

ROLE DEMANDS, DIFFICULTY IN MANAGING WORK-FAMILY CONFLICT, AND MINORITY ENTREPRENEURS

LOIS M. SHELTON

*Department of Management, College of Business and Economics
California State University, Northridge, 18111 Nordhoff Street
Northridge, California 91330-8376, USA
lois.shelton@csun.edu*

SHARON M. DANES

*Department of Family Social Science, University of Minnesota
1985 Buford Ave., St. Paul, MN 55108, USA
sdanes@umn.edu*

MICKI EISENMAN

*Department of Management, Baruch College
1 Bernard Baruch Way, Box B9-240
New York, NY 10010, USA
micki_eisenman@baruch.cuny.edu*

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By exploring difficulty in managing work-family conflict for minority entrepreneurs, this study considers work-family issues for business persons who have received little attention in the literature, yet form new businesses at rates exceeding the national average. We employ a role theory perspective to examine two major research questions using a nationally representative sample of African-American, Mexican-American, Korean-American, and White business owners. Specifically, we ask: do minority business owners experience greater difficulty in managing conflicts between work and family roles when compared to White entrepreneurs? And does difficulty in managing work-family conflict negatively impact business performance? Empirical results show that Korean-American and Mexican-American entrepreneurs have greater role demands, and subsequently, higher levels of difficulty in managing work-family conflict than African-Americans and Whites. Furthermore, difficulty in managing work-family conflict negatively impacts business performance whether performance is measured through the perception of the business owner, or through more objective financial measures. We contribute to the literature on minority entrepreneurs as well as expand the work-family conflict literature by shifting the focus from employed individuals to entrepreneurs, and by emphasizing the effect of such conflict on performance rather than well-being.

Keywords: Work-family conflict; minority entrepreneurs; role theory.

1. Introduction

Minority entrepreneurs, defined by the US Census Bureau and Small Business Administration as members of one of the following demographic groups: Hispanic, Black, American Indian or Alaska Native, Asian, or Native Hawaiian or Pacific Islander (Lowery, 2007), face many challenges in operating their enterprises. These difficulties can include reduced access to financing (Bates, 2000; Coleman, 2004; Rhodes and Butler, 2004; Sullivan, 2007), lack of education and/or business training (Feldman *et al.*, 1991; Kollinger and Minniti, 2006), less customer support (Kollinger and Minniti, 2006; Ouellet, 2007; Rhodes and Butler, 2004), minimal access to more sophisticated management assistance (Pages, 2005; Sullivan, 2007), and racial discrimination (Davis, 2002; Zajonc, 2003). One additional challenge they are likely to face, but which few studies have addressed, is difficulty in managing work-family conflict. Work-family conflict is defined as a form of inter-role conflict arising when demands from one role, those associated with work-related responsibilities, are incompatible with those from another role, those associated with family-related responsibilities (Greenhaus and Beutell, 1985).

Managing work-family conflict is likely to be an important issue for minority business owners because they may face greater demands in their family and work roles than White entrepreneurs. According to the US Census Bureau (2007), they have larger households than their White counterparts, and in the case of Blacks and Hispanics, are more likely to be single parents. The cultural underpinnings of many minority groups, such as the “we” identity reflected in the centrality of the family, which is a perspective suggesting these minority groups tend to perceive their extended family as a collective whose needs supersede those of the business, heighten the importance of the family role, and can contribute to work-family conflict within family businesses (Lynch and Hanson, 2004). In addition, minority-owned businesses are more likely to be in labor-intensive, low-growth industries such as retail and personal services (Robb, 2002). In these industries, work hours tend to be rigid or dictated by customers (Jennings and McDougald, 2007), thereby raising work role requirements. Because minority entrepreneurs experience greater demands in their family and work roles, it is more likely that they will encounter difficulty in managing the conflict resulting from their efforts to fulfill both of these important roles. As a result, challenges in managing this conflict are likely to be a greater concern for these business owners than for their White counterparts.

Furthermore, scholars have argued that difficulty in managing work-family conflict negatively influences business performance. Business owners who have problems juggling their work and family roles are more likely to face negative repercussions in the operation of their businesses. Challenges in managing work and family roles can hinder business performance by reducing the well-being and health of the business owner (Allen *et al.*, 2000; Shelton, 2006), and by requiring time, energy, and material resources that could be otherwise invested in the firm.

The purpose of this study is to empirically examine two major research questions: Do minority business owners experience greater difficulty in managing conflicts between work and family roles than White entrepreneurs? And does difficulty in managing work-family conflict negatively impact business performance? Data from the 2003 and 2005 National

Minority Business Owner Surveys (NMBOS), which provide a nationally representative sample of African-American, Mexican-American, Korean-American and White business owners, are used to measure role demands, the level of difficulty in managing work-family conflict, and business performance. One-way ANOVA analyses and Scheffe post-hoc tests are performed along with simultaneous multiple regression analyses.

By exploring work-family issues in the context of minority entrepreneurs, this study considers both the family and work contexts of business persons who have received less attention in the literature, yet form new businesses at rates exceeding the national average (Hoak, 2006). By considering entrepreneurial activity within the context of both family and business domains, this study takes a viewpoint consistent with both the “family embeddedness perspective” (Aldrich and Cliff, 2003; Heck and Trent, 1999; Rogoff and Heck, 2003) and the “sustainable family business model” (Stafford *et al.*, 1999). The family embeddedness perspective emphasizes the importance of viewing businesses as incorporated into, or embedded within, families. The sustainable family business model views the business and the family as two interlocking systems that simultaneously influence and interact with each other. Furthermore, research on tensions in business-owning families over business issues found work-family balance is the number one tension producer (Danes and Morgan, 2004; Danes *et al.*, 1999) and that it remains so over time (Danes, 2006). As such, a better understanding of the work-family interface for minority entrepreneurs will provide new insights into linkages between the business and the family.

This study makes a number of contributions. First, it examines work-family conflict among entrepreneurs. The vast majority of research on the work-family interface focuses on employed individuals (Allen *et al.*, 2000; Bryon, 2005; Ford *et al.*, 2007). Second, it measures the impact of difficulty in managing work-family conflict on performance. Whereas many work-family conflict studies focus on the negative impact of work-family conflict on an individual’s well-being (e.g., Hammer *et al.*, 2004), they stop short of measuring the effect of work-family conflict on either workplace or business performance. Third, it examines three different ethnic groups in comparison to a White control group. Thus, minority business owners are not only compared to their White counterparts, but also contrasted with one another. And finally, it discusses the impact of role demands and role structure on difficulty in managing the work-family interface. Rather than focusing on emotional states and psychological coping mechanisms, as is the case in much previous research (e.g., Ashforth, 2000; Edwards and Rothbard, 2000; Greenhaus and Parasuraman, 1999; Kossek *et al.*, 1999), it builds on a stream of work examining the role structure issues underlying both work-family conflict and challenges in managing the work-family interface (e.g., Becker and Moen, 1999; Moen and Yu, 2000; Shelton, 2006). As a result, this study provides important advances for both the work-family interface and minority entrepreneurship fields of inquiry.

2. Literature Review

Ever since Kahn *et al.* (1964) introduced the concept of conflict between work and family, researchers have investigated this construct in one form or another over the following

40 plus years (Ford *et al.*, 2007), and subsequently, a rich literature regarding work-family conflict has emerged. Whereas summarizing all of these studies is beyond the scope of this paper, a number of quantitative reviews and meta-analyses provide important insights into the major findings and important shortcomings of this field of inquiry. For example, Allen *et al.* (2000) and Kossek and Ozeki (1998) examine work and non-work outcomes of work-family conflict, whereas Byron (2005) looks at antecedents of this form of conflict. Review articles by Ford *et al.* (2007) and Westman (2001) delve into cross-domain and crossover effects, and Mesmer-Magnus and Viswesvaran (2005) focus on the bi-directional nature of work-family conflict, and assess work-into-family and family-into-work conflict measures.

These review articles highlight a number of important themes in this literature. Byron (2005) notes increasing demands, whether time-based or stress-based, at work or at home, tend to exacerbate work-family conflict. Meeting the demands from one domain reduces time and energy available to function in the other domain and thus, tends to create conflict when individuals seek to function effectively in both domains (Ruderman *et al.*, 2002). Some of the factors contributing to work and family demands examined by Byron (2005) included hours spent at work and non-work, schedule flexibility, job stress, family stress, work support, family support, job involvement, family involvement, number and age of children, elder care, spousal employment, and marital status, as well as demographic and individual variables such as sex, income, coping style and skills, and parental status.

Work-family conflict is associated with negative outcomes on three types of measures: work-related, non work-related, and stress-related (Allen *et al.*, 2000; Kossek and Ozeki, 1998). The range of outcomes measured in previous research included six categories of satisfaction: job, career, leisure, marital, family and life; and job performance, which encompassed career success, organizational commitment, turnover intention, absenteeism; family performance; work-related stress; family-related stress; general psychological strain; depression; substance abuse; and burnout.

In addition, researchers have found significant cross-domain relationships, in which factors in the work domain are related to satisfaction with family life and vice versa (Ford *et al.*, 2007) and crossover effects, in which stress experienced by one spouse at work leads to stress experienced by the other spouse at home (Westman, 2001). Important cross-domain relationships include the negative relationships between job stress and family satisfaction, and between job involvement and family satisfaction, and the positive relationship between work support and family satisfaction (Ford *et al.*, 2007). In an examination of over thirty studies, Westman (2001) found significant crossover effects, and noted how strain in one spouse produces an empathetic reaction in the other, raising his/her own level of stress.

Notably, the vast majority of this work concentrated on White, employed individuals. Accordingly, Ford *et al.* (2007) highlighted the need for research on ethnic minorities, noting that likely variations in income levels, population density, and community-based values may result in differential emphases being placed on work and family, and subsequently, differential perceptions and levels of work-family conflict. The only work they noted with non-White participants were two studies with international samples. Spector *et al.* (2004) pointed out the importance of the extended family in Eastern cultures versus the nuclear

family focus of the West. Norenzayan *et al.* (2002) found differences in the cognitive styles and therefore, differences in the perceptions of work-family conflict among Europeans and East Asians. These findings are consistent with the results of a third study by Yang *et al.* (2000) who also found workers in China experienced work-family conflict differently than their American counterparts.

In addition, little work on work-family conflict has been completed regarding entrepreneurs. Netemeyer *et al.* (1996) found increases in work-family conflict reduce marital, job, and life satisfaction, and increase stress and burnout in a mixed sex sample of small business owners in a large Southeastern city. Stoner *et al.* (1990) and Parasuraman *et al.* (1996) found similar results in studies of female business owners in the United States. Kim and Ling (2001) provide some cross-cultural validation of these findings in reporting similar results from a sample of female entrepreneurs in Singapore.

Two studies analyzing the impact of work-family issues on business financial performance as opposed to satisfaction outcomes are Loscocco *et al.* (1991), and Loscocco and Leight (1993). Using a sample of both male and female business owners in New England, Loscocco *et al.* (1991) find role strain, which was defined as tension between business and family life, negatively affected owners' personal incomes. In Loscocco and Lieght (1993), increased family responsibility, which was defined as the number of children under age six, was associated with higher business revenues for married men and single mothers in an analysis of three year panel survey data. Loscocco and Lieght (1993) noted both of these groups of business owners were responsive to their families' economic needs and had strong incentives to fulfill a "good provider" role. In other words, having greater responsibility for the financial well-being of dependents is a forceful motivator. The presence of employed spouses negatively affected owner earnings for both men and women, which provides additional support for the phenomenon of greater family economic need spurring greater business success.

In an effort to answer simultaneously the call for more multi-ethnic group research and to examine further work-family issues for entrepreneurs, the study presented here seeks to build on previous work-family research in two important ways. First, the sample includes business owners from three different ethnic groups and a White control group. The diversity of cultural and community-based values included can shed light on how these factors affect work-family conflict. Second, business performance is assessed by four different financial measures. Combining two types of measures (e.g. business owners' perceptions and objective financial measures) in a single analysis provides broader insights into how work-family conflict operates in the entrepreneurial context.

3. Conceptual Framework

Consistent with role theory (Kahn *et al.*, 1964), entrepreneurs are assumed to have work and family roles, both of which are considered critical to their business performance. When the demands from one role interfere with those from the other role, work-family conflict arises (Greenhaus and Beutell, 1985). Consequently, obtaining rewards in one domain requires foregoing rewards in another (Edwards and Rothbard, 2000).

According to Greenhaus and Beutell (1985), three major forms of work-family conflict exist: time-based, strain-based, and behavior-based. These forms of conflict are consistent with a scarcity perspective on roles, in which individuals are assumed to have fixed amounts of time and energy (Ruderman, *et al.*, 2002), and therefore, time and energy expended in one domain is unavailable for use in another. In other words, greater demands in one role raise the time and energy required to fulfill that role, and increase the likelihood of conflict between the two roles. Consequently, the demands of the family role and demands of the work role are both positively correlated with work-family conflict (Shelton, 2006). As the requirements of the family role, the work role, or both increases, the likelihood the entrepreneur will face difficulty in managing the resulting conflict between the two roles also rises.

An application of Hobfoll's Conservation of Resources (COR) theory (Hobfoll, 1989, 2001; Hobfoll and Spielberger, 1992) to understanding the nature of entrepreneurial work is helpful for understanding the conditions under which managing work-family conflict becomes difficult. Difficulties arise when role demands exceed, or are out of balance with the resources available to meet those demands. Greater role demands increase the likelihood the resources available to the entrepreneur will be insufficient to meet those demands, thereby creating a negative or undesirable resource situation.

Resources in Hobfoll's COR theory include items an individual values and wishes to conserve such as time and energy, personal identity, lifestyle conditions, or physical objects (Hobfoll, 1989; 2001). A basic tenet of COR theory is the primacy of resources. Primacy means resource loss is disproportionately more salient than resource gain. Although individuals wish to conserve resources and prevent resource loss, they also recognize role demands deplete resources. For instance, an ethnic entrepreneur may need to expend considerable time and energy to woo and to serve high profile clients in his/her market because they may be reluctant to do business with a minority-owned firm. Consequently, the entrepreneur will have fewer time and energy resources available to meet the demands of his/her family role.

Thus, greater role demands can lead to three situations Hobfoll and Spielberger (1992) identified as causing the management of work-family conflict to be difficult for the entrepreneur: (a) increasing role demands that result in the threat of loss of resources, (b) increasing role demands that result in the actual loss of resources, or (c) increasing role demands that result in the failure to achieve desired gains following a significant investment of resources. Because the focus here is on family and work role demands, and an extensive discussion of resources is beyond the scope of this paper, we implicitly assume the resources available to the entrepreneur to meet role demands remain unchanged. Thus, we argue greater requirements in family and work roles increase the threat or the actuality of resource loss, thereby creating greater difficulty in managing work-family conflict. Consequently, entrepreneurs who have greater difficulty in managing work-family conflict are more likely to have poor business performance (Shelton, 2006).

Notably, family and work role demands do not affect business performance directly, but rather indirectly through their impact on the difficulty in managing work-family conflict assessed by the entrepreneur (Shelton, 2006). Whereas researchers have identified two directions of work-family conflict — work-into-family and family-into-work

(Ford *et al.*, 2007) — no distinction between these directions is necessary here, because the focus is on the overall level, rather than the direction, of work-family conflict.

3.1. Family role demands

Family role demands are based on a number of factors. Factors contributing to family role demands discussed in the literature are the number and ages of dependent children (Huang *et al.*, 2004; Prottas and Thompson, 2006), the presence of older family members requiring care (Prottas and Thompson, 2006), marital status (Blau *et al.*, 1998), and the involvement of the spouse in the business (Van Auken and Werbel, 2006).

In an examination of the amounts of care required by dependent children, older adults, and disabled family members, Rothausen (1999) found: (1) dependent children under age five, disabled children, and dependent adults requiring supervision 25 percent or more of the time, created the greatest demands, and (2) the care requirements for all groups doubled when the dependents lived in the same household. Minority groups tend to have larger families and larger household sizes (US Census, 2007) because of larger numbers of children, and a greater incidence of multi-generational households (Kamo, 2000). More specifically, Kamo (2000) finds African-Americans, Hispanics, and Asians have greater preferences for living in extended family households than Whites. Furthermore, in some cultures, such as the Mexican-American and African-American cultures, the extended family is the valued family unit, and at times, presents obligatory demands that take precedence over many other things (Lynch and Hanson, 2004), thereby further increasing family role demands.

According to Ford *et al.* (2007), married individuals are likely to have more home-based demands than single people. Some research has found a spouse can be a source of both emotional and instrumental support (Hundley, 2001). However, the additional family demands created by a marriage relationship still exist because the presence of a supportive spouse does not eliminate the additional time and effort required at home to maintain a successful marriage. Thus, married entrepreneurs are expected to have greater family role demands than their single colleagues. To the extent that minority entrepreneurs are more likely to be married than Whites, we would expect them to have greater family role demands.

Danes and Olson (2003) noted spousal involvement in business decision-making could increase tensions between business-owning couples. For example, the presence of more than one decision-maker could create friction as the two marriage partners attempt to resolve their differences (Danes and Olson, 2003). Tensions arising from the business could crossover into the family domain (Westman, 2001) creating marital stress. We argue greater marital strain raises the investment of time and energy required to maintain a marital relationship. Therefore, entrepreneurs with spouses who are heavily involved in the business may face additional family role demands.

Previous research regarding minority entrepreneurs has noted the prevalence of husband-wife business teams in Korean immigrant businesses (Nam and Herbert, 1999; Yoon, 1991). To the extent that non-immigrant Korean-American businesses follow this basic model, we expect to find greater spousal involvement in decision-making in this ethnic group.

Because minorities tend to have larger households and tend to ascribe to a value system that views the extended family as the family unit, we argue they will have greater family role demands. To the extent that minority entrepreneurs are more likely to be married, and to have their spouses more extensively involved in the business than Whites are, minority family role demands will be even higher. Therefore, we posit:

H1: *Minority entrepreneurs have greater family demands than White entrepreneurs.*

3.2. Work role demands

Multiple factors also influence work role demands. The location of a business within the home can reduce the work role demands experienced by business owners. Owners of home-based businesses cited the lower cost of space, lower overhead, and greater convenience, as motivations for operating their enterprises out of their homes (Walker and Webster, 2004). In addition, home-based entrepreneurs were able to start their enterprises with smaller amounts of capital (Loscocco and Smith-Hunter, 2004). The question of whether ethnic minorities have a higher incidence of home-based businesses than Whites has not been examined empirically. However, if minority entrepreneurs are more likely to own firms based outside the home than White entrepreneurs are, minority entrepreneurs will have higher work role demands.

Some of the other key factors affecting the work role demands discussed in previous research are industry requirements (Jennings and McDougald, 2007), schedule flexibility (Byron, 2005), and hours worked (Huang *et al.*, 2004). According to Rogers *et al.* (2001), ethnic minorities tend to be concentrated in retail and personal services. These industries tend to be more labor-intensive and physically exhausting (Lee, 1999), offer less flexibility and autonomy (Jennings and McDougald, 2007), and are the most competitive and least profitable sectors of the economy (Rogers *et al.*, 2001). Thus, heavy involvement in these industry sectors raises the work role demands of minority business owners relative to their White counterparts.

Also, minority entrepreneurs tend to face greater operational challenges. In addition to being more likely to incur the increased cost of doing business in the inner city, which results from higher crime rates (Rogers *et al.*, 2001), they also face greater difficulty in obtaining external financing, and in devising strategies for marketing to particular types of customers. Previous scholars have noted the challenges faced by minority entrepreneurs in raising capital from banks, venture capitalists, and other investors (Bates, 2000; Coleman, 2004; Moore, 2003; Moore and Buttner, 1997; Rhodes and Butler, 2004; Sullivan, 2007). Also, minority entrepreneurs face greater difficulties in gaining access to larger markets and customers (Kollinger and Minniti, 2006; Ouellet, 2007; Rhodes and Butler, 2004). Thus, minority entrepreneurs may spend additional time in their businesses over and above the high workload undertaken by all entrepreneurs (Harris *et al.*, 1999).

We predict the greater challenges faced by minority business owners, as a result of industry membership and additional operational difficulties, will translate into higher work demands for these business owners than for their White counterparts. Whereas some of these work demands may be mitigated to the extent minorities are involved in home-based

businesses, we do not expect this factor would substantially reduce work demands. Consistent with this reasoning, Jamal and Badawi (1995) found greater levels of stress among self-employed minorities. Taken together, these arguments suggest:

H2: *Minority entrepreneurs have greater work demands than White entrepreneurs.*

3.3. Difficulty in managing work-family conflict and business performance

The findings regarding the ability of business owners to manage work-family conflict are mixed, with some researchers claiming self-employment facilitates balancing work and family demands (Kanter, 1977; Heilman and Chen, 2003), whereas other investigators find no difference in work-family conflict among employees, owners, and managers (Tetrick *et al.*, 2000). However, another group finds entrepreneurs face greater work-family conflict. According to Rahim (1996), business owners reported a greater deal of role overload than managers, whereas Parasuraman and Simmers (2001) indicated that the self-employed reported greater work-family conflict.

Protas and Thompson (2006) attempted to reconcile these conflicting findings by noting that although business owners are more likely to have greater job pressures and work more hours, which tend to raise work-family conflict (Batt and Valcour, 2003), they also are more likely to have more job autonomy and greater income, which tend to decrease work-family conflict (Hundley, 2001). They concluded certain work characteristics, such as work hours and level of autonomy, are the primary determinants of the level of work-family conflict experienced by entrepreneurs.

Based on the analysis of work and family demands in the previous two hypotheses, we expect minority entrepreneurs to experience more of the stressors that increase work-family conflict, and to enjoy fewer of the benefits that alleviate it. They tend to work longer hours in highly competitive, low margin industries, with lower levels of job autonomy in businesses that produce less income. In addition, they tend to have larger households. Therefore, we expect:

H3: *Minority entrepreneurs experience greater difficulty in managing work-family conflict than White entrepreneurs.*

Most studies have shown work-family conflict has a negative impact on both work and stress outcomes (Allen *et al.*, 2000). According to Allen *et al.* (2000) negative stress outcomes consisted of depression, alcohol abuse, and reduced overall health, whereas negative work outcomes included job dissatisfaction, job burnout, life dissatisfaction, and marital dissatisfaction. Studies of entrepreneurs measuring owner satisfaction (e.g., Kim and Ling, 2001; Parasuraman *et al.*, 1996; Stoner *et al.*, 1990) have echoed these results and indicated work-family conflict uniformly reduces the entrepreneur's satisfaction with life, work, and marriage. In addition, Parasuraman *et al.* (1996) found that work-family conflict was significantly related to general life stress in their sample of business owners. These findings could be heightened for minority entrepreneurs. For instance, if family is critically important to the culture of the ethnic entrepreneur, and that entrepreneur is also having difficulties with marketing strategies or obtaining financing for the business, a source of family income, then

greater stress could pile up from work-family conflict. This situation would be particularly true if difficulties that emerged from the business system exacerbated pre-existing struggles with work-family conflict.

We argue these negative outcomes are associated with lower well-being of the entrepreneur, which, in turn, has a negative effect on work performance (Shelton, 2006). In small and medium-sized businesses, the performance of the owner is critical because the entrepreneur is the leader and director of the firm (Hmieleski and Ensley, 2007). Given the negative impact of work-family conflict on the well-being and performance of the business owner, we argue:

H4: Greater difficulty in managing work-family conflict negatively impacts business performance.

4. Methods

4.1. Sample procedures and characteristics

The sample consists of the business owners who responded to the 2003 and 2005 National Minority Business Owner Surveys (2003 and 2005 NMBOS). The 2003 and 2005 NMBOS represent a concerted research effort to reach selected minority populations using nationally representative sampling frames targeted at such minority populations. Between 2003 and 2005, drawing from nationwide samples, telephone interviews were completed with the following four groups of business owners, with at least 200 responses from each group: Whites, African-Americans, Korean-Americans, and Mexican-Americans. To qualify for the survey, an owner-manager had to have been in business for at least one year, worked at least 320 hours per year in the business, been involved in the day-to-day management of the business, and resided with another family member. The purpose of the surveys was to systematically explore minority entrepreneurship issues to reveal the patterns of business ownership, and to compare and contrast the minority group samples with a non-minority sample of White business owners. Additional details on the survey instrument and the sampling techniques can be found in Appendix A.

In Table 1, key demographic characteristics of this sample are presented. This sample consists primarily of older, small firms with three to four employees operated by middle-aged owners. The racial composition of the 800 business owners in the sample is as follows: 26 percent White, 24 percent African-American, 25 percent Korean-American, and 25 percent Mexican-American. Fifty-seven percent of the business owners were male and 43 percent were female. The average age of the owners in the sample was 50.59 years, and the average age of the businesses was 17.20 years. The number of employees for firms in this sample is comparable to the numbers found in Perry (2002) and Miller and Besser (2005), which had four to five, and three employees, respectively. The average household size was 2.98, with Korean-Americans and Mexican-Americans having households of over three people, whereas White and African-American households had less than three members.

Korean-American and Mexican-American firms tend to be larger, both in terms of gross income and number of employees, than White and African-American firms. These results

Table 1. Sample characteristics.

	Ethnicity of Business Owner				Total
	White (n = 210)	African American (n = 193)	Korean American (n = 197)	Mexican American (n = 200)	
Male	16%	15%	13%	13%	57%
Female	10%	9%	12%	12%	43%
Total	26%	24%	25%	25%	100%
					Mean
Average Age of Owner	54.7	49.9	50.8	46.6	50.59
Average Age of Business	22.54	18.06	12.83	15.08	17.20
Average Number of Employees	2.93	2.78	4.10	5.60	3.85
Average Household Size (persons)	2.68	2.85	3.25	3.19	2.98
Business Gross Income in 2004 dollars	\$273,387	\$77,226	\$314,336	\$400,831	\$283,945
Distribution Across Retail Industry	12%	13%	44%	31%	100%
Distribution Across Personal Services Industry	10%	14%	49%	27%	100%

differ from Robb (2002), who used a sample derived from the 1987 Characteristics of Business Owners Survey and the US Bureau of the Census 1992 Surveys of Women- and Minority-owned Businesses. Robb (2002) found White firms had the greatest income followed by Asian, and then African-American firms. Here, Korean-American and Mexican-American business owners operated over 70 percent of the retail and personal service businesses combined identified in the sample. Although the sample in Robb (2002) shows a similar concentration of Asian and Hispanic firms in retail trade and personal services, it contains a higher concentration of African-Americans in personal services.

4.2. Measures

Ethnicity. Ethnicity was measured by dummy variables — African-American, Korean-American, Mexican-American — which were coded 1 for the respective ethnic group and 0 otherwise. The control group was White business owners.

Family role demands. Family demands were operationalized through household size, marital status, and spousal business decision-making involvement. Household size was the total number of people currently living in the household, including the business owner. Marital status was coded 1 (yes, if owner was currently married or in a marriage-like relationship) or 0 (no, if owner was not in such a relationship). Spousal involvement in business decision-making was measured by the answer to the following question, “To what extent is your [wife/ husband] involved in decision-making in your business?”, and rated on a five-point scale, ranging from 1 (not at all) to 5 (a great deal). This variable contained a total of 594 valid responses because 206 unmarried business owners were excluded.

Work role demands. Home-based business status was coded 1 (yes) or 0 (no). Business membership in the retail and personal services industries was measured by dummy

variables — Retail and Personal Services — which were coded 1 (yes) or 0 (no) for the respective industries. Difficulty in obtaining financing and difficulty in developing marketing strategies were both rated on a five-point scale from 1 (not a problem) to 5 (a major problem).

Managing work-family conflict. Difficulty in managing work-family conflict was rated on a five-point scale from 1 (not a problem) to 5 (a major problem).

Business performance. Business performance was assessed by four different measures. Overall business success was measured by the owner's response to the item, "From your point of view, how successful has your business been to date?", rated on a scale of 1 (very unsuccessful) to 5 (very successful). Success of the business in reaching the personal goals of the owner was measured by the owner's response to the summary item, "How successful do you feel that your business has been in achieving your goals so far?", rated on a scale of 1 (not at all successful) to 5 (very successful). Two financially oriented measures, which were both based on owner reports, were gross income of the business and frequency of cash flow problems. Gross business income, which was an average of \$283,945 for the entire sample, was measured in 2004 dollars. Frequency of cash flow problems was measured by the owner's response to the following item, "During the year [YEAR], how often did your business have a cash flow problem? Would you say every week, every month, several times, once or twice, or never?" Owner responses were coded as follows: 5 (every week), 4 (every month), 3 (several times during the year), 2 (once or twice during the year), and 1 (never during the year).

Additional Control Variables. Gender was coded 1(female) or 0(male). The entrepreneur's motivation to provide financially for the family was measured by the following item, which inquired about the importance of "building financial security for my family," and was rated on a five-point scale from 1(least important) to 5 (most important). Business age was a continuous variable measured in number of years with an average of 17.20 years for the sample. Business size was measured by the number of employees. The number of employees did not include the business owner, and was a continuous variable measured as number of persons with an average of 3.85 individuals.

4.3. Analysis

We tested hypotheses regarding family role demands, work role demands, managing work-family conflict and business performance with a variety of statistical techniques. The first three hypotheses, which predicted minority entrepreneurs will have greater family role demands, greater work role demands, and greater difficulty managing work-family conflict than White entrepreneurs, were tested using ANOVA techniques in combination with Scheffe post-hoc analyses. Hypothesis four was tested using simultaneous regressions.

ANOVA analyses. The data were subjected to an analysis of ethnic group means using univariate general linear models, which is an ANOVA technique suitable for determining differences in group means for single dependent variables, such as household size or membership in the retail industry. When statistically significant differences were found across ethnic group means, Scheffe post-hoc tests were used to analyze the differences between the four ethnic groups under scrutiny.

One of the strengths of the Scheffe test is its conservatism. It has been reported that some researchers criticize the technique because other methods of analysis can show significance when the Scheffe does not (Hair *et al.*, 1995). However, for studies such as this, a conservative approach is generally considered to be more appropriate because it guards against Type 1 errors and the risk of drawing conclusions that may be unwarranted.

Regression Analyses. The fourth hypothesis, which predicts difficulty in managing work-family conflict will negatively affect business performance, was tested using simultaneous regressions (Kennedy, 1998; Kmenta, 1971). The four variables measuring various dimensions of business performance discussed previously served as dependent variables, and difficulty in managing work-family conflict was the primary independent variable of interest. To better isolate the effect of difficulty in managing work-family conflict on business performance, other independent variables that could directly affect business performance, such as work role demands, ethnicity, gender, entrepreneur motivation to provide, business size, and business age, were also included in the regression equations.

Work role demand variables consisted of home-based business status, retail industry membership, personal services industry membership, difficulty in obtaining financing, and difficulty in developing marketing strategies. Notably, each of these variables impacts business performance directly, as well as through difficulty in managing work-family conflict. Home-based businesses tend to be smaller than those located outside of the home (Loscocco and Smith-Hunter, 2004). Retail and personal services industry dummies capture industry effects because firms in these industries tend to be smaller and less profitable than businesses in other industries (Rogers *et al.*, 2001). Difficulty in obtaining financing and in developing marketing strategies would tend to constrain business growth and profitability.

Variables representing ethnicity and gender served as proxies for the cultural and social contexts in which entrepreneurs operate. Ethnic minority entrepreneurs bring different cultural values than White business owners do to the operation of their firms, and female entrepreneurs are more likely to have goals such as professional growth and self-fulfillment, instead of maximizing business sales or profits, than their male counterparts (Buttner and Moore, 1997; Cliff, 1998; Moore and Buttner, 1997). These non-economic motivations affect the performance of female-owned businesses, and are one reason these firms are smaller and slower-growing than male-owned businesses (Buttner and Moore, 1997; Moore and Buttner, 1997). In a similar fashion, the cultural values of ethnic-minority entrepreneurs may result in these entrepreneurs placing a stronger emphasis on non-economic goals, and could also affect the performance of these firms. In addition, ethnic-minority and female entrepreneurs are more likely to face discrimination based on race and gender.

Entrepreneur motivation to provide financially for the family was included to assess the impact of owner goals on business performance. Highly motivated owners, who desire to achieve family financial security, are more likely to create larger and more profitable firms than those primarily interested in achieving a certain lifestyle (Henderson, 2002). Controls for age and size were included because older and larger businesses tend to exhibit superior performance relative to their newer and younger counterparts (Stinchcombe, 1965).

Family role demands were not included in these regressions because the constructs they measure do not impact business performance directly. For example, the presence of

a larger household that includes elderly parents does not affect business revenues directly. Instead, its impact on business performance is exerted indirectly through increased difficulty in managing work-family conflict because the entrepreneur wrestles with increased home-based demands on his/her time resulting from greater family responsibilities. Because family demands are already reflected in entrepreneurs' assessments of the difficulty in managing work-family conflict (Ford *et al.*, 2007, Shelton, 2006), parsimony and multicollinearity were also reasons for not including family role demands in the regression analysis. All four regression equations had the exact same explanatory variables. According to Kennedy (1998), performing simultaneous equations in this manner avoids simultaneous equation bias.

A correlation matrix is presented in Appendix B. The largest correlation between two variables is -0.46 , indicating a low likelihood of multi-collinearity and minimal problems with the results of multiple regression analysis.

5. Results

Hypothesis 1, which predicted greater family role demands for ethnic minorities, was partially supported. In Table 2, the univariate general linear models for family role demands show statistically significant differences in household size, marital status, and spousal involvement in decision-making exist across ethnic groups. The *post-hoc* Scheffe analyses of family role demands in Table 2 confirm both Korean-Americans and Mexican-Americans have significantly larger households than Whites (the superscript notations in the table indicate significantly different means among the ethnic groups). Regarding marital status, Korean-American business owners are significantly more likely to be married than either African-Americans or Mexican-Americans are (Table 2). Furthermore, among married business owners, Korean-Americans also exhibited a significantly higher level of spousal involvement in decision-making than Whites, and were the only ethnic group that

Table 2. Family role demands by ethnicity of entrepreneur.

Group means, ANOVA, and Scheffe *post-hoc* analyses of significant differences in group means.

	White (<i>n</i> = 210)	African American (<i>n</i> = 193)	Korean American (<i>n</i> = 197)	Mexican American (<i>n</i> = 200)	F-statistic
Family Role Demands					
Household Size (persons)	2.68 ^a	2.85	3.25 ^b	3.19 ^b	6.79***
Marital Status (1=married, 0=no)	0.78	0.67 ^a	0.85 ^b	0.69 ^a	7.78***
Spousal Involvement (1=none, 5=extensive)	3.09 ^{a,(c)}	3.00 ^(d)	3.60 ^{b,(e)}	3.09 ^(f)	4.48**

Note: ^a and ^b denote statistically significant differences among ethnic groups according to Scheffe *post-hoc* analyses; significance was measured at the level of $\alpha < 0.05$.

^(c) to ^(f), denote changes in sample size due to variations in numbers of married respondents:

^c*n* = 161, ^d*n* = 127, ^e*n* = 168, ^f*n* = 138.

** $p < 0.005$, *** $p < 0.001$.

was significantly different from Whites. Thus, Korean-American and Mexican-American business owners experience greater family role demands, primarily resulting from larger households. To the extent that being married and having a spouse heavily involved in business decision-making increases family tension, Korean-Americans experience even greater family role demands. Interestingly, results for African-Americans and Whites showed no statistically significant differences, which suggests the family role demands for African-American and White owners are similar.

Hypothesis 2, which predicted greater work role demands for ethnic minorities, was also partially supported. The univariate general linear models for work role demands in Table 3 confirm statistically significant differences exist across ethnic groups in the frequency of operating home-based businesses, the frequency of operating businesses in either the retail or personal services industries, the level of difficulty in obtaining financing, and the level of difficulty in developing marketing strategies. The *post-hoc* Scheffe analyses of work role demands in Table 3 show Korean-American and Mexican-American business owners have significantly fewer home-based businesses than either Whites or African Americans, which is indicative of greater work role demands.

In addition, Korean-Americans are significantly more likely to participate in the retail industry than either Whites or African-Americans, and they are more likely to be involved in personal services than these two groups are. Not surprisingly, Whites report significantly fewer problems with obtaining financing than members of the three ethnic minority groups. Korean-Americans have the greatest difficulty in developing marketing strategies, followed by Mexican-Americans. There is no statistically significant difference in the level of difficulty in developing marketing strategies reported by White and African-American entrepreneurs, who both report less difficulty than the other two groups.

Table 3. Work role demands by ethnicity of entrepreneur.

Group means, ANOVA, and Scheffe *post-hoc* analyses of significant differences in group means.

	White (<i>n</i> = 210)	African American (<i>n</i> = 193)	Korean American (<i>n</i> = 197)	Mexican American (<i>n</i> = 200)	F-statistic
Work Role Demands					
Home-based Business (1=yes, 0=no)	0.75 ^a	0.80 ^a	0.08 ^b	0.30 ^c	150.62***
Retail Industry (1=yes, 0=no)	0.13 ^{a,(d)}	0.15 ^{a,(e)}	0.36 ^b	0.26	10.69***
Personal Services Industry (1=yes, 0=no)	0.10 ^{a,(d)}	0.16 ^{a,(e)}	0.39 ^b	0.21	16.37***
Difficulty in Obtaining Financing (1=not a problem, 5=major problem)	1.99 ^{a,(f)}	2.86 ^{b,(h)}	2.94 ^{b,(i)}	2.55 ^{b,(l)}	14.913***
Difficulty in Developing Marketing Strategies (1=not a problem, 5=major problem)	2.31 ^{a,(g)}	2.35 ^{a,(i)}	3.54 ^{b,(k)}	3.03 ^{c,(m)}	32.726***

Note: ^a to ^c denote statistically significant differences among ethnic groups according to the Scheffe *post-hoc* analysis; significance was measured at the level of $\alpha < 0.05$.

(^d) to (^m) indicate changes in sample size due to data availability: ^d*n* = 149; ^e*n* = 137; ^f*n* = 197; ^g*n* = 201; ^h*n* = 186; ⁱ*n* = 195; ^j*n* = 195; ^k*n* = 194; ^l*n* = 197; ^m*n* = 196. ** $p < 0.005$, *** $pp < 0.001$.

Thus, these analyses support the conclusion that Korean-Americans have the highest work role demands because of their greater propensity to locate businesses outside the home and to participate in the retail and personal service industries, and because of the difficulties they face in obtaining financing and in developing marketing strategies. In addition, Mexican-Americans also experience greater work role demands than Whites and African-Americans resulting from a higher proportion of businesses outside the home, and more difficulty in developing marketing strategies. They experience a similar level of difficulty in obtaining financing as African-Americans. African-Americans and Whites show no statistically significant differences for four of the five variables, indicating greater difficulty in obtaining financing is the primary source of higher work role demands for African-American entrepreneurs relative to their White counterparts.

In Table 4, the results of analyses on the difficulty of managing work-family conflict across ethnic groups are displayed. Results show partial support for Hypothesis 3. The univariate general linear model in Table 4 shows significant differences in managing work-family conflict exist across ethnic groups, and the post-hoc Scheffe analysis indicates Korean-Americans experience significantly greater difficulty in managing work-family conflict than either Whites or African-Americans. Consistent with the greater family role and work role demands of the Korean-Americans, these business owners also experience greater difficulty in managing work-family conflict, providing partial support for Hypothesis 3.

Given that some previous researchers have found gender-related differences in managing work-family conflict (e.g., Frone *et al.*, 1992; Noor, 2004), we examined whether any statistically significant differences exist between male and female business owners in managing work-family conflict in this sample and found none. This result is consistent with the meta-analysis of Byron (2005) who found men and women have similar levels of work-family conflict.

Hypothesis 4, which predicted difficulty in managing work-family conflict would negatively impact business performance, was supported. As shown in Table 5, which illustrates four multiple regression models predicting business performance, the variable measuring difficulty in managing work-family conflict is significant in each of the regression equations, even after controlling for work role demands, cultural and social context, ethnicity, entrepreneur’s motivation to provide, business size, and business age.

Table 4. Difficulty in managing work-family conflict by ethnicity of entrepreneur.

Group means and ANOVA results for four ethnic groups of entrepreneurs.					
	White (n = 210)	African American (n = 193)	Korean American (n = 197)	Mexican American (n = 200)	F-statistic
Difficulty in managing work-family conflict (1=not a problem, 5=major problem)	2.04 ^a	1.90 ^a	2.43 ^b	2.12	5.75**

Note: ^a and ^b denote statistically significant differences among ethnic groups according to the Scheffe *post-hoc* analysis; significance was measured at the level of $\alpha < 0.05$. ** $p < 0.005$.

Table 5. Impact of difficulty in managing work-family conflict on business performance.

	Model 1 Success of Business (Owner Assessment) <i>n</i> = 636	Model 2 Success of Business in Achieving Personal Goals of Owner (Owner Assessment) <i>n</i> = 637	Model 3 ¹ Gross Income of Business in 2004 dollars <i>n</i> = 397	Model 4 Frequency of Cash Flow Problems [5=weekly and 1=never] <i>n</i> = 487
Constant	3.542*** (0.228)	3.286*** (0.219)	—	1.744*** (0.295)
Difficulty in Managing Work-Family Conflict	-0.067** (0.032)	-0.064** (0.031)	0.115**	0.064* (0.039)
Work Role Demands				
Home-based Business	-0.060 (0.099)	-0.075 (0.094)	-0.023	-0.300** (0.123)
Retail	-0.101 (0.101)	0.003 (0.091)	0.138**	-0.126 (0.122)
Personal Services	0.080 (0.107)	0.014 (0.102)	-0.005	-0.416*** (0.129)
Difficulty in Obtaining Financing	-0.081*** (0.027)	-0.046** (0.026)	-0.092*	0.145*** (0.039)
Difficulty in Developing Marketing Strategies	-0.059** (0.029)	-0.045 (0.028)	-0.074	0.032 (0.035)
Ethnicity/Gender				
African-American	-0.372*** (0.125)	-0.257** (0.120)	-0.086	0.518** (0.200)
Korean-American	-0.211 (0.140)	-0.366*** (0.134)	-0.013	-0.111 (0.190)
Mexican-American	0.149 (0.124)	0.205* (0.119)	0.021	0.105 (0.172)
Female Owner	0.023 (0.080)	0.163** (0.076)	-0.079	0.312*** (0.107)
Entrepreneur Motivation to Provide				
Importance of building financial security for family	0.159*** (0.039)	0.183*** (0.037)	-0.008	-0.103** (0.048)
Business Size/Age				
Number of Total Employees	0.017*** (0.005)	0.004 (0.004)	0.241***	-0.001 (0.005)
Age of Business	0.004 (0.003)	0.010*** (0.003)	0.035	-0.003 (0.003)
Adjusted R-square	0.142	0.162	0.090	0.121
F-Statistic of Model	9.126***	10.470***	4.024***	6.162***

Note: ¹regression coefficients are standardized; *** *p* < 0.005, ** *p* < 0.05, * *p* < 0.10.

In Model 3, standardized coefficients are presented to facilitate the comparison of regression coefficients because large differences in the scale of units exist. The scale of the dependent variable, gross income, which ranges up to \$900,000, differs greatly from the scale of the independent variables, which are either measures based on a 5-point Likert scale, dummy variables, or integers ranging in value from 0 to 3 digits. Standardized regression coefficients

are calculated by dividing the values of the variables by their standard deviations, and then fitting a straight line. This eases comparisons across coefficients because each standardized coefficient represents the change in the dependent variable per standard unit (one standard deviation) change in the associated independent variable (Schroeder *et al.*, 1986).

Difficulty in managing work-family conflict reduced the owner's perception of the overall success of the business (Model 1) and of the success of the business in achieving his/her personal goals (Model 2). The positive coefficient on difficulty in managing work-family conflict in the equation explaining gross income in Model 3 is consistent with the findings of Loscocco and Leight (1993), and provides support for the argument that increased family responsibilities can lead to greater business success, because of stronger incentives to provide. It is possible the increased time demands required by larger businesses that generate higher revenues are more likely to conflict with greater family responsibilities. Interestingly, this is the only model in which the variable measuring the entrepreneur's motivation to provide financially for the family is not significant. This result suggests there may be some linkage between the entrepreneur's motivation to provide and the difficulty in managing work-family conflict, with increased motivation to provide for the financial security of the family leading to both greater difficulty in managing work-family conflict and higher business income.

In Model 4, greater work-family conflict is associated with greater cash flow problems. This could be the result of difficulty in managing work-family conflict, which leads to poor business management, and subsequently, cash flow shortages or contention. This outcome could be caused by the business and the family competing for limited financial resources.

6. Discussion and Implications

The empirical results of the previous section indicate the impact of work-family conflict on ethnic minority business owners is more nuanced than expected. Korean-American business owners experienced greater work and family role demands, and subsequently greater difficulty in managing work-family conflict, than their White and African-American counterparts. Although fewer statistically significant differences existed between the results for Mexican-American business owners and those for White and African-American entrepreneurs, the findings for the Mexican-Americans followed the same general pattern as those for their Korean-American counterparts. These business owners experienced lower work and family role demands than Korean-Americans, but greater role demands than African-American and White business owners.

The variation across minority groups suggests the work-family interface varied across ethnic groups and provides a rationale for examining ethnic groups separately. That variation also provides a rationale for examining the work-family interface of ethnic family businesses in greater depth. Looking at the family-business interface would illuminate the underlying issues causing the tensions (cultural or otherwise) that could explain the findings of this study (Danes, 2006; Danes *et al.*, 1999).

Difficulty in managing work-family conflict also had a significant effect on business performance, whether it was measured through the perceptions of the business owner or through

more objective financial measures. Lynch and Hanson (2004) indicated minority families tend to perceive the extended family as a collective whose needs often supersede those of the business. The findings of this study provided some indication these business owners may be caught between the two worlds of family and work. Struggling with work-family conflict was positively related to gross business income, but at the same time, that struggle negatively impacted the business owners' perceptions of business and goal achievement success. The gross business income and frequency of cash flow problems measures were objective financial measures of success, whereas owner assessments of business success and the success of the business in achieving personal goals measures allowed for the beliefs, values, and norms of their cultural underpinnings to enter into the assessment. Thus, owners of a financially prosperous business may still perceive their firms to be less successful if they face great difficulty in managing work-family conflict.

It is interesting to note that difficulty in managing work-family conflict was significant in this sample of middle-aged owners with relatively small households and fairly well established small firms. Given these findings, it is likely managing work-family conflict plays an even greater role in the lives of younger business owners with new businesses and small children. These empirical findings also indicate that the structure of work and family roles, as measured by role demands, is an important determinant of the level of difficulty individuals experience in managing work-family conflict. These results provide additional support for a role structure-based approach to examining the work-family interface (Shelton, 2006).

A number of limitations of this study prevent over-generalization of its results. The business performance variables were self-reported, and many business owners did not provide financial information, which significantly reduced the sample size for these regression equations. All of the analyses were performed on cross-sectional data, so temporal effects cannot be discussed. Also, the businesses in this sample were relatively small, with a maximum reported annual income of \$900,000. The small size of these firms may be one reason no significant differences in managing work-family conflict were observed between male and female business owners.

Even with these limitations, this study yields a number of provocative empirical results that could serve as the basis for interesting new research. Danes *et al.* (2007) found managerial business problems negatively impacted the congruity in the family system within family businesses. This study investigated the impact of the difficulty in managing work-family conflict on business performance rather than on the family system and found this difficulty had an effect on business performance, even after controlling for difficulties in managing critical business processes. When difficulty in managing work-family conflict stresses entrepreneurs with further demands on their time and energy, they become less productive in the business (Hobfoll, 1989, 2001; Shelton, 2006). Future research could examine our study's questions longitudinally. Such evidence would allow researchers to develop insights into the long-term effects of the difficulty in managing work-family conflict on business owners, the operation of their businesses, and the impact on family relationships.

Korean-American business owners had greater difficulty in managing work-family conflict than did Whites and African-Americans. Korean-Americans reported statistically more

spousal involvement in decision-making than Whites, African-Americans, or Mexican-Americans. Perhaps one reason they reported having greater difficulty in managing work-family conflict emanated from the presence of more than one business decision maker in the household. Danes and Olson (2003), for example, argued having multiple decision makers increases tensions about the business for business-owning couples.

Also, the Korean-American work-family conflict pattern was more similar to that of Mexican-Americans than to that of African-Americans or Whites. Could this finding exist primarily because of their concentration in the retail and personal services industries? A question that arises is how the cultural beliefs, values, or norms of these ethnic business owners contribute to their difficulty with managing work-family concerns. Only further research would shed more light on this question.

Consistent with Loscocco and Leight (1993), one of the findings of this study indicates business owners with major or primary provider status may simultaneously experience greater difficulty in managing work-family conflict, greater business income, and decreased owner satisfaction with the business. This result could be explored further to determine the prevalence of this effect and to determine when business owners are able to overcome the negative impact of difficulty in managing work-family conflict and still achieve strong financial business performance. Also, the strikingly similar demographic characteristics of White and African-American business owners could be examined in light of the poorer performance of African-American businesses to determine if these results remain consistent for younger members of these ethnic groups, and if differences in managing work-family conflict between the two groups emerge in that analysis. Finally, strategies in managing work-family conflict across ethnic groups could be studied to determine if significant differences exist, and if those differences have important cultural antecedents.

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The Minority Business Research Group (MBRG), through two major research projects, conducted the 2003 and 2005 National Minority Business Owner Surveys (2003 and 2005 NMBOSs). The first project was the "2003 National Minority Business Owner Surveys, Whites and African-Americans (2003 NMBOSs)," which was funded by GreenPoint Financial Corporation and managed by Alvin N. Puryear, Edward G. Rogoff, Myung-Soo Lee, and Ramona K. Z. Heck at the Lawrence N. Field Center for Entrepreneurship, Baruch College. Interview questionnaires, originally developed by the Family Business Research Group (FBRG) relative to 1997/2000 National Family Business Surveys (1997/2000 NFBSSs), were adapted (Winter *et al.*, 2004).

The second project was the "2005 National Minority Business Owner Surveys, Korean-Americans and Mexican-Americans (2005 NMBOSs)," which was funded by the

Ewing Marion Kauffman Foundation and also managed by Alvin N. Puryear, Edward G. Rogoff, Myung-Soo Lee, and Ramona K. Z. Heck at the Lawrence N. Field Center for Entrepreneurship, Baruch College. Interview questionnaires, originally developed by the Family Business Research Group (FBRG) relative to 1997/2000 National Family Business Surveys (1997/2000 NFBSs), were adapted as well as translated for “in-language” interviews (Winter *et al.*, 2004).

Appendix A. Sampling Details

Survey Instrument

The Survey Instrument for the four groups was based upon the protocols that were developed by a 17-college-and-university research consortium, the Family Business Research Group. Following the research design of interviewing household managers and business managers separately, along with initial screening questions to determine ethnicity and whether respondents could be considered owners of a family business, four sets of instruments were used: a screening questionnaire (to qualify for the survey, an owner-manager had to have been in business for at least one year, worked at least 320 hours per year in the business, been involved in the day-to-day management of the business, and resided with another family member), a household questionnaire, a business manager questionnaire, and a combined questionnaire (to be used for the situation where one person managed both household and business). The survey instrument was translated into Korean and Spanish to accommodate Korean-American and Mexican-American entrepreneurs who requested telephone interviews be conducted in their native languages.

The Minority Samples

In 2003, Global Marketing Research Services (GMRS) of Melbourne, Florida completed the interviews with the White and African-American business owners. In 2005, TMR, Inc. of Cedar Knolls, New Jersey, completed the interviews with the Korean-American and Mexican-American business owners.

White and African-American Samples. Regarding the White and African-American samples, GMRS placed random calls to 12,300 out of a combined 30,000 White and African-American households that had both household and business telephone listings of the same telephone number.

The telephone numbers for the three ethnic groups were selected from geographical areas populated by the target ethnic populations of interest. For example, in choosing the African-American sample, Marketing Systems Group (MSG), a sampling company, used the GENESYS sampling system, which contains the African-American population for every telephone exchange. The African-American sub-sample was defined as all telephone exchanges with an estimated incidence of all African-American households exceeding 20 percent. This represented approximately 67 percent of all African Americans nationally.

Korean Americans and Mexican Americans. As opposed to African-American business owners, Korean-Americans and Mexican-Americans have relatively low incidences of business owners nationwide. Therefore with each of these groups, MSG generated two target

samples for each group and paid respondents \$50 for completed interviews, in an effort to maintain a reasonably broad nationwide representation. Accordingly, one Korean-American sample universe was targeted at households and the other targeted at Korean-American businesses. Similarly, one sample universe was targeted at Mexican-American households and the other targeted at Mexican-American businesses. In both samples, households represented about one-half of the sampling frame. Because each of these samples started with both population and business listings, the resulting samples include both home-based businesses as well as storefronts, with the latter being more often represented.

Because Korean-Americans represent a relatively small percentage of all Asian households, to obtain a Korean-American Sample, MSG used a procedure that combined the use of surnames along with the independent GENESYS estimate of Asian households. The process involved identifying all the Asian surnames in the GENESYS-listed household database and then creating an estimate of the proportion of those surnames that are predominantly Korean. Many Asian surnames are duplicated across the country so, although somewhat imprecise, it still enables one to develop reasonable estimates of the proportion likely to be Korean. Using the GENESYS estimates of Asian households, a coverage report was developed that detailed both likely incidence and likely representation of the Korean-American population. The selected sample had the likelihood of generating at least a 20 percent incidence and at least a 50 percent coverage nationwide. Additionally, a targeted universe of Korean-American businesses nationwide was generated, and then compared to the household sample to avoid duplication. When dialing this targeted business sample, TMR only contracted those records that were not part of the household sample.

To derive a Mexican-American sample, MSG used estimates of Hispanic households by country-of-origin within each state as the foundation to generate a targeted household sample. Although MSG's GENESYS sample universe contains Hispanic surnames, these surnames fail to discriminate country-of-origin. Therefore, the sample universe was limited to those states where the Hispanic population is predominantly Mexican, Chicano, or Mexican American. The top 15 states (in terms of percentage of Mexican-Americans among all Hispanics) throughout the United States were selected, covering about 85 percent of the target population (Mexican-American households) throughout the United States. Additionally, a targeted universe of Hispanic businesses, again targeted at these same 15 states, was generated, and then compared to the household sample to avoid duplication. When dialing this targeted business sample, TMR only contracted those records that were not part of the household sample.

Appendix B. Correlation Matrix

	1	2	3	4	5	6	7
1. Difficulty in Managing WFC	1						
2. Difficulty in Obtaining Financing	0.30**	1					
3. Difficulty in Developing Marketing Strategies	0.28**	0.34**	1				
4. Entrepreneur	-0.02	-0.03	-0.06	1			
5. Total number of Employees	-0.02	0.04	0.09**	0.08*	1		
6. Age of Business	-0.06	-0.12**	-0.12**	0.01	0.07	1	
7. Home-based Business	-0.10**	-0.04	-0.21**	-0.00	-0.09**	0.12**	1
8. Female Owner	0.02	-0.01	0.02	0.01	0.00	-0.07*	-0.05
9. Retail	0.10*	0.14**	0.12**	-0.05	0.01	-0.05	-0.20**
10. Personal Services	-0.02	-0.05	0.06	0.01	-0.06	0.11**	-0.15**
11. African-American	-0.10**	0.10**	-0.17**	0.08*	-0.08*	0.03	0.36**
12. Korean-American	0.14**	0.13**	0.28**	-0.10**	0.02	-0.17**	-0.46**
13. Mexican-American	-0.00	-0.01	0.09*	0.17**	0.13**	-0.08*	-0.21**
14. Owner Age	-0.10**	-0.08*	-0.09*	-0.14**	0.04	0.37**	0.04
15. Spousal Involvement in Decision-making	0.10*	0.08	0.09*	0.08	0.06	-0.03	-0.02

Appendix B (Continued)

	8	9	10	11	12	13	14
1. Difficulty in Managing WFC							
2. Difficulty in Obtaining Financing							
3. Difficulty in Developing Marketing Strategies							
4. Entrepreneur Motivation to Provide							
5. Total number of Employees							
6. Age of Business							
7. Home-based Business							
8. Female Owner	1						
9. Retail	0.08*	1					
10. Personal Services	0.15**	-0.30**	1				
11. African American	-0.06	-0.10**	-0.08*	1			
12. Korean American	0.05	0.18**	0.24**	-0.32**	1		
13. Mexican American	0.07*	0.03	-0.03	-0.33**	-0.33**	1	
14. Owner Age	-0.01	-0.05	-0.03	0.03	0.01	-0.18**	1
15. Spousal Involvement in Decision-making	0.23**	0.06	0.05	-0.04	0.15**	-0.04	0.05

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