on the psycho-social context of homework generally, including both employees and business operators. Before doing so, we examine the phenomenon itself.

## THE EXTENT AND NATURE OF HOME-BASED BUSINESS IN AUSTRALIA

Estimates of the extent of HBB in Australia vary according to definitions used. A recent survey by the Australian Bureau of Statistics (ABS) found that one quarter of those who operate businesses with less than twenty employees were home-based (Trewin, 1995), giving a total of 300,800 persons or 3.7% of the workforce (there are likely to be very few HBBs with more than 20 employees). This estimate refers to people who spend more time working from home than elsewhere, thus excluding those such as tradespeople who operate from home but spend most of their work time away from home, as well as those for whom an HBB is an adjunct to working for another organisation.

A second ABS survey (McClennan, 1996) found that 26% of the workforce (2,149,000 persons) worked at home for some time during the survey week. While the published data do not show how many of these were business operators, it is likely that a substantial portion of these people operate a business; in this survey 63% of people who work more hours at home than elsewhere were operators. Unfortunately this figure counts people operating a business which is an incorporated company as 'employees' rather than operators for reasons to do with Australian law, and of course says nothing about the prevalence of operators who work less hours at home than elsewhere. American surveys have found that two thirds to three quarters of people working at home operate a business (Heck, 1991; Loker & Scannell, 1992).

The available data thus suggest that HBBs are a substantial part of the work of Australians, and are likely to make a significant contribution to the economy. Interestingly, however, recent growth of HBBs is modest. Longitudinal data for operators working more hours from home than elsewhere (excluding those in incorporated companies) show growth from 3.01% of the workforce in 1989 to 3.59% in 1992 and 3.67% in 1995 (McLennan, 1996).

How is this to be explained given the forces earlier described as fostering HBB? The slowdown in growth between 1992 and 1995 coincides with a recessionary period in Australia suggesting that, contrary to expectation, HBBs are not seen as an alternative by those displaced from more traditional employment. An alternate explanation is that movement from other forms of employment to HBB is approximately matched by movement out of HBB, possibly because the economic climate is also adverse to small business. Either way, HBB does not appear to constitute revolutionary change to employment practices.

The issue of women's participation in the workforce is also relevant here. Some authors have suggested HBBs are attractive to women for several reasons. First, they may be more attractive to women because they permit closer integration of family caring and economic roles (Beach, 1993). Second, compared to other forms of business they require lower overheads, and women face difficulties in being seen as credible business operators by lending institutions (Gome, 1996). Third, the independence of a business may be preferred over corporate environments which contain 'glass ceilings' and other disadvantages (Gome, 1994).

However, the available longitudinal data do not show great growth in the proportion of working women who are HBB operators, moving from 5.21% in 1989 to 5.68% in 1995 (note that, as above, the exact meaning of these figures requires knowledge of the drift to and from HBB and employment generally). The proportion of HBB operators in the male workforce has changed by a similar amount, from 1.51 to 2.13% (McClennan 1996). Thus, while HBBs are more attractive to women, the long term trend towards feminisation of the workforce has not impacted greatly on the popularity of HBBs with women, relative to men, in recent years.

### **Types of Operators**

The ABS data for businesses with less than 20 employees show that HBBs are a more likely to be female-run, part time and highly qualified compared to other small businesses (Table 1).

Table 1. Characteristics of HBB Operators (source: Trewin 1995)

	HBB	Small Business
Female	47%	34%
Age	similar	
Degree or diploma	32%	25%
Vocational qualification	28%	33%
Work less than 35hrs	44%	29%
Ethnicity	similar	

In keeping with American studies (Gurstein, 1991), gender differences exist. Women are less qualified, younger and much more likely to work shorter hours. Similar differences exist for non HBB small business operators. Compared to men in nonHBB small businesses, women in HBBs show greater differences than women in nonHBBs, except that the HBB women are closer in terms of qualifications (Table 2).

Table 2. Characteristics of male and female operators (source: Trewin 1995)

	HBB		nonHBB	
	Male	Female	Male	Female
Post secondary education	69%	50%	64%	44%
Over 50 years	29%	17%	25%	20%
Work <20 hours	16%	54%	7%	39%
Work >50 hours	30%	10%	36%	19%

Unpublished data from the McLennan (1996) study show that male HBB operators are most likely to be managers or professionals (46%) and tradespeople (29%), while females are most likely to be clerical workers (50%) and salespeople or 'personal service' workers (18%). Only 18% were managers or professionals. While 52% of women operators had dependants, only 30% of men did. Men were more likely to be married without children (43%, vs 35% for women), or to have no family in the household (15% vs 6%). Overall, 80% of operators had a marital partner, and 40% had children in the house.

### Business Operations and Strategy

Interestingly, the Trewin data show that the operations of HBBs and small businesses are generally not different in terms of age of the business, number of operators, training of operators, use of advisers or use of a business plan. Not surprisingly, HBBs were more likely to use personal funds than other small businesses. These findings contradict a perception that HBBs are less 'serious' than other small business, perhaps because they are more often female run and part-time (Gome, 1996): they are simply cheaper to start and operate, and more flexible.

Despite being operationally similar to other small businesses in many ways, HBBs often have different business strategies. A study of micro businesses in the UK found that

three quarters did not value growth, with priority given instead to personal and family security or to retaining control over working conditions or the business (Baines and Wheelock, 1996). Possibly, however, the newer breed of HBB operators who are highly qualified 'corporate refugees' or 'high tech' homeworkers may well have growth plans (Gome 1996). Unpublished data from the McLennan (1996) study show that male HBB operators cite as the main reason they began working at home "wanted office at home/no overheads/no rent" (33%) and "to open/operate a business" (27%). For females the main reason was more varied: "to open/operate a business" (31%), "children too young/preferred to look after children" (24%), "wanted office at home/no overheads/no rent" (13%) and "to help spouse" (12%). Although these data do not describe business strategy it appears likely that, as shown by other studies, HBBs involve a different balance between income and caring or lifestyle goals.

Although recent growth in HBBs has been far more modest than media reports suggest, the macro-level forces cited above are likely to maintain evolutionary development in the future; HBB is an option for people who would not have considered it in the past, and technology is rapidly expanding the types of work possible at home. However, the home environment presents many potential difficulties as a work site. Broadly speaking it may constrain the business, and the business may adversely impact on the home. Community, government and business attitudes towards work at home also present constraints. In light of the paucity of research on HBBs, the next section examines these issues using research on homework, which more often addresses employees than business operators, and research on work-family issues in non-home-based workers. Preliminary findings from semistructured interviews with a convenience sample of 25 professional or semi-professional operators and homeworkers illustrate some points.

## **IMPACTS OF THE HOME ENVIRONMENT**

How well the home supports a business depends on its physical and social environments. Two broad influences exist. First, there is typically a need to create physical and social boundaries to buffer work from the negative impacts of nonwork activity. Secondly, the home provides physical and social resources that positively assist an operator. Whether a business 'works' in the home depends on how these play out, and this is often a psychological issue involving subjective judgements. For example, an operator's *perception* of family support might be as relevant as an objective measure of support in terms of hours.

### **Role Conflict and Boundary Setting**

The homework literature suggests that work roles need to be spatially, temporally and mentally separated from domestic ones (Gurstein, 1991; Ahrentzen, 1990; Christensen, 1989). People take on different roles in each sphere (Goffman, 1959), and when roles conflict stress is likely. For example, the physical layout of the home must support the work role. This is not just a function of the equipment and space available or the ability to filter out noise and interruption. The physical 'stage' on which each role is played out also helps define work roles in contrast to nonwork ones (Gurstein, 1991). Operators interviewed clearly felt having a separate workspace was important to the psychological

feeling of being at work. There is evidence from studies of homeworkers that gender-role expectations create further problems; men may resent women mixing market work with their domestic 'duties', while women may resent men 'taking over' their territory for market work (Salomon and Salomon, 1984). One US study found that women with children prefer a separate workspace close to the domestic activity, while men with children prefer a space as far away as possible. However women homeworkers were less likely to have a separate workspace than men (Gurstein, 1991).

Boundaries also have a temporal quality. Flexible scheduling of work is seen by many operators as a primary advantage of homework; not commuting means work can fit better with family care, study or leisure, thus reducing role stress. Many interviewees found working when concentration and creativity are greatest was a significant benefit. However, temporal proximity has a downside: as the work is close, there is a temptation to overwork, a big issue for some interviewees and often reported in other studies (eg, Gurstein, 1991).

The psychological quality of the boundary between work and nonwork is a function of the meaning of work and nonwork activities. In a review of the work-family literature, Zedeck and Mosier (1990) find that many studies fail to discriminate between work as activity and the *meaning* what is sought from work, and why one form of work is preferred of work. Knowing over another, are important to capturing the quality of the work experience. Meaning will derive from different subidentities related to work, family, leisure and other spheres of life (Salomon and Salomon, 1984), and from the relationship with the physical environment (Ahrentzen, 1990). Some clues to the role of meaning are discussed below in relation to family ideology, but there is little research on how the broader set of influences combine. The interviewed operators often indicated that running a HBB has quite different meaning to other forms of work.

Boundary setting is also a function of personal autonomy. There is evidence that women can have less autonomy in the home, and that working at home can exacerbate this disadvantage, creating more stress (eg, Salomon and Salomon, 1984), although this was less evident in the professionals we interviewed.. In HBBs, autonomy derives from time pressures and spatial segregation as well as social expectations. As with the other variables, autonomy has a subjective dimension; for example work-family strain is crucially related to *perceptions* of control (Thomas and Ganster 1995).

Thus the boundary between work and nonwork has spatial, temporal and psychological dimensions. The work-family literature contains many models of the psychological *permeability* of this boundary (Zedeck and Mosier, 1990). Work and nonwork may spillover into each other, or they may be segmented. Problems in one may lead to compensation in the other. Success in one may require sacrifice in the other. How these possibilities pan out in HBB is an interesting question for future research.

The permeability of this boundary will have significant impacts on the success of a HBB. Research on office workers shows that work-family stress can create problems in both spheres: family conflict, depression, somatic complaints and even raised blood cholesterol levels (Thomas and Ganster, 1995), lower quality of family life and life

satisfaction (Higgins, Duxbury and Irving, 1992). Stress can impact on parent-child interactions, affecting child behaviour which in turn impacts work stress (Lewis and Cooper 1995). It is likely such problems can be exacerbated where work and family are coextensive, and there is evidence of both psychological and family problems amongst homeworking employees (Salomon & Salomon, 1984).

### **The Home as a Resource**

The homework literature highlights the negative possibilities of role conflict more than the positive possibilities of home and family supporting a business. However, the home as a place for work may have psychological as well as practical and financial benefits; many of our interviewees found the ability to personalise and customise their workspace gave work at home extra meaning (see also Ahrentzen, 1990). Family involvement in the business is even more likely to be of benefit. This support comes in several forms: ideological, emotional and practical help. Beach's (1993) research shows the family as an 'ideological filter' which influences perceptions of the role of work and family support. In families where HBBs exist for family-related needs, work and family are more intermeshed in time and space, regardless of the gender of the operator. In one study of rural US homeworkers, Beach found this intermingling aided the socialisation of children into work practices and values, and served to reinforce an ideology which valued family over individualism. Beach also found less gender specialisation in these households, with husbands helping in both market and domestic work.

Studies of stress in organisations have also shown an impact of family support (Kaufman & Beehr 1985), particularly on life satisfaction and general well-being (Adams, King & King 1995), although few researchers differentiate emotional from instrumental support. Both ideological and emotional supports from the family are likely to be stronger in HBBs than in office workers, and even stronger still in family businesses based in the home.

Practical help is also often important to a HBB. Interviewees described how family members regularly answered the phone and provided computer support, as well as performing household tasks to enable the business to survive. Kanter (1977) attributes an 'absorptive' quality to work in the home; it draws in the activities and loyalties of other household members as well as those of the operator. Children are often equally drawn in, learning the nature and value of work in the process (Beach 1993). The more family ideology involves balancing work with family, the more work absorbs family life emotionally and practically.

Beyond its ideological, emotional and instrumental roles, the family impacts on HBBs in the way it functions. One classification of families used in the homework literature (Kantor & Lehr, 1975; Owen, Rowe & Gritzmacher 1992) describes three broad 'paradigms' of functioning. Closed families seek to maintain the status quo, to preserve "stability through tradition" (Constantine, 1986). Random families revel in variety and change, and are more individualistic, seeking "variety through innovation". An open family seeks a mix between continuity and innovation, and between group and individual action. Family paradigms are likely to create different approaches to business strategy

and work/family balance.

## **COMMUNITY AND BUSINESS COMMUNITY ISSUES**

### **Home-Community Boundary Setting**

The home in Western societies serves as a buffer from external pressures and a space which individuals can arrange to symbolise and reinforce their identity. The literature shows that employees working at home experience a diminishment of its buffering and identity-creation functions (Ahrentzen, 1990), turning `homeworkers' into `officelivers' in Gurstein's (1991) words. This may be more so for those whose domestic obligations already make the home a work site, and who may find escaping *from* the home more conducive to psychological well-being than escaping *to* it. In the words of a female interviewee, "I am always at work". The increase in HBBs that transact electronically might exacerbate this trend, although the possibility of electronic socialising might also offset it.

### **Community Attitudes Towards HBBs**

The literature suggests that the community does not often recognise the value of homework to the individual, family or economy. In Australia local council rules framed before the era of computer-based work create many difficulties (Gome 1994). In some areas it is illegal to use more than one room for work, or to employ someone at home without a permit. Councils have difficulties understanding that there are forms of homework which do not create noise or disruption.

HBBs are widely seen less as a legitimate form of economic activity than as glorified hobbies or a minor form of household income supplementation, in contrast to the picture emerging from the ABS data cited above. In part this is because HBBs don't have the `role trappings' of `normal' work - a `proper' office, a secretary, a boss, employees or colleagues (Gurstein 1991, Ahrentzen 1990, Christensen 1988). There are also negatives attached to image of HBB as a largely female, part-time or `casual' activity. These images involve a misunderstanding of the goals of many HBBs (Beach 1993).

Some of our female interviewees described how work at home was not perceived as real work. One found that schools and people in the local community assumed that working at home was as interruptable as other home activities. Negative attitudes extend to business institutions; banks are reported to refuse loans and give poorer service to HBBs (Gome, 1994), and insurance companies make it difficult to cover business equipment.

## **CONCLUSION**

While the home has many attractions compared to other business premises, it also brings many challenges. The Australian evidence suggests that HBBs are not undergoing revolutionary growth, and are not attracting women from other forms of

employment proportionally more than men. The literature and the early results of an interview study suggest that a HBB operator may need to resolve issues arising from the psycho-social nature of the home environment, as well as prejudice from the wider community. While the home also provides unique supports, it may be that HBBs are not growing in popularity because of real or perceived problems arising from mixing work and homelife.

## **Policy Implications**

The Australian Government's Micro Business Consultative Group describes such businesses as "an essential ingredient in Australian society in general", and particularly so in rural communities. They provide access to income for some who are otherwise restricted, support the living standards of families, foster development of entrepreneurial and business skills amongst those leaving or unable to enter the workforce, and promote self-dependence. They are also said to contribute more to local communities, as a percentage of turnover, than large businesses (MBCG, 1996). These benefits also apply to HBBs, along with low capital and operating cost, more flexibility in working hours, better integration with family care and other nonwork activities, and the possibility of instrumental and social support from the family.

Despite their role, little public knowledge exists concerning the issues faced when operating a business from home. Importantly, these cannot be understood from an economic framework where business rationality is based solely in the market. The social context of a business and the psychological motivations and resources of its operators are strong determinants of business strategy and success. Policy makers need to expand their conceptual models beyond vague allusions to 'psychic', 'social' or 'family' factors.

The success of HBBs is tied to other policy areas besides small business. Government supports for the family, particularly access to childcare for both ongoing and short-term needs are clearly important. Taxation policy has been suggested as a possible source of support to HBBs, in view of the critical nature of childcare (Heck, Saltford, Rowe & Owen 1992). HBBs also have a lower drain on public infrastructure. Finally, provision of affordable digital telecommunications to residential areas, particularly outside the CBD, could make new types of HBB viable.

Business advisory services need to know that HBBs can be motivated by atypical business goals, though the operators are generally just as serious and skilled as other small business people. Such services could usefully offer advice on integrating a business with the home environment, including matching it to the family 'paradigm'. There is also a role for education. The business community needs to see that 'home' does not imply 'amateur', and that the historical separation between work and family is less relevant to today's workforce.

Home based business forms a significant part of small business activity, but does not appear to be growing quickly in Australia. The data and literature cited in this paper suggest that this is an undervalued segment of the economy which will not fulfil its

potential until there is wider understanding of the interconnectedness of 'life' and 'livelihood'.

## REFERENCES

Adams, G. A., King, L. A. and King, D. W. (1995) Relationships of job and family involvement, family social support, and work-family conflict with job and life satisfaction. *Journal of Applied Psychology*, 81(4), 411-420.

Ahrentzen, S. B. (1990) Managing conflict by managing boundaries: How professional homeworkers cope with multiple roles at home. *Environment and Behaviour*, 22(6), 723-752.

Baines, S. & Wheelock, J. (1996) Micro business owner-managers in social context: Household, family and growth or non-growth. Paper presented to the 18th ISBA National Conference, Paisley, Scotland, November. Reviewed by R. Rutherford, *International Small Business Journal*, 14(2), 72-74.

Beach, B. (1993) Family support in home-based family business. *Family Business Review*, 6(4), 371-379.

Christensen (1989) Home-based clerical work: No simple truth, no single reality. In E. Boris and C R Daniels (Eds) *Homework: Historical and Contemporary Perspectives on paid Labor at Home*. Urbana: University of Illinois Press.

Constantine, L. L. (1986) *Family Paradigms: The Practice of Theory in Family Therapy*. NY: Guilford.

Goffman, E. (1959) *The Presentation of Self in Everyday Life*. NY: Anchor Doubleday.

Gome, A. (1994) The perils of running a business from home. *Business Review Weekly*, 6/6.

Gome, A. (1996) The home-based business comes of age. *Business Review Weekly*, 22/1/96.

Gurstein, P. (1991) Working at home: Emerging scenarios. *The Journal of Architecture and Planning Research*, 8(2), 164-180.

Heck, R. K. Z. (1991) Employment location choices: Factors associated with the likelihood of homebased employment. *Lifestyles: Family and Economic Issues*, 12, 217-233.

Heck, R. K. Z., Saltford, N. C., Rowe, B. and Owen, A. J. (1992) The utilization of child care by households engaged in home-based employment. *Journal of Family and Economic Issues*, 13(2), 213-235.

- Higgins, C. A., Duxbury, L. E. and Irving, R. H. (1992) Work-family conflict in the dual-career family. *Organizational Behaviour and Human Decision Processes*, 5, 51-75.
- Kanter, R. (1977) *Work and Family in the United States: A Critical Review and Agenda for Research and Policy*. NY: Russell Sage Foundation.
- Kantor & Lehr (1975) *Inside the Family: Toward a Theory of Family Process*. NY: Harper.
- Kaufman, G. M. and Beehr, T. A. (1985) Interactions between job stressors and social support: Some counterintuitive results. *Journal of Applied Psychology*, 71, 522-526.
- Lewis, S. and Cooper, C. L. (1995) Balancing the work/home interface: A European perspective. *Human Resource Management Review*, 5(4), 289-305.
- Loker, S. and Scannell, E. (1992) Characteristics and practices of home-based workers. *Journal of Family and Economic Issues*, 13(2), 173-186.
- MBCG (1998) *Under the Microscope: Micro Business in Australia*. Report to the Australian Government of the Micro Business Consultative Group.
- McLennan, W. (1996) *Persons Employed at Home, Australia September 1995*. Australian Bureau of Statistics Catalogue No. 6275.0. Canberra: Aust. Govt. Publishing Service.
- Owen, A. J., Rowe, B. R. and Gritzmacher, J. E. (1992) Building family functioning scales into the study of at-home income generation. *Journal of Family and Economic Issues*, 13(3), 299-313.
- Salomon, I. and Salomon, M. (1984) Telecommuting: The employee's perspective. *Technological and Social Change*, 25, 15-28.
- Thomas, L. T. and Ganster, D. C. (1995) Impact of family-supportive work variables on work-family conflict and strain. *Journal of Applied Psychology*, 80(1), 6-15.
- Toffler, A. (1980) *The Third Wave*. NY: William Morrow and Co.
- Trewin, D. (1995) *Characteristics of Small Business, Australia 1995*. Australian Bureau of Statistics Catalogue No. 8127.0. Canberra: Australian Government Publishing Service.
- Zedeck, S. and Mosier, L. (1990) Work in family and employing organizations. *American Psychologist*, 45, 240-251.