

1 The Retired, The Resigned, or The Laid-Off? Who are the 2 Urban Self-Employed?

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6

7 **Abstract**

8 The study investigates the relationship between three different types of unemployment and
9 urban self-employment in China. In spite of numerous studies on factors driving
10 entrepreneurship and self-employment, previous literature has not shed a consistent light on
11 the association between unemployment and self-employment. This study therefore drills down
12 to three different types of unemployment—retirement, resignation, and layoff to further
13 conduct this investigation. Data from the China Labor Statistical Yearbooks are used. A
14 panel data model is adopted to examine three different unemployment forces for
15 self-employment propensity—retirement propensity, resignation propensity, and layoff
16 propensity among the unemployed. We found that retirement and resignation among those
17 unemployed are associated with self-employment rate growth, while the effect of those laid-off
18 is unclear. The study interpreted the findings and indicated research limitations and future
19 research directions.

20

21 **Index terms**— self-employment, unemployment, retirement, resignation, layoff, entrepreneurship, china.

22 **1 Introduction**

23 China, as an outstanding representative in the world of transitional economies has been intensively studied for its
24 remarkable economic success. With overwhelming world attention focused on China's market, entrepreneurship
25 and self-employment in China are often questioned while at the same time commanding widespread curiosity.
26 Globalization and marketization in China makes private ownership increasingly cherished. The market plays an
27 increasingly important role, even more important than is realized outside of China. Ownership of businesses and
28 being self-employed start to gain popularity in China; Zhang (2013) has investigated and found an important
29 role of entrepreneurship in economic growth in China.

30 Entrepreneurship is often measured by selfemployment. While the relationship between unemployment and
31 entrepreneurship or self-employment has not arrived at a conclusive or consistent consensus in previous literature,
32 the detailed unemployment forces that is associated with self-employment in China has not been studied.
33 With the rising private business ownership and the importance of market economy, the selfemployed played
34 an increasingly critical economic role. Further examining the relationship between three unemployment types
35 and self-employment and under-Author : School of Public and International Affairs, University of Baltimore,
36 USA. e-mail: tzhang@ubalt.edu standing who the urban self-employed are therefore become the focal point of
37 this study.

38 The value of this study is to goes one step further beyond Zhang (2013) to investigate forces related to self-
39 employment, and to be more specific, the associations between different unemployment types and self-employment
40 propensity in China in recent years. As a rising developing economy, the insights for selfemployment forces we
41 gain from China could be extended to the developed world in general.

42 2 II.

43 3 Literature Review a) Unemployment and Self-employment

44 The relationship between unemployment and self-employment has inconsistent literature evidence. Some
45 literature finds that unemployment positively affects the probability of self-employment (Meager, 1992; Evans and
46 Leighton, 1989; Bogenhold and Staber, 1991). Other investigators have found a negative relationship between
47 regional unemployment and selfemployment in cross-country studies (Blanchflower and Oswald, 1990; Acs and
48 Evans, 1994; Taylor 1996; Blanchflower and Oswald, 1998). In China, approximately one third of entrepreneurs
49 had experienced a spell of unemployment (Yueh, 2009).

50 On the one hand, from the macroeconomic perspective, when the economy is in the downturn, with an
51 increasing unemployment rate, the market demand is low and there could be limited business opportunities.
52 Workers suffer from reduced incomes and reduced availability of capital for self-employment, resulting in higher
53 financial risk (Congregado, 2012). On the other hand, from the individual occupational choice perspective,
54 many individuals have chosen self-employment when facing unemployment. Facing unemployment when paid
55 jobs are difficult to get, workers' earning needs pushed them to seek for the alternative labor market option—self-
56 employment (Storey and Johnson, 1987). This is particularly true when the benefits of unemployment insurance
57 is not attractive (Martinez-Granado, 2002; Parker and Rougaier, 2004).

58 When unemployed workers chose selfemployment or entrepreneurship, some are necessity entrepreneurs and
59 some are opportunity entrepreneurs. Opportunity entrepreneur refer to people voluntarily choose to become the
60 self-employed due to the consideration of individual positive benefits such as time flexibility, independence or
61 freedom, wealth, self-Year 2014 ()

62 4 B

63 fulfillers, health, and other personal motivation factors (Dawson, 2009). Necessity entrepreneurs refer to those
64 who were pushed into self-employment due to external negative factor such as structural unemployment, the
65 lack of paid employment, and layoff (Dawson, 2009). Among those who are unemployed and then choose to
66 become self-employed, a largely share comes from older individuals. Self-employment on the other hand often
67 serves as a -bridge job? for older individuals (Quinn, 1980; Zhang 2008). Age therefore is a related factor in this
68 investigation. b) Factors for Older Individuals' Self-employment Despite the collision of the recent large-scale
69 economic downturn and the entrance of the first baby boomer cohort into wage-and-salary retirement ages, self-
70 employment rates among older adults continue to be an important alternative to retirement in later life (Cahill,
71 Giandrea, & Quinn, 2013). The prevalence of self-employment increases substantially with age, both because
72 self-employed people work longer and many wage-and-salary 1 workers, i.e. those working for others, turn to
73 self-employment in later life. In fact, approximately 18% of employed persons over age 65 are self-employed
74 (Hipple, 2004). Zhang (2008) has found out that older individuals who have reached the average retirement
75 age and are still active in the labor force are more likely than their younger counterparts to be self-employed
76 and to be entrepreneurs. Outside of those who arrive in later life as self-employed individuals, people become
77 selfemployed in later life in response to both-push and -pull mechanisms (Zhang, 2008). With regard to -pull
78 mechanisms, older people may find the opportunity for a flexible work schedule attractive due to the ability to
79 balance work-life with other activities that are important during the early stages of later life such as self-care,
80 volunteering, caregiving, or leisure activities. In this way, self-employment provides a model of employment
81 that facilitates greater control and flexibility (Zhang, 2008). As explained by socio-emotional selectivity theory
82 (Carstensen, 1992), as people age, their focus tend to change from career and family goals, to opportunities that
83 allow them to focus on emotionally meaningful activities. Thus, self-employment itself may be a meaningful way
84 for some to participate in economic activities, but it may also offer the flexibility to mix paid work with other
85 unpaid meaningful activities.

86 With regard to -push mechanisms, as described by Zhang (2008), self-employment may be a choice for older
87 workers who need to remain employed when wage-and-salary positions are not available or who feel their jobs
88 no longer effectively utilize their human capital. Older workers' employment situation is tenuous in times of
89 economic uncertainty, in part because their salaries are higher and perceptions that they are less able to learn
90 new skills. Coupled with factors associated with age discrimination, Lavarreda, Snyder, & Brown (2013) suggest
91 that older workers were hit harder by the recent economic downturn than any other age group. Rather than
92 being pushed out of the labor force completely, when faced with difficult options, some older workers choose
93 self-employment.

94 As for the -pull mechanisms, according to Zhang (2008), many seniors would like to continue to fulfill their
95 life by making good use of their invaluable human capital and wisdom. After working numerous years in life,
96 seniors have accumulated abundant working experience, management skills, wisdom, networks and business ties,
97 and they tend to be more ethical and loyal. Seniors also have better language skills. Human capital is the driver
98 for our current economy, the knowledge economy. In this context, seniors with skills and human capital are a
99 particularly valuable asset to our economy. Regardless of the employment, self-employment could provide a way
100 for older people to utilize their human capital to produce income for their own needs and benefit the overall
101 economy (Zhang, 2008).

102 **5 III.**

103 **6 Research Hypotheses**

104 Part of the reason that previous literature cannot find consistent relationship between unemployment and self-
105 employment could lie in the diversity in unemployment types. Therefore, this study investigates further on the
106 impacts of three different types of unemployment on self-employment. Using data from China Labor Statistical
107 Yearbooks, we identified three types of unemployment among all unemployed individuals: being retired, laid-off,
108 or resigned.

109 The three types are largely different from each other. Retired workers could retire with cumulated working
110 experience, social ties, and even necessary wealth to be self-employed. Workers who resigned could resign
111 for better career opportunities including certain entrepreneurial ambitions. Those two types, particularly the
112 resigned, could be more likely to be opportunity entrepreneurs or opportunity self-employers when they choose
113 to be self-employed or be business owners. However, for the retired, typically with fewer job opportunities
114 elsewhere, they could also be necessity entrepreneurs or necessity self-employers if they could not find a job
115 elsewhere but still need or want income.

116 People who are laid off were the ones who are unfortunate to be pushed out of wage-and-salary jobs. They could
117 be fired due to poor performance, insufficient skills, or ethic issues. Those could become necessity entrepreneurs or
118 necessity self-employers if they had the recourse to be self-employed. They could -push or -pull mechanisms that
119 lead to self-also be the ones who were laid off because company merger/acquisition issues, change of leadership
120 and policies, or structural unemployed. Those workers do not necessarily have low skills and could not find a job
121 elsewhere. Although they could become necessity self-employers, they could also become opportunity self-employers
122 who on the one hand were pushed by the unemployment and on the other hand grasped the career opportunity to
123 have more control for themselves. Moreover, those who are laid off might not go for self-employment, particularly
124 if they lack certain skills, resources and determination to be self-employed. They could linger for government
125 unemployment insurance benefits or await family members' help while looking for another job. Compared to the
126 previous two types of unemployment, this group is the only one that could be eligible for unemployment insurance
127 benefit because they are involuntarily unemployed. In addition, when the economy is suffering from downturn,
128 the number of laid off workers will increase. The poor market demand would also self-employed businesses.

129 It seems that being opportunity or necessity self-employers is not the key dividing point for the diverging
130 relationship between unemployment and self-employment. More importantly, whether workers are eligible or
131 received unemployment insurance could more relevant; equally relevant could be the macroeconomic factors.
132 We therefore instead of using necessity versus opportunity self-employer, we just focused on the three types of
133 unemployment. The laidoff propensity would be the only representing potential unemployment insurance eligible
134 group and the laid-off also could reflect the macroeconomic ups and downs. Please note that we only focus
135 on urban self-employment to exclude rural self-employment that could be less knowledge-based or quite different
136 from urban self-employment. Our research hypotheses are:

137 1. Among the unemployed individuals for the recent years, a higher retirement propensity is related to a
138 higher urban self-employment propensity. 2. A higher resignation propensity is associated with a higher urban
139 self-employment propensity. 3. A higher lay-off propensity have a negative or insignificant association with urban
140 self-employment propensity.

141 IV.

142 **7 Methodology**

143 We used the data from the China Labor Statistical Yearbooks for annual employment and unemployment data
144 covering years of 2005 through 2009, across eleven age groups and two genders. We therefore conducted a panel
145 data modeling for this analysis.

146 Our dependent variable, DP(SE), measures the changes of self-employment propensity from one year to a later
147 year. The self-employment propensity is measured by self-employment rate for a specific age group of a specific
148 year, then weighted by the corresponding population size to represent the unbiased population representation.

149 Our key independent variables include the propensity of being retired, DP(Retired), being laid-off, DP(Laidoff),
150 and resignation, DP(Resigned). Similarly, those three variable propensity rates also used corresponding
151 population weights.

152 Our control variables include age, gender, and year. Age is measured by age groups, with a higher value
153 meaning an older age group. Totally 11 age groups are included starting with age of 16, the starting workforce
154 eligibility age. Gender and year variables are dummy variables.

155 The model is presented as follows: D denotes a difference term. P denotes propensity. In this study
156 it is in percentage points. DP(SE) denotes self-employment propensity change from year t-1 to year t, in
157 percentage points. DP(Retired) denotes retirement propensity change from year t-1 to year t, in percentage
158 points. DP(Laidoff) denotes layoff propensity change from year t-1 to year t, in percentage points. DP(Resigned)
159 denotes resignation propensity change from year t-1 to year t, in percentage points. AgeGroup is for age groups
160 with 1 for age group of 16-19, 2 for 20-24, 3 for 25-28, 4 for 30-34, 5 for 35-39, 6 for 40-44, 7 for 45-49, 8 for 50-54, 9
161 for 55-59, 10 for 60-64, 11 for 65 and up. DP(SE)it = ? + ?1DP(Retired)it + ?2DP(Laidoff)it + ?3DP(Resigned)
162 it + ?4AgeGroup it + ?5Female it + ?kYearit + ?it,

163 Female denotes the gender dummy variable with 1 means female and 0 for male. Year denotes the year dummy
164 variables.

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166 The model estimates are followed by diagnostics, such as VIF multicollinearity test, Breusch-Pagan (1979)
167 and Cook-Weisberg (1983) test for heteroskedasticity, and residual plot examination. Panel data regression
168 diagnostics are necessary to check the robustness of the model.

169 V.

170 8 Descriptive Statistics

171 The data shows that there is a slight upward trend for the mean self-employment propensity (in percentage)
172 among all workers. For the three types of unemployment under observation, only the propensity of the resigned
173 has a clear and consistent upward trend.

174 This indicates an increasingly large pool of career opportunities for workers, which is consistent with the rising
175 China's economy during those years.

176 The Based on our variable summary statistics (shown in Table 1), the mean change of selfemployment
177 propensity from one year to a later year was -0.24. This means averagely the self-employment rate dropped
178 by 0.24 percentage points in the following year in China for years of 2005-2009. Please note that self-employment
179 rate here is defined by the selfemployed among all workers, not among the labor force or among the population.

180 The mean change of retirement propensity was 0.17, indicating an averagely 0.17 percentage point increase in
181 the next year for the retirement propensity among the unemployed. There is a gradually enlarging retirement
182 population during the observing years. This reflects the aging situation among the unemployed.

183 The change of layoff propensity among the unemployed decreased by 0.51 percentage point yearly and the
184 change of resignation propensity among the unemployed increased by 1.97 percentage points yearly.

185 The mean age group is valued at 5.

186 9 Panel Data Model Estimates

187 Our panel data modeling results is presented in Table 2. Our results support our research hypotheses. Both
188 of the retirement rate and the resignation rate among the unemployed are positively related to selfemployment
189 propensity. Controlling for all other variables, when retirement propensity change among the unemployed trends
190 up by one percentage point, the self-employment propensity change among all workers increase by 0.01 percentage
191 points. This is statistically significant at 0.01 level.

192 Holding other variables constant, when resignation propensity change among the unemployed goes up by 1
193 percentage point, the self-employment propensity change increased also by 0.01 percentage points and this is
194 statistically significant at 0.1 level. This shows that those who are retired and those who resigned from their
195 previous jobs in China during the years of 2005-2009 are more likely to be self-employed, compared to other types
196 of unemployment, no matter they are pushed or pulled into self-employment. As mentioned earlier, those who
197 resigned from their previous jobs could be the ones who have alternative career ambitions and options that their
198 current jobs cannot satisfy and therefore they are very likely to shift to self-employed if other wage-and-salary
199 jobs as an employee cannot satisfy those ambitions.

200 Those who are retired with skills and social capital have the resources to be self-employed; others who are
201 retired but would like to or need to continue working might find it difficult to find a wage-and-salary job as an
202 employee and therefore are pushed into selfemployment. Our result shows that those two types of unemployment
203 , retired and resigned, contribute to a higher self-employment propensity.

204 However, the layoff propensity among the unemployed does not seem to have a clear association with the self-
205 employment propensity change. The coefficient for the layoff propensity change is statistically insignificant. This
206 could be related to the diversity of unemployment reason among those laid-off, as mentioned earlier. For those who
207 lack skills, they might not have the skills and resources to be self-employed as well. For those who lost their jobs
208 for structural reasons, they might not necessarily lack any skills or resources to be self-employed and they might
209 easily find jobs elsewhere. This could also be related to the fact that the higher level of laid-off largely reflected the
210 macroeconomic downturns; macroeconomic downturn means fewer employment opportunities, including overall
211 limited self-employment opportunities. Although one may argue that the period of 2005-2009 is the booming
212 period for China's economy, it does not exclude the macroeconomic growth ups and downs. A longer time horizon
213 that includes major macroeconomic booms and busts would be even better, but it does not mean that the period
214 of 2005-2009 does not reflect macroeconomic fluctuation at all. However, the general economic boom means the
215 market demand influence would be very limited. The Retired, The Resigned, or The Laid-Off? Who are the
216 Urban Self-Employed?

217 It is not surprising that female workers are associated with lower self-employment propensity. This is consistent
218 with situation in most other countries. Being female reduces the self-employment propensity yearly change by 0.79
219 percentage point, holding all other variables constant. This gender effect is also statistically significant at 0.01
220 level. Females are typically assumed more child responsibilities and also our society is largely male-dominated,
221 though women are playing increasingly and more visible role in our economic world.

222 For the year control variables, compared to the self-employment propensity change from 2005 to 2006, all later
223 years' yearly self-employment propensity changes are smaller.

224 An interesting finding is the age effect. As we know, older ages are associated with higher selfemployment rate
225 among all workers (Zhang, 2008). This study shows that older ages are also associated with a decline in self-
226 employment rate change among all workers. Controlling for all other variables, an older age group is associated
227 with 0.05 percentage point drop for self-employment rate change among all workers. This indicates that on the
228 one hand, older workers are more likely to be self-employed, on the other hand, this older age effect is declining
229 with later years. This could be related to the booming economy in China during those years that reduce the need
230 for post-retirement work for earnings. This could also be related to recent years' development of various senior
231 citizen programs and communities that play an increasingly important role in satisfying many seniors' needs for
232 social activities and engagement.

233 Our model diagnostics indicates there is no concern for multicollinearity issues. The Breusch-Pagan / Cook-
234 Weisberg test for heteroskedasticity also shows no major concern for heteroskedasticity. Neither does our residual
235 plot cause any major concern. The detailed diagnostic statistics are presented in the Appendix.

236 10 VII.

237 11 Limitation of the Study

238 A major limitation of the study is the data. We used the Labor Statistical Yearbook that is aggregated labor data
239 across age, gender, and other factors. However, to best investigate the unemployment forces for self-employment,
240 the best dataset would be longitudinal micro data at individual level. We did not have the luxury for the
241 data we want. We therefore had to use population weights to apply to population group data that we used.
242 This situation removed much noise of uncontrollable inter-personal heterogeneity for individual level data and
243 allowed us to simplify the study into limited variables of interest; however, it also only allowed us to model
244 over the population group averaged values and killed the necessary statistical variation that is often helpful for
245 evidence-based research.

246 Another limitation of the study is that we only have 5 years of data for this investigation. China was in
247 economic boom during the 5 observed years, with only limited economic fluctuation. A longer time horizon will
248 give us more evidence on how macroeconomic factor that largely affect the quantity of the laid-off is related to
249 self-employment and then we can single out the negative association between unemployment and selfemployment.
250 This would better assist us investigating the difference unemployment forces for selfemployment.

251 This study focused on the association between the self-employment and three types of unemployment; it
252 did not imply causation. It is possible that the three types of unemployment caused different self-employment
253 effects; it is possible that the three types of unemployment and self-employment propensities had co-movement
254 and statistical association; it is also possible that self-employment impacted the three different unemployment
255 types. It is one of our future research interests to investigate on the causal loop.

256 Also, this study overall is an exploratory study. Our model can further be fine-tuned to better address the
257 research questions by adding more variables and trying out different model specifications. This will be another
258 future research direction to continue this investigation.

259 12 VIII.

260 13 Conclusion

261 China, as a high-growth economy, has attracted much academic attention. Entrepreneurship, that is often
262 tangibly measured by self-employment, is found to be important for economic growth in China, as well as in many
263 other countries. Despite numerous research on push and pull factors for entrepreneurship and selfemployment, it
264 has been a puzzle on the relationship between unemployment and self-employment. The forces of unemployment
265 for self-employment have not been found with consistent evidence. This study therefore tested the forces of three
266 different types of unemployment in self-employment propensity. We found that retirement and resignation among
267 those unemployed are associated with self-employment rate growth, while the effect of those laid-off is unclear.

268 Those who voluntarily left their wage-and-salary jobs are an important contribution to the self-employment
269 propensity. Those who resigned are the ones most likely to be opportunity entrepreneurs or opportunity
270 selfemployers. This reflects the pull effect of self-employment among those who have career ambition for more
271 freedom, control, self-fulfillment, and other motivations.

272 The retirement propensity change has a positive association with self-employment propensity change.
273 Consistent with findings from other countries, older workers who are retired tend to have a higher selfemployment
274 propensity. Older workers retired with skills,

275 The Retired, The Resigned, or The Laid-Off? Who are the Urban Self-Employed? business ties, and even
276 wealth to be self-employed if they choose to continue working. Also older workers tend to lack opportunities to
277 be employed elsewhere and therefore self-employment becomes their alternative working option.

278 The laid-off propensity change has a statistically insignificant association with self-employment propensity
279 change. This reflects three situations of the laidoff. For those who are laid off due to poor work performance
280 or insufficient skills could be the ones who do not have sufficient skills or resources to easily be self-employed

13 CONCLUSION

281 as well, but they could also be necessity self-employers who cannot find jobs elsewhere but selfemployment. For
282 those who are laid off due to merger/ acquisition or other structural unemployment, they do not necessarily have
283 low skills. They might find jobs elsewhere instead of being self-employed, but they might also choose to be self-
284 employed for better control of their economic life. For those who are laid off because of macroeconomic downturn,
285 the macroeconomic downturn means lower market demand and could also mean limited self-employment
286 opportunities. However, as the observing period of 2005-2009 is a booming period of China, the macroeconomic
287 downturn effect would be largely limited.

288 Another interesting finding is that older age groups are associated with a negative self-employment propensity
289 change. Although older workers have higher self-employment rates, during the years of 2005-2009, we see from
290 our model a downward trend of older workers' self-employment propensity. This could be related to the booming
291 economy in China that reduces the need to retirees to further seek for employment for earnings; it could also be
292 related to recent years' seniors' community and program progress in China.

293 The study is not without flaw. We wish for better data that has individual level data and cover more years for
294 both economic booms and bust. As an explorative study, much is proposed to be done in the future to continue
this investigation. ^{1 2 3}

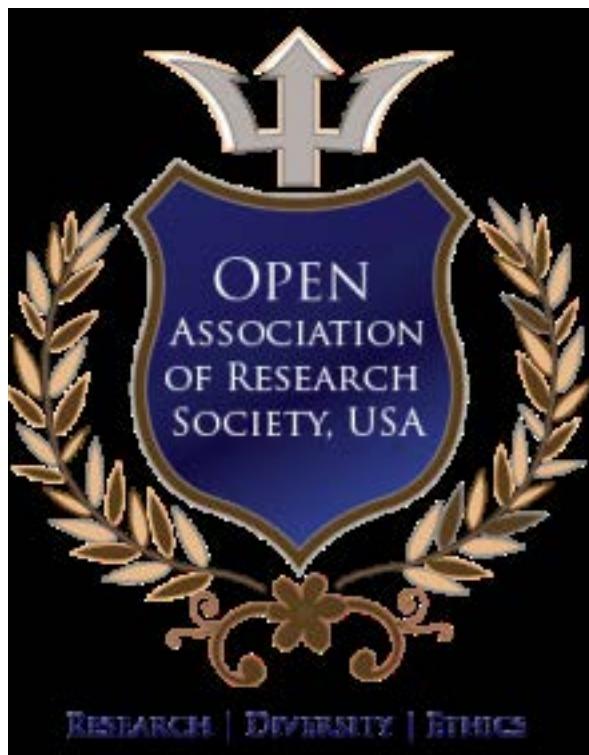


Figure 1:

295

¹In this study, -wage-and-salary worker? means workers who work for someone else as an employee, not working for themselves.

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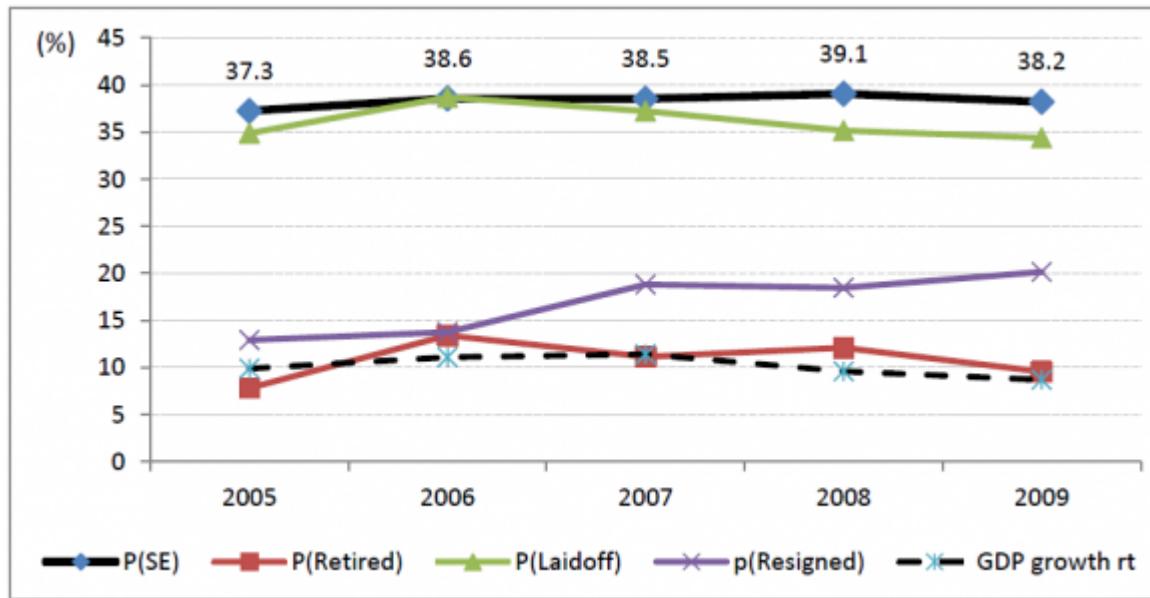


Figure 2:

1

Variable	Mean	Std. Dev.	Min	Max
DP(SE)	-0.24397	1.252352	-3.7	5.9
DP(Retired)	0.169193	8.482766	-25.7	38.6
DP(Laidoff)	-0.50791	4.800101	-22.2	26.3
DP(Resign)	1.972804	3.835846	-11.1	11.3
AgeGroup	5.302829	2.31687	1	11

Figure 3: Table 1 :

2

Dep Var= DP(SE)	Coef.	Sig
DP(Retired)	0.0122	***
DP(Laidoff)	-0.0024	
DP(Resign)	0.0127	*
Female	-0.7900	***
Yr_2007	-1.0018	***
Yr_2008	-0.3074	***
Yr_2009	-0.8882	***
AgeGroup	-0.0502	***
Constant	0.7382	***
Number of obs	=	1732
F(8, 1723)	=	93.35
Prob > F	=	0.0000
R-squared	=	0.3024
Adj R-squared	=	0.2991

Figure 4: Table 2 :

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