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A Qualitative Study of Stress in Individuals Self-Employed in Solo Businesses

Irvin Sam Schonfeld
The City College and the Graduate Center of the City University of New York

Joseph J. Mazzola
Roosevelt University

This qualitative study involved 54 individuals who were self-employed in a variety of solo businesses. All participants were administered a semistructured interview that inquired into various aspects of their work experience with the data subject to reliability and validity checks. The study identified stressful incidents, coping strategies, and emotional strains arising from those stressful incidents. Uncertainty about income was a common background stressor. Recent specific stressors included dramatic slowdowns in business, reputational threat, betrayal, unreasonable customers, and medical problems. Commonly occurring strains included apprehension/anxiety, frustration, anger, and sadness/depression. The self-employed used problem-focused coping much more often than emotion-focused coping. We also identified a third kind of coping that we labeled humanitarian coping. A number of questions/hypotheses for future research emerged, including identifying (a) a tipping point bearing on when the psychological benefits of self-employment (e.g., autonomy) are overtaken by business losses outside the individual's control and (b) the coping strategies that are most useful in managing work-related stressors.

Keywords: coping, job insecurity, occupational stress, qualitative research, self-employment

Self-employed entrepreneurs have largely been missing from research in occupational health psychology (OHP; Stephan & Roesler, 2010). Eden (1973) once called the self-employed "the invisible men" in research on the psychology of work (this being an era when the self-employed were principally male). One reason why the self-employed have been understudied is that most research on work, stress, and health has required access to organizations employing large numbers of workers. Eden observed that researchers concerned with the psychology of work tend to treat work-related factors as organizational variables. Moreover, there has been a tendency among researchers to regard such workplaces as impersonally organized and to view that impersonality negatively (also see Pearlin & Schooler, 1978; Schonfeld, 1990). A corollary of this idea is that self-employment, without the encumbrances of organizational constraints and demands for conformity, is better.

Self-employment has become a major source of work for many individuals (Hipple, 2004, 2010). In 2009, approximately 11% of U.S. workers, or about 15.3 million people, were self-employed (Hipple, 2010). In 2012, in the countries that make up the European Union, the self-employed accounted for 15.2% of the workforce, almost 33 million people (Teichgraber, 2013), whereas in Canada, the self-employed made up roughly 15.1% of the workforce (2,688,500 individuals; Statistics Canada, 2014). These relatively high proportions may be at least partially attributable to the increase in outsourcing and freelance work in recent years. The choice has become so common that *The New York Times* recently underlined both the freedom and uncertainty self-employed individuals encounter (Swarns, 2014). Historically, during downturns in the economy, labor markets tighten, and like the organizationally employed, the self-employed also tend to be adversely affected. The self-employed are also affected by a countercyclical effect in downturns; many organizationally employed individuals who lose their jobs or are involuntarily moved from full- to part-time positions then pursue self-employment, thus further tightening competition for work (Cichocki, 2012; Hipple, 2010; Mandelman, & Montes Rojas, 2007). Although some individuals become self-employed out of necessity (e.g., job loss), others come to self-employment for other reasons (e.g., opportunity; hating the idea of having a boss). Research on the self-employed in Finland suggests that, compared with "opportunity entrepreneurs," "necessity entrepreneurs" are less satisfied with self-employment (Kautonen & Palmroos, 2010), which could be related to increased stress, although there has not been extensive research comparing these two types of self-employed individuals.

Stressors can give rise to psychological, physical, and behavioral strains. These strains can be lessened or prevented if the individual has the opportunity to effectively cope with the precipitating stressors (e.g., Cooper, Dewe, & O'Driscoll, 2001; Lazarus & Folkman, 1984). Given the distinctive nature of this understudied but sizable segment of the working population, the main goal

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Irvin Sam Schonfeld, Department of Psychology, The City College and the Graduate Center of the City University of New York; Joseph J. Mazzola, Department of Psychology, Roosevelt University.

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Correspondence concerning this article should be addressed to Irvin Sam Schonfeld, Department of Psychology, The City College of the City University of New York, 160 Convent Avenue, NAC 7/201, New York, NY 10031. E-mail: ischonfeld@ccny.cuny.edu

of the current study was to investigate how the stress process in the self-employed plays out with a special focus on identifying stressors, strains, and coping strategies. With the paucity of stress research in these workers, we believe that a helpful way to accomplish our goal would be to take an open-ended, qualitative approach (e.g., Hashizume, 2010).

Stressors and Personality Factors

Research indicates that self-employed individuals experience higher levels of job satisfaction than do individuals whose jobs are organizationally dependent (Lange, 2012; Kautonen & Palmroos, 2010; Prottas & Thompson, 2006; Thompson, Kopelman, & Schriesheim, 1992), although the self-employed, on average, earn less (Åstebro, Chen, & Thompson, 2008). Both work-related stressors and the personality of the job incumbent are thought to affect health outcomes (Cooper & Marshall, 1976), and by extension job satisfaction. Two rival sets of explanations account for this higher satisfaction: one concerning job characteristics and the other personality. A job-characteristics perspective holds that the greater autonomy (Karasek, 1979; Karasek & Theorell, 1990) self-employment affords explains the higher levels of satisfaction and lower levels of psychological distress. Karasek's demand–control model, although widely studied, has to our knowledge been exclusively applied to the organizationally employed (e.g., Kivimäki, Elovainio, Vahtera, & Ferrie, 2003; Stansfeld, Fuhrer, Shipley, & Marmot, 1999). There is evidence that in general self-employed workers enjoy greater autonomy than the organizationally employed (Prottas & Thompson, 2006). In addition, evidence suggests that the nature of jobs influences dimensions of personality, particularly with reference to self-direction and mastery (e.g., Kohn & Schooler, 1982; also see Bradley, 2010 and Karasek & Theorell, 1990), a requirement of self-employment.

A personality-based explanation regards job satisfaction as resulting from how self-employment is suited to the personality of the individual (Lange, 2012), an idea that echoes the person–environment fit model (Caplan, Cobb, French, Harrison, & Pinneau, 1975). For example, necessity entrepreneurs (e.g., they lost organization-dependent jobs in a recession and became self-employed to continue to earn a living) in comparison with opportunity entrepreneurs may not find that self-employment "fits" their personalities. Personality factors such as positive affectivity, need achievement, and low risk aversion may draw individuals to self-employment (opportunity entrepreneurs) as well as possibly influence job satisfaction, although other mechanisms could link personality to job satisfaction (Bruk-Lee, Khoury, Nixon, Goh, & Spector, 2009). The personality trait of optimism and depressive symptoms (low levels) were associated with job satisfaction in the European Social Survey (ESS), a study that involved more than 10,000 workers in 17 countries; these traits, however, did not explain the relation of self-employment to job satisfaction (Lange, 2012). Consistent with the demand–control model, which we view as reflective of the job-characteristics perspective, job-related autonomy and independent decision-making mediated the relation of self-employment to job satisfaction in the ESS study. Nevertheless, personality has a role to play. For example, creativity is an element of an entrepreneurial personality (Ahmetoglu, Leutner, & Chamorro-Premuzic, 2011; Almeida, Ahmetoglu, & Chamorro-Premuzic, 2014). Participants in the current study include solo entrepreneurs in creative fields (designers, writers, etc.).

The self-employed can be thought of as comprising two groups. In one, the self-employed person is the owner of a business—usually a small business—that he or she manages, and pays wages to employees. In the other, the self-employed person works in an independent, one-person operation, although research on the self-employed has often lumped the two groups together (e.g., Eden, 1975; Kautonen & Palmroos, 2010; Prottas & Thompson, 2006; Stephan & Roesler, 2010; Thompson et al., 1992). In their Finnish sample, Kautonen and Palmroos (2010) found that slightly more than half the self-employed did not employ others; about 20% employed one person; the remainder ran businesses that had between two and nine employees. There has probably been more research on the self-employed who employ others (e.g., Buttner, 1992) than on lone entrepreneurs, the subject of the current study. Given factors described above, for example, lower incomes and recent economic conditions that further dampened earnings, we expect work-related stress experiences to affect the self-employed in unique ways.

Stressors and Support

Although self-employment has been largely studied by economists (e.g., Cichocki, 2012; Lange, 2012), the stressors exerting psychological effects on the self-employed are not well understood. Self-employment is indeed associated with stressors. There is evidence that in emerging markets self-employment is characterized by its "precariousness" (Mandelman, & Montes Rojas, 2007). Thus, one potential stressor is economic insecurity, which can lead to a variety of strains (Ferrie et al., 2001). An economic downturn that drives the organizationally employed into self-employment amplifies economic insecurity among those whose self-employment antedated the downturn (Hipple, 2010). Because research on the psychological effects of stressors on the self-employed was largely conducted before the recent downturn (e.g., Prottas & Thompson, 2006), the research likely paints a rosier picture of what it is like to be self-employed. Although research on the impact of job insecurity specifically on the self-employed has been rare, high-quality, longitudinal studies on the organizationally employed indicate that job insecurity has a baleful effect on mental (e.g., Marchand, Demers, & Durand, 2005; Rugulies, Bültmann, Aust, & Burr, 2006; Wang, 2004) and cardiovascular health (e.g., Vahtera et al., 2004; Virtanen et al., 2013).

Research on job stress has demonstrated the importance of coworker and supervisor support in coping with these stressors (House, Landis, & Umberson, 1988; Luchman & González-Morales, 2013). Among the self-employed in lone enterprises, the concept of coworker and supervisor support is problematic, although research has examined the impact of support from family and friends (Schonfeld, 2001), which may be a major source of support to the lone, self-employed individual. In the absence of, or as a supplement to, supportive others, individual coping efforts can play role in the stress process. Additionally, given both the demands of self-employment and the personality characteristics of the self-employed (Bruk-Lee et al., 2009), it may also be anticipated that more active, problem-focused coping will predominate emotion-focused coping (Carver & Connor-Smith, 2010; Lazarus & Folkman, 1984).

The Goals of the Study

Because not much is known about the stressors affecting the self-employed and how the self-employed cope with work-related stressors, we conducted a qualitative study aimed at identifying stressors, as well as strategies they use to cope with stressors. Kidd, Scharf, and Veazie (1996) reasoned that "qualitative methods are preferred to quantitative methods when there is little information known about a phenomenon, the applicability of what is known has not been examined, or when there is reason to doubt the accepted knowledge about a given phenomenon" (p. 225). Schonfeld and Mazzola (2012) advanced the view that qualitative research provides a means to discover stressors and coping strategies heretofore overlooked by researchers or not sufficiently emphasized. Qualitative research provides rich descriptions of the conditions of peoples' lives and generates unanticipated insights into those lives (Braun & Clarke, 2006; Schonfeld & Mazzola, 2012). With the above advantages in mind, this study focused on the self-employed in the context of the recent economic downturn, mainly to identify the reasons the self-employed liked their jobs, the work-related stressors they encountered, the emotional strains the stressors provoked, the ways in which they managed or coped with work-related stressors, and the ways in which others sometimes helped manage the stressors.

Although the study is exploratory, like much of qualitative research, we anticipated four general patterns of responses based on either the empirical and theoretical literature previously described or our understanding of certain types of work (e.g., the applied arts). We did not treat these expectations as hypotheses to be tested, as is the practice in the quantitative literature, but as patterns for which to be on alert. Because the study is qualitative, we did not conduct "tests" of these patterns/expectations in the statistical sense. Instead, we viewed the extent to which the data were consistent with the expectations as reflecting on the data's validity. We enumerate the expected patterns.

1. Based on our understanding of the work of people in the arts (Ahmetoglu et al., 2011; Drevdahl & Cattell, 1958), and that artists, designers, writers, and so forth would be enrolled in the study, we anticipated that common reasons why the self-employed would like their jobs would include the creativity and intelligence the jobs required.

2. Given the earlier-mentioned difference between opportunity and necessity entrepreneurs (Kautonen & Palmroos, 2010; P-E fit), we expected that compared with individuals who became self-employed out of the necessity of responding to the downturn in the economy that began around 2008, individuals who were steadily self-employed (that is self-employed before the downturn began) would express greater value for the autonomy self-employment provides.

3. Because the study would take place during an economic downturn, we anticipated that stressors would commonly center on business loss, some of which would show up in the lack of health insurance.

4. In view of the earlier-mentioned job characteristics perspective (Karasek & Theorell, 1990; Kohn & Schooler, 1982) that underlines self-direction and mastery, the enterprising nature of self-employment, and the autonomy self-employment affords, we expected problem-focused coping strategies would be considerably more prevalent than emotion-focused strategies.

These expected patterns serve as a check on the validity of the data and not as an attempt at strong inference (Platt, 1964). The main purpose of this study was twofold. First, we wanted to identify overall themes regarding the stressors, strains, and coping strategies that emerged from the participants' descriptions of their work lives. These results will facilitate general comparisons with the organizationally employed. Second, we wanted to generate hypotheses for future research (Glaser & Strauss, 1967) on work-related stress in the self-employed. The backdrop of this study is the macrolevel context of the wider economic conditions that helped drive the experience of the self-employed.

Method

Participants

The sample comprised 54 self-employed individuals, representing more than 50 different occupations, and leading us to believe that a saturation point had been reached (Glaser & Strauss, 1967). We recruited self-employed tradespeople we met in the course of our daily lives (e.g., an individual who was recommended to one of us for contract work) and self-employed professionals we knew. The first author also visited New York City coffee shops (which solo artists, writers, etc. commonly frequent), and asked self-identified, self-employed individuals if they would consent to be interviewed. All participants were self-employed in solo businesses, and had no employees but themselves, with one exception. One of the two attorneys we interviewed had a part-time secretary; this attorney was included in the sample because we thought it important to include representatives of the legal profession. The sample also included a self-employed hair stylist who worked in such close proximity to two other people in the same line of work that, at least superficially, it appeared as if the individual had employees (but actually just rented space to two independent hair stylists). Table 1 contains a complete list of occupations.

The mean age of the sample was 48.8 (SD = 14.3, range 24 to 87), 11 (20%) participants were Nonwhite, and 16 were women (29.6%). This demographic profile is consistent with research that shows the self-employed in the United States are predominantly White and male (Hipple, 2010). In this sample, a greater proportion of women (8/16–50%) than men (9/38–23.68%) held "creative" jobs (e.g., writer), as was the case for Nonwhites (6/9–66.6%) in comparison with Whites (11/45–24.4%). All participants except one (a photographer who could not earn enough in that line of work) were theoretically full-time, although for many business was poor and they did not have the hours. The businesses principally operated in New York City, but participants also ran solo businesses in suburban New Jersey, Tulsa, Chicago, Tampa, Louisville, Grand Rapids, Los Angeles, Knoxville, Greenfield, Massachusetts, New Hampshire, Spartanburg, Cleveland, and Rochester, NY.

Table 1
Alphabetical List of Participants' Occupations

Artist and writer
Attorneys (2)
Back office work
Builder of barns
Builds hardware such as hinges into cabinets
Business management services like scheduling, software selection
Buyer/seller of college textbooks (freelance)
Chiropractor
Cleans dog waste, etc. from yards
Clinical psychologist
Color print management specialist
Computer consultant
Computer programmer
Computer servicer
Computer technician
Financial advisor
Furniture designer/builder, furniture studio owner.
Game creator
Graphic designers (2)
Hair stylist
Hair stylist; owns hair salon
Hedge fund manager (very small fund)
House cleaning, snow removal
Independent manufacturing representative for companies
Insurance broker
Landscape photographer
Long-term care insurance agent
Make-up artist
Marketing and public relations
Media consultant, children's TV, Internet, print
Musician
Musician, pianist, accompanist, voice teacher
Organic farmer
Owner of company that sells promotional items
Poker player
Post-production, films, TV, etc.
Private music instructor
Psychotherapists (2) (who were not clinical psychologists)
Real estate agent
Screen writer
Software engineer
Stylist for TV and movies
Technical writer
Tutor works largely with high school students
Underground irrigation sprinkler systems
Vending machine business
Website designer
Website editor and writer
Writer of educational TV scripts for MDs, supervises scripts
Writer/editor anthology textbooks
Writer of friction

Procedure

Every member of the sample participated in a semistructured interview (e.g., Hashizume, 2010) that comprised questions that addressed theory-driven facets of the OHP literature: stressors, strains, and coping. Wherever possible, the interviews were conducted face-to-face ($n = 29$); however, some interviews took place by telephone ($n = 25$) when it was impossible to conduct an interview face-to-face. Only first names were recorded (and when the first names were rare and potentially identifiable, only the first letter/letters of the first name were recorded). Backup questions were built into the interview to give the interviewer the ability to probe further if a response was not clear.

After the participant gave verbal consent to be interviewed, the respondent was next asked if he or she were self-employed in a solo business, and to describe the nature of the work. Minimal demographic information (i.e., only age, race/ethnicity, and gender) was obtained in order to keep the interview brief and increase the individuals' willingness to participate. The participant's work history was ascertained to ensure that the interviewee's response to a later question as to whether the economic downturn drove the respondent into self-employment would be clear. Early in the interview, the respondent was asked what he or she liked about his or her work, supplying additional, important information about the job and breaking tendencies toward response sets. Respondents were asked about how the recent downturn in the economy affected their work, whether they had health insurance, and the nature of their health insurance if they had insurance.

Interviewees were asked in a general way about ongoing difficulties connected to their jobs. Respondents were then asked to describe one recent specific work-related difficulty: *Can you tell me about a specific [recent] situation, event, or condition which you have experienced. . .in your role as a self-employed individual that has caused you serious difficulties or problems, or made you feel anxious, annoyed, upset, or frustrated, or aroused your feelings in some other way?* Then, the participant was asked what he or she thought were the causes of the difficulty, which helped to further pin down the nature of the difficulty. Next, the respondent was asked about his or her emotional response to the specific difficulty (*Can you tell me what your feelings were about this situation? That is, did you have any emotional reactions to what happened?*). This methodology is similar to the Stress Incident Record, a qualitative instrument developed by Keenan and Newton (1985) that is used for asking about stressful incidents, and has been utilized by several other researchers (e.g., Jones & Fletcher, 1996; Narayanan, Menon, & Spector, 1999).

In the next stage of the interview, the respondent was asked about how he or she managed the difficulty: *Now, can you tell me what you personally did in response to this situation? You can mention actions, thoughts you said to yourself, help you sought, any activities at all*. Finally, the respondent was asked about what other people who may have interceded on his or her behalf did to try to resolve the difficulty.

Reliability, Analytic Strategy, and Quality Check

Although the OHP-related literature was the background for some of the specific names of classes of the stressors, strains, and coping, in reading a transcript of an interview, each of the two coders/readers let the category (Glaser & Strauss, 1967) or theme (Braun & Clarke, 2006) that best characterized the interviewee's response to a question emerge from that response without constraining the response to fit into a predetermined category (MacFarlane & O'Reilly-de Brún, 2012). To evaluate the reliability of the coders' efforts (and address potential coder difficulties early in their efforts), the coders independently read transcripts of the first 21 interviews and let categories and themes emerge from five sets of responses: what the individual liked about his or her work, ascertaining whether the downturn caused a participant to become self-employed (this judgment could have been based on answers to more than one question), the impact of the downturn on business, the identity of a recent stressful work event, and the respondent's

emotional response to the recent stressful event. The coefficient kappa (Cohen, 1960) has been shown to be appropriate in qualitative research on job stress (Schonfeld & Farrell, 2010); the reliability of the emergent categories/themes was satisfactory (Fleiss, 1981), with kappas ranging from 0.44 to 0.86, with a mean of 0.63.

After the reliability check, the authors coded all participants' responses into emergent categories and themes. When coding participants' responses to questions, the two coders independently examined each response to determine in a bottom-up, inductive manner (Braun & Clarke, 2006) what category/theme the response best represented. When there was a disagreement, the coders discussed their decisions, and arrived at a consensus category that characterized the response. When two categories seemed conceptually similar, they were combined and named appropriately (e.g., lack of work/lost business for specific stressors). For some questions (i.e., aspects liked about the job, strains, coping), multiple categories were allowed to emerge for each participant when it was clear multiple answers were provided or more than one theme was evident in a single response. For some questions, specific categories were grouped into higher order themes similar to those in the literature (e.g., interpersonal conflict—stressors). Finally, frequencies were calculated for each category that emerged.

Results

Liking the Job

Creativity ($n = 15$, 27.8%) and intellectual challenge ($n = 11$, 20.4%) were important reasons why many of the self-employed liked what they did for a living (see Table 2), consistent with the first pattern we expected. As expected, those identifying creativity were largely, but not exclusively, in the arts and design, and included 2 musicians, a website designer, graphic designer, screen writer, and a game creator. Those who mentioned intellectual challenge included a clinical psychologist, software engineer, writer/editor, musician/music instructor, manufacturing representative, film post-production specialist, and tutor.

In addition, 13 individuals (24.1%) reported that they liked their jobs because they enjoyed/loved what they did. We, however, suspect that this number is an underestimate because, to avoid a misreading, we coded what the participants explicitly said rather than what they may have tacitly expressed. For example, because we were conservative in our coding, we did not classify a clinical psychologist as loving his job because he did not explicitly report that he loved his job although he did say "I enjoy seeing [my patients] become happier." We classified his response, along with the responses of eight others (14.8%) as appreciating the humanitarian aspect of their work. We also included in the humanitarian category the remarks of a hair stylist who said that she enjoyed "making [her customers] look good and feel good about themselves."

Table 2
What the Self-Employed Participants Liked About Their Work

What is liked about job	*n*
Creativity	15
Happy/love job/fun	13
Autonomy/control	11
Intellectual challenge	11
Engaging with other people	10
Humanitarian dimension of the job	9
Out of the office or job is outdoors	9
Earnings	8
Flexible hours	8
Variety	2
Appreciation from others	2
Travel	2
Other	2

Note. The numbers sum to more than the sample size because participants liked more than one aspect of their jobs.

In line with Hipple (2010), the recent downturn resulted in 11 participants (20.4%) turning to self-employment to earn a living. In comparison with participants who were newcomers to self-employment ($n = 1$, 9.1%), long-time self-employed participants more frequently expressed an appreciation for the autonomy their jobs afforded ($n = 10$, 23.3%), a finding that is in keeping with the second expectation. Related to autonomy, eight (14.8%) individuals mentioned that self-employment gave them flexible hours, while nine (16.7%) appreciated opportunities to *not* work in an office by working at home or outdoors. There was, however, one person who liked nothing about her job, a woman who did back-office work that consisted of completing administrative documents related to taxes and finances, accentuating the diverse nature of self-employment.

The Downturn and Business Loss

A total of 36 of the 54 participants (66.67%) reported that the downturn caused them to lose business and/or have their income reduced. Because of accidental omissions, only 48 respondents were asked if the downturn affected their ability to obtain health insurance. Of those, 22 (45.8%) experienced coverage-related problems. The core of these problems was expense. Some went without insurance altogether; others took cheap, high-deductible policies that only covered medical catastrophes. The sample included one medical doctor, but she no longer worked as a physician; instead she worked as a writer. With only catastrophic health coverage, for more routine care she relied on professional courtesies from fellow physicians. Four individuals had bare-bones subsidized state policies, one of whom had recently purchased such a policy after 10 years with no insurance. His problem of having limited coverage, however, was about to end in a way that is not applicable to most people: he recently found out that he was about to inherit a great deal of money, and that he would get a better policy (and he would leave the U.S. government's Supplemental Nutrition Assistance or Food Stamps Program for poor Americans as well). We mention this situation to underline the fact that luck (good and bad) plays a role—sometimes a big role—in making some lives better and some lives worse.

Many of the self-employed who did not have problems obtaining health insurance were covered by the policy of a spouse or domestic partner. Indicative of the diversity of the sample (and the self-employed population as a whole), some participants were old enough to obtain health insurance through Medicare, whereas at least one participant was young enough to be covered by a parent's policy by virtue of the Patient Protection and Affordable Care Act, which is commonly known as the Affordable Care Act, a federal

law the aim of which is to improve the quality of health care and make it more affordable.[1]

General Background Stressors

Although the interview question regarding general background stressors was a prelude to our asking about a recent specific stressor, we note two commonly mentioned general stressors. Consistent with the third expectation, 14 participants (25.9%) identified uncertainty about income as a general stressor. Business was so bad for a software engineer that when asked at the beginning of the interview if he were self-employed, he jokingly responded that he was "self-unemployed." A young, economically struggling writer was affected by a social comparison; she mentioned that she was mindful that she lagged economically behind her cohort of friends. The second most common general stressor was very high workloads ($n = 9$, 16.7%). For example, a participant with a vending machine business described the intensive amount of travel his work required, driving from a distributor in one location to purchase drinks to a distributor in a different location to purchase snacks, then off to schools, to hospitals, and so forth around a metropolitan area and its suburbs, often in slow traffic, to refill machines. The job also required a certain amount of lifting and the inevitable repairs his machines required, which he completed himself.

Specific Stressors

Stressor categories and their higher order themes can be found in Table 3, although they are discussed here in the context of specific incidents. The third expected pattern was also examined in the context of specific stressors. Consistent with the expectation, the most commonly occurring of the specific stressors was the loss of business (see Table 3). Nine participants reported experiencing a dramatic slowdown in business. For example, a graphic designer experienced a sharp fall-off in her business to the point that she could not afford to get needed dental work; dental care was not part of her health insurance coverage. The financial advisor suddenly and inexplicably lost the business he was doing with a health care provider, and as a result lost a sizable fraction of his earnings. The loss came as a surprise because he thought he had a good relationship with a manager at the provider over the three years they had been doing business. A stylist who worked on photo shoots and TV lost business because a contracting photographer mistakenly gave her the wrong time to show up (a time 12 hours after the scheduled job was to begin), thus missing the shoot, angering the contractor, and causing her to lose the job. The organic farmer could not sell his cattle and make a profit because beef prices had declined. The hair stylist lost business because customers stopped coming; owing to declining economic conditions customers needed to conserve money. In a related category, two individuals were stressed by their being on the verge of losing their health insurance.

Individuals with solo enterprises are vulnerable to reputational threat. If a client is unhappy with the work, the client can spread word to friends and through the Internet (e.g., Yelp, Angie's List) that the provider's services are inferior. Four participants reported such a threat. For example, the tutor, who mainly worked with students at private high schools, had been helping an academically weak, pot-smoking student with a learning disability. The student had an older brother who had been excellent academically, and the boys' mother pushed the tutor to bring her younger son up to the level where her older son had been. Although the younger son did improve, the tutor believed that the mother's goal was impossible to attain. The threat arose that the mother would denigrate the tutor's ability when talking to the parents of other students at the school, which had been a dependable source of business for him. Additionally, one of the attorneys supplied advice to a client who decided not to follow it. As a result, the client lost business; the client, however, blamed the lawyer, despite not following the lawyer's advice.

Three participants faced unreasonable customers as in the example of the computer consultant who was doing contract work for a businessman. On the job until 10 PM, it came time to load a software application (a 2-hr installation) onto the client's PC. The consultant pointed out the time to the businessman, and asked if the businessman wanted to continue that night or complete the work at a later date. The businessman elected to load the software a couple of days later. When the day arrived to load the software application, the businessman harshly criticized the consultant for not having loaded the software earlier. Then the businessman

Table 3
Specific Workplace Stressors of the Self-Employed

Specific stressors	*n*
Job/income threat	24
Lack of work/lost business	9
Reputational threat	5
Medical problem/accident reduces income	3
Uncontrollable delays reduce income	2
Threat to health insurance	2
Losing money	1
Expensive equipment breakdown	1
Having to take on work at inopportune time	1
Interpersonal conflict	11
Betrayal by associate/business loss to competitor	4
Difficult customer	3
Miscommunicated expectations	1
Conflict with associates	1
Difficult, untrustworthy associate	1
Client's expectations don't match reality	1
Constraints	8
Client had challenging mental problem	2
Disorganized contractor	1
Children at home interrupting work	1
Banned from doing business at a location	1
Overregulation	1
Unexpected weather	1
Technology problems	1
Work overload/rushed deadlines	2
Role ambiguity	1
Other	5
Empathy stress	2
Isolation	1
Difficulties learning the business	1
Uncertain length of work	1

[1] Some but not all components of the Affordable Care Act had been in place at the time of the interviews. One component, parents' right to use their health insurance to cover their children up to age 26, was in effect at the time of the interview.

terminated his association with the consultant, withholding the last check owed the consultant.

One participant was the most Job-like of the people we interviewed. He visited colleges to ask professors to sell him excess books, such as review copies publishers send faculty members; he in turn would sell the books to large book vendors. In the context of the interview, the book seller identified *four* different stressors, three of which are described next. As part of his work, he lugged boxes of books despite having a double hernia (this was actually a long-term general stressor; having let his health insurance lapse a few years earlier because of costs). The second recent stressor occurred when he was hit with an expensive parking ticket and had his car towed to a pound despite his claim that he was legally parked. Another recent stressor involved a college where security became extremely tight. Campus security officers detained and humiliated him for trespassing, although he did regular business at the college for years.

Betrayal by someone trusted by a participant also occurred, and again, we turn to the book seller. Over time, he developed a friendship with someone in the meditation group he regularly attended, and bit by bit shared with the friend stories about the book selling business, until one day, the friend became the book seller's competitor. In another example, a chiropractor signed a lawyer-drawn contract with a newcomer to the profession, making the practice a partnership, and removing some of the burdens borne of running a solo practice. Although the participant ensured that the partner made good money, after a few months the partner surprised the participant by breaking the contract and going out on his own.

A medical emergency can be a double stressor for the self-employed. In addition to the concern about suffering and bodily injury caused by the emergency, there is also the loss of work. Most self-employed individuals would not receive "worker's compensation" unless they purchase such insurance themselves (at additional cost). While driving to a bookstore to publicize the recent book he published, the car of the artist/writer was struck by a truck, seriously injuring him, and making him unable to work. A designer of board games and card games developed arthritis and suffered nerve damage, hampering his ability to work.

Lastly, two participants experienced what we termed empathy stress. An example of such a stressor came from the independent manufacturing representative. He felt sadness when a good friend who was also a client went bankrupt.

Strains

Most, but not all, of the emotional responses to recent stressors were classified as psychological strains (see Table 4). Anger was common. For example, the vending machine operator became so enraged that he wanted revenge when a large vending company took substantial business from him. The company poached a number of the schools that had contracts with him. He also felt depressed. Many times respondents felt strains that did not rise to the level of anger, reporting instead that they felt frustrated. The hair stylist who owned a hair styling shop felt "frustrated" when customers stopped using her service. The hair stylist also felt anxious, worrying that she would have difficulty paying her bills. The trend of finding multiple strains in response to a specific stressor is evident here, as in other studies (e.g., Mazzola, Jackson, Shockley, & Spector, 2011). The website writer became anxious because a long-term contract the assigner gave him provided no clear demarcation indicating what constituted a finished job. The independent insurance broker became "disturbed" when, after having contracted with a wholesale broker, the broker found excuses not to pay for the contracted work. The independent broker's feelings were "complicated," but didn't go beyond "disturbed" to "angry" because he still needed business from that the wholesale broker.[2] The participant who cleaned pet yard waste experienced "melancholy" (we classified his response as "depressed") when he could not work for two weeks because an unusually harsh snowstorm for his locality blanketed the area.

Table 4
Emotional Responses to a Recent Stressor

Strains	*n*
Apprehension/anxiety	15
Fear (given cat. separate from apprehension/anxiety)	1
Frustration	14
Anger	12
Revenge (given cat. separate from anger)	1
Sadness/depression	6
Disappointment	4
Annoyance	4
Disturbed	3
Feeling badly or sympathy for other person	3
Useless	2
Shock	2
Time worry/rushed	2
Guilt	2
Embarrassed	1
Distracted	1
Ambivalence	1
Tired/fatigued	1
Detachment	1
Uncertain	1
Helpless	1
Other responses	
Acceptance	2
Happy	1
Sense of discovery	1
Optimism/hope	1
Calmness	1

Note. The numbers sum to more than the sample size because participants experienced more than one strain.

It is of interest that some of the emotional responses to specific stressors provided were not actually strains. In addition to feeling disturbed, the independent insurance broker had a "eureka" moment, discovering how badly and unethically a fellow businessman can treat a colleague. The computer consultant who had a difficult time collecting from a client described a feeling akin to acceptance: "I didn't feel angry. Once you become a consultant, it is like being a substitute teacher. In 40 minutes, the class ends. Why get upset?" The hardware/hinge specialist obtained a contract from a builder who proceeded to do shoddy work for a family and pay the

[2] Although we did not count it among the coping behaviors, we note that this episode could reflect a deliberate calibrating of the individual's feelings, which may be thought of as problem-focused coping. He may not have wanted understandable feelings of anger to interfere with future dealings with the broker, who remained a source of business, even if an unreliable source.

specialist less than promised. Although the specialist felt frustrated, he also felt happy because his own work was good, and he had treated the family that hired the contractor fairly and ethically.

Coping/Managing Specific Stressors

Table 5 summarizes the participants' coping responses. As anticipated in the fourth expected pattern, compared with emotion-focused coping strategies, problem-focused coping strategies were almost three times as prevalent. Emotion-focused coping strategies, however, were not absent. The most common emotion-focused coping strategy was self-talk in the manner in which the individual says in effect, *I won't let the job get to me*. A number of individuals used breathing exercises or meditation as well, although the book seller, who attended meditation classes, did not mention it in the context of what he did in response to stressors he encountered.

Like most other participants, the book seller used problem-focused coping in dealing with a recent stressor. He had experienced fear in having been detained by the campus police and was then barred from setting foot on a campus. He managed that stressor by using an alternative site at which to conduct business. He phoned professors with whom he regularly conducted business and asked them to come to his car, which he parked near, but not on, the campus. The game creator became anxious when his health got worse, affecting his productivity and his earning potential, but he coped by seeking medical treatment.

Like the game creator, a number of other participants called on outside assistance to help them deal with a recent stressor. The young writer of fiction struggled with pressure exerted by her parents, who did not understand their daughter's lack of conventional success, making her feel like a failure. She retained a professional editor to help put her writing on track. The media consultant who was angry and depressed because he unexpectedly lost his health insurance sought out a program organized by the Freelancers Union, thus obtaining a relatively cheap group rate. The financial advisor who became upset when he inexplicably lost an important organization as a client sought advice from colleagues.

Some of the self-employed used diplomacy to handle people who presented difficulties to their businesses. The tutor who experienced reputational threat attempted to persuade the mother to lower her expectations for her younger son and consider colleges other than the elite colleges to which her older son applied. The clinical psychologist was referred a teenager who was experiencing a mental disorder that had been previously treated with drugs. The teen's father happened to be prominent in the mental health field. When the psychologist developed a treatment strategy to help the patient without relying on drugs, it raised the specter of reputational threat given the father's prominence. However, the psychologist called the father, carefully explained the treatment plan, and underlined evidence that the son had been overmedicated in the past.

A small number of participants coped by seeking alternate ways of improving their earnings. The second of the two lawyers mostly litigated. He was angered as his business waned with the sliding economy and the clogging of court calendars. Soon his family experienced a financial strain. In response, he branched out to take on trademark and copyright cases. The technical writer worked hard to finish writing a manual for a software company, enabling him to start on time a writing project for a large corporation that had contracted him. The corporation, however, surprised him by delaying the project's start, leaving the technical writer annoyed because (a) he could have completed the manual at a less-than breakneck pace and (b) his stream of income had been interrupted. In response, he looked into another line of work, selling a type of bicycle that he admired and thought would become popular.

Changing business practices was another coping strategy. The barn builder felt frustrated because of pressure from the state government agency that regulates his work. The agency was prone to issue fines for errors in paperwork (more so than for worksite conditions, in the view of the interviewee). In response, he became more safety conscious because the paperwork reflected on safe workplace practices (he also reconsidered whether he should remain in the business). A graphic designer had a contract with a forceful woman who headed a clothing company. The designer, an immigrant from an Asian country, enjoyed design but found it difficult to engage people in English to gain clients. The woman who contracted the designer short-changed the designer on the end-product, making the designer feel upset (but not

Table 5
Coping Strategies in Response to a Specific Stressor

Coping strategy	*n*
Emotion-focused strategies	
Don't let the job demands get to me	8
Breathing/religion/meditation/Zen	5
Cathartic release/revenge	3
Exercise	2
Acupuncture	2
Support seeking	2
Spoiling oneself	1
TOTAL EMOTION-FOCUSED	23
Humanitarian response[a]	8 (4)
Problem-focused coping	
Enlisted outside help	10
Diplomatic approach to (potentially) difficult others	8
Alternative business	6 (4)
Clear explanations to customers	5
Negotiated with troublesome party	5
Changed business practice	5 (4)
Drumming up new business	4 (3)
Strategic withdrawal	3
Reflected on business practices	3
Used down time productively	3
Reduced costs	3
Documentation to protect oneself	3 (2)
Lowered price	2
Got medical treatment	1
Good scheduling	1
Raised prices	1
Increased effort to professionalize	1
Tried to get through to the party	1
Improved technology	1
File lawsuit	1
TOTAL PROBLEM-FOCUSED	67 (62)

Note. If one person used more than one of the same type of strategy, we inserted in parentheses the number of different people who used at least one such strategy.

[a] Four different people used a total 8 humanitarian coping strategies. Two had experienced what we termed empathy stress (e.g., a contractor going bankrupt) and two were psychotherapists whose stressor was either a psychotic breakdown in a patient or a patient whose life went on a downward slide owing to job loss.

depressed, the designer insisted). In subsequent jobs, the designer asked for half her fee up front (she also decided to squelch as best she could the emotions she felt when dealing with the difficult client).

It was not anticipated that someone working for himself would take on a leadership role but this actually did occur. A musician who, as an independent contractor, signed on to work for a band soon found that the bandleader was disorganized and uncommunicative, making the musician feel professionally embarrassed. In response, the musician informally took a leadership role in the band, sending communications to other band members and organizing rehearsals. Then, he weaned himself from the leadership role because his earnings were not commensurate with the amount of work required, a strategy we labeled strategic withdrawal.

Some participants engaged in what we termed humanitarian coping. One of the psychotherapists had been working with a patient for 17 years, and had many years earlier helped the patient recover from a psychotic episode. Recently, the patient, who held a responsible job and got along with his coworkers, unexpectedly started to decompensate and spin off into another psychotic episode. Although the reason for the episode was not clear, the decompensation process began soon after patient had been in a serious automobile accident. It was painful for the therapist to see his patient in that state, especially in view of the therapist's having worked "extra hard for [the patient's] mental health." The therapist responded by treating the patient, who by now had little money, for free. Although the therapist felt a degree of guilt because he admitted that he should have seen the episode coming, we nonetheless view the therapist's response as essentially humanitarian because he would not have experienced guilt feelings if the humanitarian impulse were absent.

Help From Others

In some cases, individuals having a business or personal relationship with the participant initiated actions that helped the participant address a recent stressor. For example, a professor invited the bookseller to come to the professor's house to select books to buy, while another professor invited the seller to the professor's car for a transaction. The musician-music teacher experienced anxiety and frustration when he lost students without warning. He had previously relied on print advertising but business did not improve. A computer-savvy music student took it upon himself to help the musician advertise on the Internet, improving business. The publicist for the stylist for photo shoots interceded to explain to the contractor how the latter gave the participant wrong information, backing up a coping action taken by the participant—she wrote an e-mail to the contractor explaining and documenting that she received wrong information.

Family members could also be helpful. After being laid off, a marketing and public relations specialist continued to work in those areas but out of her home in a solo business. A key stressor that provoked anxiety in the specialist was the great deal of learning she had to master (e.g., billing plans, calendars, separating business from down time, etc.). She had never before run her own business, but her husband would remind her that she could only work just so much.

Sometimes colleagues and friends took supportive actions. The writer and editor successfully published a college textbook with two coauthors. He found stressful the publisher's demand that they publish a second edition soon after the publication of the first edition. He felt rushed and anxious because publishing a second edition so soon would reflect badly on his reputation. His coauthors also resisted the publisher, reinforcing his wishes and leading them to produce the second edition at a much slower pace than the publisher wanted. Because she had little money, the young fiction writer's friends would treat her to dinner and her family would pay for her air fare to major family-related events. A website writer/editor got assignments that required a good deal of feedback from the people who contracted him. The long duration of the project and feedback process caused him to feel anxious because the project interfered with the work he was doing in graduate school. His girlfriend, "a good listener," listened to his complaining/venting.

Discussion

As indicated in Table 1, the self-employed do not constitute a homogeneous group (cf. Prottas & Thompson, 2006). We found that 20% of the sample turned to self-employment in response to the downturn, and two thirds reported that the downturn hurt them financially (e.g., not affording health insurance or downgrading policies, general background financial stressors, immediate losses). Many had no or bare bones health insurance, often as the result of the cutting back required by slowing revenues; 43% lost/downgraded their health insurance as a result of worsening economic conditions. Those with health insurance tended to be covered by Medicare and spouses' and, in one case, a parent's policy. When asked about what they liked about their self-employment, participants often responded with autonomy/control, creativity, and intellectual challenge. The satisfaction with autonomy is consistent with Karasek's model (Karasek, 1979), and this control likely affected their responses to stressors.

Background stressors concerned income uncertainty and onerous workloads. The types of specific stressors varied. The most commonly occurring recent specific stressors were loss of business and threat to reputation. Other specific stressors included difficult customers, medical problems affecting both health and the continuation of the business, betrayal, uncontrollable delays, empathy stress, and threat of the loss of health insurance (perhaps the full implementation of the Affordable Care Act would ameliorate this threat—it was only partly implemented during our interviewing). Although the specific stressors were diverse, the strains were more consistent and pervasive, as suggested in stress models (Karasek & Theorell, 1990; Lazarus & Folkman, 1984). Previous qualitative research on the organizationally employed has shown that qualitative studies identify a wide variety of stressors, strains, and coping strategies (e.g., Mazzola et al., 2011; Narayanan, Menon, & Spector, 1999; Schonfeld & Farrell, 2010). Although the categories emerging in the current study did not always code into the stressor/coping categories in the OHP literature (because of the grounded approach utilized), common themes emerged that have also been associated with findings bearing on the organizationally employed. Many of the stressors coincide with commonly reported broad stressor categories (e.g., those falling under interpersonal conflict and constraints; Mazzola, Schonfeld, & Spector, 2011). However, the magnitude of the problem of individuals experiencing job or income threat is considerably greater in this sample than

what is found in the organizationally employed (Mazzola et al., 2011).

The most common strains were apprehension/anxiety, a finding consistent with that of Eden (1973) who, in an analysis of earlier collected data from a large nationally representative sample (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964), found that, compared with the organizationally employed, the self-employed experienced significantly higher rates of job-related worries. Other strains experienced by members of our self-employed sample were frustration, anger (and in one instance a desire for revenge), and sadness or depression. Milder strains included feelings of disappointment, disturbance, and uselessness. The emotional strains frequently reported (e.g., anxiety, anger, frustration) are in line with findings bearing on organizational employees, which makes sense because there is a finite number of emotional responses to stress, and these strains are ubiquitous in the literature (e.g., Mazzola et al., 2011; Narayanan, Menon, & Spector, 1999).

There were two sources for managing or coping with specific stressors. One source was the individual himself or herself. These self-employed individuals relied more heavily on problem-focused coping than emotion-focused coping (Lazarus & Folkman, 1984), which is consistent with their valuing their jobs for autonomy/control and intellectual challenge (Karasek, 1979). The most commonly occurring categories of coping strategies included enlisting outside help, approaching others diplomatically, investigating alternative businesses, offering clear explanations to customers, and changing business practices. Although many of the self-employed mentioned autonomy and demonstrated problem-focused coping when addressing stressors, both self-employment *and* organizational employment have both autonomous and conformist dimensions (Eden, 1973). An example of what Eden was suggesting is that in dealing with customers, a self-employed individual has to conform to customers' expectations while organizational settings vary in how much autonomy is granted.

A second source of stressor management came from others who helped the participants. These others included individuals who had some kind of business connection to participants and interceded to help, family members who provided money or advice to participants, and supportive colleagues. Self-employment may be less stressful if there is an employed spouse whose earnings provide a safety net for the independent entrepreneur. The sample included a few individuals who were fortunate to have a spouse whose job supplied the health insurance the self-employed person could not have afforded if alone. A third type of coping, humanitarian coping, is new to us. A search of PsycInfo on the words "coping" and "humanitarian" produced literature bearing on stressors affecting humanitarian aid workers and those workers' coping strategies and no research on coping with job stressors by engaging in humanitarian behavior. We suspect that coping with work-related stressors by doing good may be a kind of coping strategy that has been overlooked, and worthy of further investigation.

Limitations

Limitations of the study include our reliance on a convenience sample. It is, of course, possible that the stressors we identified are unrepresentative of the stressors experienced by the larger population of self-employed individuals. We, however, view this research as one of the opening steps in research on the stress process in the self-employed. One of our goals was to identify stressors, strains, and coping strategies in the self-employed, the impact of which can be assessed in future research with more representative samples. Schonfeld and Feinman (2012) employed such an approach when they first conducted a qualitative study to identify stressors that affected teachers, and used the results of the qualitative study to help construct an online diary in a quantitatively organized study, the purpose of which was to assess daily stressors in a representative sample of novice teachers.

A second goal was to generate hypotheses that could be followed up in representative samples of the self-employed given the relative paucity of research on stress in that group. We note that participants worked in several U.S. states and settings (urban, rural, and suburban), and although we could not assess every kind of job occupied by the self-employed, our sample reflected a diverse mix of jobs, laying a foundation for future research.

Given that specific stressors in the self-employed had not been extensively studied, we believe the qualitative nature of this study, with its specific focus on the self-employed, is an advantage. The data were largely consistent with our theory- and research-guided expectations regarding autonomy and coping, underlining the validity of our findings. The nature of the responses also provided rich narratives that let us look closely at what the self-employed have been experiencing. Given the size (relatively large for a qualitative interview study—it is common to have as few as 25–35 participants [e.g., Dick, 2000; Rout, 1996]) and diversity of the sample (variety of locations and occupational categories), the stressors, coping strategies, and reactions presented here are a first step in identifying important factors in the stress experience of the self-employed.

A Broad Perspective for the Self-Employed and Future Research

The common thread through almost all the narratives is a cocktail of loving what they do in the presence of some powerful stressors. Stress is part of any job; however, in some ways the self-employed are more disadvantaged. Most workers, but not the self-employed, have human resource departments to provide stress management programs and/or ensure that jobs are not unreasonably stressful. Our findings illustrate the added difficulty of the stress process as it unfolds for the self-employed, as well as the difficulty of reaching them through traditional workplace interventions (e.g., job enrichment, stress management, health promotion). It may be up to local self-employed unions or community outreach programs to educate the self-employed about the effects of stress and how to cope with it. Kautonen and Palmroos (2010) suggested that business skills training may improve the sustainability of small enterprises. The area is fertile ground for experimental and quasi-experimental studies on the viability of such training.

Most organizationally employed individuals have colleagues who can provide support that offers some protection against the adverse effects of stressors (House et al., 1988). That some of the self-employed had colleagues was for one person a function of his having been propelled into working with independently contracted coauthors on a book. By contrast, the tutor had to be concerned about how much to share with someone in his line of work since other tutors were competitors. The participant, however, had one friend who was also a tutor with whom the participant shared

professional difficulties and got relief from the isolation he sometimes felt. Recall that the book seller confided in a "friend" who turned around to become a competitor. The potentially problematic area of work-related support among individuals employed in solo businesses is a subject that merits further study.

One of the goals of qualitative research in OHP is hypothesis generation (Schonfeld & Mazzola, 2012). Three hypotheses emerged from the data that should be evaluated in the context of studies having sufficiently large samples. One is that there are particularly potent stressors that affect the self-employed, which include sharp business losses outside of the individual's control (e.g., recession), betrayal by an associate having a modicum of trust, reputational threat, and serious illness (because of its impact on business and the lack of backup). The second is that the most commonly occurring strains for the self-employed are anxiety/apprehension, frustration/anger, and depression. The third hypothesis is that the coping skills most commonly used in managing the work-related stressors confronting the self-employed include person or diplomatic skills (and providing customers clear explanations), help-seeking from knowledgeable others, having the flexibility to change business practices as conditions change (including weighing the possibility of leaving the business altogether), and strategic withdrawal from a bad situation even if it means absorbing a loss. Researchers could also study the potential benefits to workers who take humanitarian actions in connection to others with whom they have a relationship through work. Future research could examine how effective these strategies are in reducing strains in specific stressful situations.

There are also at least three other avenues for future research. First, it would be helpful to know about the differences in the experiences of self-employed men versus women and minority- versus majority-group members. Second, future research can answer questions about the work-life trajectories of individuals who turned to self-employment out of necessity and those who sought self-employment for the opportunities it offered. Those trajectories are likely to have differing implications for strains (e.g., anxiety and depression) arising out of the self-employment experience. Third, the patterning of those trajectories may be different for those self-employed who are in solo businesses and those who have employees. Those with employees have added burdens associated with assuring the employees' livelihoods. From the point of view of pure expedience, having employees can serve as a stress buffer; if business conditions worsen the self-employed person will likely lay off an employee before giving up his or her own job to an employee.

The self-employed are underrepresented in research in OHP. One of our aims is to stimulate more research on this diverse group of workers who make up more than 10% of the working population. Our research also underlines a balance of trade-offs that confront many of the self-employed. The appeal of self-employment includes autonomy, enjoyment of the work itself, intellectual stimulation, and creativity, work-life characteristics that are reflective of the satisfactions at the upper reaches of Maslow's (1943) hierarchy of needs. Maslow, however, reminded us that physiological needs (e.g., hunger) are prepotent of all needs. Self-employment is for most individuals anything but a road to riches (Åstebro et al., 2008; Åstebro, Chen, & Thompson, 2011; Swarns, 2014), particularly in the midst of a downturn with adverse countercyclical effects (Cichocki, 2012; Hipple, 2010; Mandelman, & Montes Rojas, 2007). Some self-employed individuals thus experience an existential dilemma when earnings fall to the point of their no longer being able to support themselves or their families. When does the crash in earnings trump the need satisfactions inherent in the autonomy and creativity that many self-employed individuals enjoy? What factors, psychological and social, affect the tipping point when the self-employed individual bails out, and seeks a job in an organization? Future research should examine this kind of conflict. Given the lack of resources or avenues to conduct their own "organizational research," the self-employed deserve our full attention in research aimed at identifying the stressors they confront and, more importantly, the consequences of these stressors and the ways in which stressors can be managed in order to maximize well-being.

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