## Self-Employment and Jewish Continuity

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Imprinted on American popular culture is the image of the immigrant Jews striving to "make it" in America. Part of the imagery relates to the desire to be independent—from family and country of origin as well as from the control of non-Jews, though it is doubtful whether in reality Jews fully disassociated themselves from kinship ties or their communities of origin. Here we shall focus on a small corner of that reality—occupational independence. Specifically, we shall analyze some evidence on patterns of Jewish self-employment. The data reported in this article were derived from a 1975 Boston metropolitan area study. They allow for the systematic analysis of the self-employment patterns of Jews and other ethnics (see Fowler, 1977; Cohen, 1983; Goldscheider, 1985).

In our context, self-employment implies two interrelated facets of Jewish cohesion. First, self-employment means direct control over one's own job. Indirectly, it implies greater reliance on family for resources and connections as well as power over resources to be distributed to others, and, where appropriate, to coethnics. Moreover, to the extent that Jews are more likely to be working for themselves, they may be more likely to form networks and contacts with other Jews in similar positions. The basic issue focuses on the identification of social and economic structures in which Jews interact in large part with other Jews.

Economic networks are one basis of ethnic cohesion when they

The data reported in this article were analyzed as part of a larger project on the demography of American Jews supported by the Center for Modern Jewish Studies, Brandeis University. In somewhat different form, this paper will appear in a forthcoming volume, *Social Change and Jewish Continuity*, 1985. Frances E. Kobrin, Steven M. Cohen, and Peter Y. Medding made valuable comments on an earlier version.

involve greater interaction among Jews than between Jews and non-Jews. The greater the in-group interaction, the greater the group cohesion. The changing extent of self-employment over time is an indicator of the changing cohesiveness of the Jewish community.

This perspective moves us beyond oversimplified explanations of Jewish self-employment patterns. It has been argued, for example, that the Jewish propensity for self-employment derives from fear of non-Jewish control over the jobs Jews have. This concern relates to potential antisemitism and ostensibly explains the consequent desire to be independent. Over time, so the argument goes, there developed a Jewish cultural preference for autonomous or independent occupations. This tendency stems from, and is continuous with, the pattern of occupational concentration and segregation characteristic of their East European origins (see Goldscheider and Zuckerman, 1984). However, the transformation of Jewish socioeconomic conditions over the last century, the radical differences between the status of Jews in America and in nineteenth-century Europe, and the general economic and social differences between European and American societies make such interpretations of direct continuity superficial.

We assume, therefore, that the sources of self-employment primarily reflect the economic and social contexts Jews confront in America and only secondarily the socioeconomic (educational and occupational) backgrounds their grandfathers and fathers brought with them to America. Our question is not on the past but on the present: what are the current patterns and recent changes in self-employment and what significance do they have for Jewish continuity?

Previous studies of ethnic variation in self-employment have been based on limited data. While inconsistent self-employment differences between Protestants and Catholics have been reported in the literature (cf. Lenski, 1961; Goldstein, 1969; Goldscheider and Kobrin, 1980), for Jews, the evidence has been consistent, although never analyzed in detail. Lenski notes in his combined sample of Detroit in the 1950s that Jews had significantly higher rates of self-employment than non-Jews. He concludes: "In short, it appears that even in the bureaucratized modern metropolis there are real and significant differences among the major socioreligious groups in the degree to which they value occupational independence and autonomy, with the Jews ranking first, White Protestants second, and Catholics third" (p. 104). While the findings of higher self-employment levels among Jews are clear, Lenski's conclusions about the value Jews placed on occupational independence are inferential.

National data based on the Current Population Survey of 1957 confirm the findings for Jews. For example, 37 percent of Jewish professionals were self-employed compared to about 15 percent of Roman

Catholics and White Protestants. Self-employment was even higher for managers but the same patterns emerge: 69 percent of Jewish managers were self-employed compared to about 50 percent of the non-Jews. These differences remain when years of schooling and urban residence are controlled (Goldstein, 1969, Tables 6 and 7). Hence, differences between Jews and non-Jews in the level of self-employment do not appear to be limited to a particular community, nor can they simply be attributed to the different levels of education and urban concentration characteristic of Jews, Protestants, and Catholics.

More recently, a detailed analysis of self-employment for religious and ethnic groups focused on Rhode Island data collected in the late 1960s (Goldscheider and Kobrin, 1980; cf. Kobrin and Goldscheider, 1978). There were only 65 Jews in the Rhode Island survey and detailed analysis was limited. Nevertheless, some insights into variations in self-employment across communities may be gained by comparing the Boston and Rhode Island data. Since the question asked was identical, the timing of the studies was close, and the ethnic compositions of Rhode Island and the Boston metropolitan area are similar, these comparisons are analytically valuable.

The Boston data allow us to examine several key issues associated with self-employment patterns. First, differences in self-employment between Jews and non-Jews can be explored and patterns of convergence among religious groups can be examined. In particular, we shall focus on the direction and intensity of change in self-employment for Jews and other ethnic/religious groups. In addition, we shall examine what changes in self-employment occur for contemporary Jews as occupational and educational levels change. Once these relationships are analyzed, we then can clarify to what extent self-employment patterns are solely a reflection of educational, occupational, and other differences in the personal backgrounds of Jews and non-Jews.

All male respondents (and husbands of female respondents) were asked whether they worked for themselves or someone else. A question on whether the father of the respondent worked for himself when the respondent was growing up was also included. This, however, was asked only of those below age forty. Data on the self-employment patterns of Jewish women were also collected. No previous research on ethnic differences in self-employment patterns of women has been carried out.

#### JEWISH AND NON-JEWISH SELF-EMPLOYMENT

The basic pattern of higher levels of self-employment among Jews may be observed in Table 1. Over one-third of the Jewish males who

	Total	18–29	30-39	4049	50–59	60+
Jews	36.6	16.3	43.2	32.9	54.7	46.3
Non-Jews	11.2	6.2	10.1	18.5	12.3	11.9
Blacks	6.4	4.5	8.3	*	*	*
White Protestants	14.5	5.9	17.6	8.3	25.0	18.5
Irish Catholics	7.0	16.7	7.7	*	*	*
Italian Catholics	14.5	0.0	14.3	38.5	21.4	7.1
Other Catholics	11.7	6.7	16.7	17.6	5.3	18.8
Protestants	13.2	6.7	23.5	5.6	18.2	18.5
Catholics	11.1	6.2	10.9	20.5	11.6	10.0

**Table 1.** Proportion Self-Employed by Age, Religion, and Ethnicity: Males

are working are self-employed, three times the level among non-Jews. This pattern characterizes all the detailed racial, religious, and ethnic groups.

The absolute level of Jewish self-employment is lower in Boston than in Rhode Island, where over half the Jews were self-employed. In part, this difference reflects the age-generational differences in the composition of the Jewish communities of Boston and Rhode Island—the latter are significantly older, with a higher percentage of the foreign-born. However, the particular demographic differences between these Jewish communities are not the entire explanation. A detailed examination of self-employment among non-Jews shows that self-employment among Protestants and Catholics (Irish and Italians) in Rhode Island is also higher than in Boston. This forces us to search for explanations of self-employment differences beyond the specific features of the Jewish communities. These include the different occupational markets and economies of the two areas, their opportunity structures, and, in turn, the nature of in- and out-migration patterns and their socioeconomic selectivity.

The Boston data further indicate, as did the Rhode Island study, that the most conspicuous ethnic, racial, and religious differences in self-employment are between Jews and non-Jews. The lower rates of Irish Catholic self-employment and the higher rates among Italian Catholics are consistent in both studies.

Patterns of in- and out-migration are of critical importance in understanding differences between Boston and Rhode Island. Many of the Jews in Rhode Island are selective stayers, who may be more likely to enter into family businesses. Fully 70 percent of the children of Rhode Island Jews move out of the state (Kobrin and Goldscheider, 1978, pp. 220–24). This is clearly not the pattern of Jews in Boston, where there are high rates of in-migration (Goldscheider, 1985, chapter 4).

<sup>\*</sup>Insufficient data for presentation

These patterns also characterize the non-Jews of these areas, although not to the same extent. In Rhode Island, the Italians remain in much larger numbers than the Irish and a much larger proportion of Italians are involved in ethnic community networks, including those formed among the self-employed. These migration patterns have direct implications for self-employment in the community. The generational networks of Jewish self-employment are weaker in Boston than in Rhode Island, although stronger than among non-Jews. Jews who remain in Rhode Island are more likely to connect up with family and kin networks which involve working for oneself.

These comparisons between communities and between Jews and non-Jews clearly point to the importance of the broader demographic and economic structure of communities as key determinants of self-employment. Neither universal values of occupational independence nor uniform patterns across communities characterize American Jews. At the same time, we should not lose sight of the similarities. Despite demographic and economic differences between Boston and Rhode Island, self-employment patterns are remarkably similar.

Changes in self-employment may be inferred from age variation. These data show that, without exception, Jews of all age cohorts have significantly higher self-employment levels than non-Jews. This characterizes, with but one minor exception, every comparison between Jews and other racial, ethnic, and religious subgroups. However, the age data do not provide a clear indication of the direction of change in self-employment. Over 40 percent of Jews age 30–39 are self-employed, a higher proportion than among those age 40–49 but lower than among those age 50–59. Similar fluctuations characterize non-Jews. Among those 18–29 years of age, there is a sharp drop of self-employment levels. This appears to reflect a life cycle factor, careers at this age only beginning, and the fact that many of the males age 18–29 remain in school and have not yet permanently entered the labor force.

Among those age 30-39, there appears to be no convergence in self-employment levels between Jews and non-Jews relative to previous age cohorts. Ethnic-religious differences in self-employment in Boston remain strong. A similar conclusion emerged from the Rhode Island data. Clearly there is no basis in these two sets of data for concluding that ethnic differences are converging toward some uniform, undifferentiated level. This holds true despite changes over time and variations in levels between communities.

While the age data suggest that Jewish-non-Jewish differences in self-employment have not disappeared, the issue of generational change may be addressed more directly. The Boston data collected information on the self-employment of fathers. Aggregate and indi-

Table 2. Ger	erational Se	f-Employ:	ment by Ag	ge and Relig	gion: Males
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		So	n's Age	
		Jews		Non-Jews
	18–29	30–39	18–39	18–39
Father Self-Employed	69.6	49.4	62.8	32.2
Son Self-Employed	15.6	42.6	22.8	5.1
Son Not Self-Employed	84.4	57.4	77.2	94.9
Father Not Self-Employed	30.4	50.6	37.2	67.8
Son Self-Employed	19.1	44.4	30.6	11.0
Son Not Self-Employed	80.9	55.6	69.4	89.0
Son Self-Employed	16.7	43.5	25.7	9.1
Father Self-Employed	65.2	48.4	55.6	18.2
Father Not Self-Employed	34.8	51.6	44.4	81.8
Son Not Self-Employed	83.3	56.5	74.3	90.9
Father Self-Employed	70.5	50.2	65.2	33.6
Father Not Self-Employed	29.5	49.8	34.8	66.4

vidual level change can be identified by comparing the self-employment distributions of fathers and sons. It should be clear that we do not have an unbiased sample of fathers' self-employment. Differential migration, mortality, and fertility of fathers and differential survivorship and migration of sons, affect the representativeness of data on fathers derived from the sample (cf. Blau and Duncan, 1967; Matras, 1975; Kobrin and Goldscheider, 1978). However, given the powerful effects of selective in-migration, age comparisons may not reveal changes in self-employment. Hence, the direct generational patterns take on particular significance.

These comparisons show that 63 percent of the Jewish fathers, but only 26 percent of the sons, were self-employed, a relative decline of 59 percent (Table 2). For non-Jews, the decline is from 32 percent to 9 percent, a relative decrease of 72 percent. Thus, despite the lower starting level of self-employment among non-Jews, the rate of generational decline is sharper. Since the decline in self-employment by generation is greater for non-Jews, differences in self-employment between Jews and non-Jews have widened. The differences are not small, as Jewish sons have levels of self-employment almost three times as high as non-Jewish sons. Neither age cohort variations nor generational changes in self-employment indicate convergence of Jewish-non-Jewish differences, despite a common trend toward declining levels of self-employment.

A summary of these generational flows in self-employment at the individual level focuses on the proportion of fathers and sons who were

both self-employed, both working for others, or had changed generationally (Table 3). These data show that 14 percent of Jewish fathers and sons were both self-employed compared to less than 2 percent of non-Jews. This level is significantly lower in Boston than in Rhode Island where the level of self-employment over two generations of Jews is very high (43%). However, the percent for non-Jews is also higher. The ratio of Jews and non-Jews who are self-employed in two generations is exactly the same in both studies (7 to 1). Again, while the pattern is identical, the level varies.

At the other end of the continuum, the proportion of two generations working for others is twice as common for non-Jews as for Jews. The flow from self-employment to working for others characterizes 46 percent of the Jews and the ratio of that pattern to the flow from employed fathers to self-employed sons is about the same for Jews and non-Jews.

The low proportion of two-generational Jewish self-employment reflects, in part, the small percentage of the self-employed among Jews age 18-29. The proportion of two-generational self-employment is much higher for those age 30-39, where the proportion of those enrolled in school is reduced. Life cycle factors distort and accentuate the downward generational decline in Jewish self-employment.

The shift toward an individual rather than an aggregate level of analysis allows us to examine the dynamics associated with the attainment and maintenance of self-employment (Table 2). The self-employment of Jewish sons does not follow directly from the self-employment of their fathers. While 23 percent of fathers who were self-employed had sons who were self-employed, 31 percent of fathers who were not self-employed had sons who were self-employed. The same pattern characterizes non-Jews. There is, therefore, no greater probability of being self-employed if the father was self-employed than if the father worked for others. In this sense, self-employment is not inherited generationally. This further suggests that contemporary pat-

Table 3.	Self-Employment	of Fathers and	Sons by Age	and Religion
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			Jews		Non-Jews
Father	Son	18–29	30-39	Total*	Total
Self-Employed	Self-Employed	10.9	21.0	13.9	1.7
Self-Employed	Not Self-Employed	58.8	28.3	46.1	30.6
Not Self-Employed	Self-Employed	5.8	22.5	11.9	7.4
Not Self-Employed	Not Self-Employed	24.6	28.2	28.2	60.3

<sup>\*</sup>Includes a small number of cases 40-49.

	Son's			Age		
		Jews			Non-Jews	
Father's Education	18–39	18–29	30–39	18-39	18–29	30–39
<high school<="" td=""><td>27.9</td><td>31.5</td><td>*</td><td>9.3</td><td>5.7</td><td>15.8</td></high>	27.9	31.5	*	9.3	5.7	15.8
High School	25.1	11.3	42.0	14.0	10.0	23.1
Some College	50.7	34.8	67.8	22.2	23.1	*
College Grad	16.1	10.3	31.6	3.8	4.8	*
Post-Grad	16.2	11.5	28.0	*	*	*

**Table 4.** Proportion Self-Employed by Age, Religion, and Father's Education: Males

terns of Jewish self-employment involve new jobs in a transformed economy.

The lack of direct effects of family employment history on current self-employment in Boston differs significantly from the Rhode Island data, where direct generational continuity in self-employment might be called a characteristic of the Jewish community. A major factor in this difference is the pattern of high out-migration from Rhode Island, resulting in a greater continuity in self-employment among those who remain. The higher in-migration rates of Jews to Boston (and their lower rates of two-generational self-employment) contribute to the different findings in the two communities. Since it is a community characteristic (rather than a specific ethnic or religious trait), the pattern characterizes non-Jews as well. Nevertheless, the major finding is that Jewish sons are more likely to be self-employed than non-Jewish ones, irrespective of the employment patterns of their fathers.

These conclusions are reinforced when we examine these data from a somewhat different angle. We ask, what are the self-employment origins of sons who are self-employed? The bottom half of Table 2 shows these recruitment patterns. Over 55 percent of all Jewish sons who are currently self-employed had fathers who were self-employed when they were growing up. However, an even higher proportion of those currently working for others had fathers who were self-employed. The lack of direct self-employment recruitment characterizes non-Jews as well, and is not restricted to a particular life cycle segment.

Given the relative unimportance of fathers' self-employment for the self-employment of sons, we can explore whether the self-employment of sons derives from the educational attainment of fathers. The data to answer this question are presented in Table 4. Among Jews, the lowest levels of self-employment characterize those whose fathers graduated from college and did post-graduate work. It is these fathers who have

<sup>\*</sup>Insufficient data for presentation

the lowest probability of transferring directly to their sons their specific occupational self-employment. The highest level of sons' self-employment is among those whose fathers had some college education. Fully half of Jewish sons whose fathers had some college education were self-employed, about twice as high as sons whose fathers had higher or lower educational levels. This characterizes both age groups and is particularly pronounced among those age 30–39, where 68 percent are self-employed. The sons of fathers with lower educational levels are less likely to be self-employed than those whose fathers had some college education.

The influence of educational attainment of fathers on sons' self-employment is similar for Jews and non-Jews. The highest self-employment among non-Jewish sons occurs among those whose fathers had some college education, and the lowest, among those whose fathers were college graduates. However, the effects of fathers' education on the self-employment of sons are less pronounced among non-Jews than among Jews.

While current self-employment patterns of Jews and non-Jews are related to the educational attainment of fathers in similar ways, self-employment differences between Jews and non-Jews cannot be accounted for by educational differences in their family backgrounds. The higher self-employment level among Jews is not primarily a reflection of the particular educational levels of Jewish fathers. For example, comparing the self-employment levels of those whose fathers were college graduates shows that the level is four times higher for Jews than non-Jews. Similarly, over 90 percent of the non-Jews whose fathers had fewer years of education worked for others, compared to about 70 percent of the Jews.

#### EXPLAINING SELF-EMPLOYMENT

The explanation of self-employment differences between Jews and non-Jews does not reside in the educational or self-employment patterns of their fathers. How, then, can we account for the exceptional Jewish concentration in self-employment? There are few theoretical guidelines for formulating specific explanations. From the more general sociological literature we can deduce two alternative arguments (cf. Goldscheider and Kobrin, 1980). One theme suggests that ethnic differences generally are transitional and spurious. To the extent that self-employment patterns differ for Jews and non-Jews, the source of variation should be explored in these groups' patterns of social class concentration. Since Jews have very different socioeconomic charac-

teristics than those of non-Jews, it seems reasonable to hypothesize that such variation may account for self-employment differences. This argument parallels the "characteristics" hypothesis which has been postulated for the explanation of the unique patterns of Jewish fertility. This hypothesis argues that the particular fertility behavior of Jews is the result of their unique combination of urban and socioeconomic characteristics (see Goldscheider, 1971; Goldscheider, 1985, chapter 6).

Alternatively, it can be argued that ethnicity is an independent and continuing feature of American life which cannot be reduced solely to socioeconomic characteristics. Specifically, self-employment differences between Jews and non-Jews are not the result of the particular educational and occupational concentration of Jews. Rather, other factors may be operating: Jewish community ties and networks reinforce the particular concentration of Jews in self-employed categories. This structural argument will be referred to as the "ethnicity" hypothesis.

There is yet a third possibility, which posits a specific value which Jews place on occupational independence. This value is continuous with the historical European experience of Jewish vulnerability and the particular status of Jews in the European stratification system. The continuity of this value in America reflects continuing concern about antisemitism and Jewish dependence on non-Jews. This "self-protection" cultural hypothesis cannot be tested directly from the available data. But it seems likely that variations in self-employment over time and among communities as well as within the Jewish population could not be attributed solely to variations in the intensity of adherence to such culturally transmitted values.

The characteristics and ethnicity hypotheses may be partially evaluated by examining Jewish-non-Jewish differences in self-employment, controlling for education, occupation, and related factors. If the socioeconomic characteristics hypothesis is correct, then we would expect no differences in self-employment to remain when the effects of socioeconomic status are controlled. If, on the other hand, differences in self-employment remain within socioeconomic categories, then the argument that specific ethnic factors are operating is strengthened. We cannot test whether the remaining differences are structural or cultural. That would require a different research design with specific questions addressed directly to this issue.

Here we examine variation in self-employment levels among Jews by educational level, not of fathers, but of sons (Table 5). In this generation college graduates have the highest levels of self-employment (45%) and post-graduates (mainly professionals) the lowest (31%). While there is no clear pattern relating education to self-employment among Protestants and Catholics, it is plainly different from the Jewish

	Less than High School	High School	Some College	College Grad	Post Grad
Jews	39.2	37.0	32.7	45.2	31.1
Blacks	7.1	6.7	10.0	*	*
White Protestants	6.3	17.2	14.3	16.7	20.0
Irish Catholics	5.6	14.3	*	*	*
Italian Catholics	14.3	4.2	33.3	*	*
Other Catholics	16.1	15.2	0.0	*	*
Protestant	8.0	11.4	18.2	15.2	20.0
Catholic	12.2	11.3	13.2	8.3	5.3

**Table 5.** Proportion Self-Employed by Education, Religion, and Ethnicity: Males

pattern. Nor do differences in self-employment levels between Jews and non-Jews reflect their differential educational levels. Self-employment differences are most clear, and the gap is greatest, among the less educated. Among those with less than a high school education, self-employment is three to four times higher for Jews than for non-Jews.

To examine whether these educational differences are related to life cycle factors, we compared Jews and non-Jews within educational levels by age. In no case are self-employment levels similar for any educational level-age group (Table 6).

The same conclusion emerges when self-employment is related to occupation, although the differences are often reduced (Table 7). Half the Jewish managers are self-employed compared to about 30 percent of the non-Jewish managers; 35 percent of the Jewish professionals are self-employed compared to about 20 percent of the non-Jewish professionals. Even more striking patterns appear for those in clerical-sales occupations: 36 percent of the Jews are self-employed compared to less than five percent of the non-Jews. The proportion of Jewish workers who are self-employed is over two and a half times that of non-Jews. These patterns hold within age groups as well.

Since the occupational concentration of Jews is so skewed, particularly by age, more detailed comparisons for specific occupations are difficult. Two interesting findings are revealing. First, fully 30 percent of the Jewish physicians are self-employed, almost twice as high as among non-Jewish physicians. Second, the general category of clerical-sales can be subdivided to locate the specific occupational sources of Jewish self-employment. The high rate relative to non-Jews reflects the very heavy concentration of Jewish men in outside saleswork (largely real estate and insurance) and the direct link between that and self-employment. Fully half of the Jewish men in outside saleswork

<sup>\*</sup>Insufficient data for presentation

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Jews	High School	Some College	College Grad	Post-Grad
18–29	*	22.2	33.0	1.9
30-39	*	57.3	44.2	44.6
40-49	27.8	62.5	31.8	29.3
50-59	46.8	34.9	81.7	51.5
60+	42.8	30.7	52.5	70.2
Non-Jews	_			
18–29	9.3	3.8	4.2	5.9
30-39	15.9	*	11.1	*
40-49	13.5	*	18.2	*
50-59	7.0	30.8	*	*
60 +	10.9	*	*	*

**Table 6.** Proportion Self-Employed by Education, Age, and Religion: Males

work for themselves. Nevertheless, examining other clerical-sales jobs, about 15 percent of the Jews are self-employed, which is still three times the non-Jewish rate.

In sum, there is no evidence to support the socioeconomic characteristics explanation of Jewish self-employment. It remains unclear what specific structural and cultural factors are operating. Multivariate analysis examining several religious and ethnic variables shows no relationship to Jewish self-employment when education, occupation, and age factors are controlled. A regression analysis combining the socioeconomic origin variables (fathers' education, occupation, and self-employment) and current education, occupation, and demographic characteristics shows few effects on current self-employment. By inference, therefore, other factors associated with ethnic networks, economic ties and perhaps some cultural features of the Jewish community are operating to influence self-employment patterns (cf. the conclusions in Goldscheider and Kobrin, 1980).

#### THE SELF-EMPLOYMENT OF JEWISH WOMEN

Until now, no research has examined the particular features of selfemployment among Jewish women. Yet the extent to which women work for themselves has two important implications. First, the disruption to traditional family roles may be less among self-employed women than among women working for others. Self-employed women

<sup>\*</sup>Insufficient data for presentation

may have much more flexible work schedules and may be better able to regulate their participation in the labor force over the life cycle. Second, self-employment may link women to family, friends, and coethnics much as it does for men.

We address several elementary questions to the Boston data. First, we ask whether self-employment patterns of Jewish women are exceptional relative to non-Jewish women. We find that, as with men, Jewish women have higher rates of self-employment than their non-Jewish counterparts of each age cohort (Table 8). Of all Jewish women who ever worked, 9.3 percent were self-employed; almost 15 percent of the Jewish women currently working are self-employed. The respective proportions for non-Jewish women were 4.1 percent and 6.8 percent. The differences between the levels of self-employment for women currently working and those who have ever worked imply that more sporadic workers are less likely to be self-employed. To the extent that a higher proportion of Jewish women are self-employed than non-Jewish women, their work patterns may be less sporadic. Those not currently working are much less likely to have ever been selfemployed. The largest difference between Jewish and non-Jewish women is among the 40-49 age cohort, where the proportion of the self-employed among Jewish women is 28 percent compared to less than 9 percent for non-Jewish women. It is this age cohort which is characterized by the highest level of labor force participation.

A second question relates to the impact of education and occupation on these patterns. The data show a higher concentration in self-employment among those Jewish women who completed high school compared to those with more (or less) education. For each educational level, Jewish women have higher levels of self-employment than non-Jewish women. The largest self-employment difference between Jews and non-Jews is for women who graduated from high school. Self-employment variation by education is much greater among Jewish than

Table 7.	Proportion Self-Employed by Occupation,
	Religion, and Ethnicity: Males

	Professionals		Managers	Clerical-Sales	Workers
Jews	34.5		48.8	36.0	19.0
White Protestant	25.8		26.1	0.0	9.4
Irish Catholic		16.7		0.0	4.5
Italian Catholic		42.1		5.0	6.3
Other Catholic	21.4		28.6	10.0	4.9
Protestant	26.5		20.8	3.4	7.5
Catholic	14.3		36.8	5.3	4.9

**Table 8.** Proportion Self-Employed of Those Who Ever Worked, by Age, Education, and Occupation: Females

	Jews	Non-Jews
All Ages	9.3	4.1
18–29	2.9	0.5
30–39	4.8	3.9
40-49	27.9	8.7
50-59	15.5	8.5
60 +	6.2	2.8
Education		
<high school<="" td=""><td>2.9</td><td>2.1</td></high>	2.9	2.1
High School Grad	14.3	5.1
Some College	5.2	3.9
College Grad	8.8	5.3
Post-Grad	9.6	5.1
Occupation		
Professional	6.3	1.9
Managers	41.7	38.6
Clerical-Sales	2.2	1.3
Workers	11.8	3.1

among non-Jewish women. In large measure, differences between the self-employment levels of Jewish and non-Jewish women are independent of life cycle effects and dependent on educational level.

An analysis of the impact of occupation on the self-employment of women shows higher levels of self-employment among Jewish women within broad occupational catagories. There is clearly an enormous range: from 42 percent of the managers to 2 percent of the clerical-sales workers. The same characterizes non-Jews. Only small differences in the level of self-employment separate Jewish and non-Jewish managers (42%–32%) and Jewish and non-Jewish women in clerical-sales (2.2%–1.3%). Hence, the pattern of Jewish exceptionalism in self-employment is bimodal—among both professionals and workers.

We can extend the analysis in two directions. First we can examine occupation in greater detail. These show very high levels of variability, as might be expected. Teachers and social workers—Jews and non-Jews—have very low proportions of self-employed; medical and medical-related professionals have higher levels (about 12%). The key, therefore, to understanding the self-employment patterns of Jewish women is to focus on their occupational concentration. Unlike the consistently high levels of self-employment among men over a detailed range of occupational categories, the variance is much greater among women.

Another extension of our analysis focuses on the relationship be-

tween education and female self-employment within age cohorts (Table 8). The general higher level of self-employment of Jewish women holds for 12 out of the 16 age-educational comparisons. Adding in occupational controls, however, again reduces the self-employed differences between Jewish and non-Jewish women. The high level of self-employment among high school graduates age 40–49 (47%) is concentrated in managerial positions. Jewish women are much more likely to have access to those positions—through families and kin networks—than are non-Jews. Similarly, 36 percent of the Jewish women age 50–59 with high levels of education are self-employed. This is twice the level that obtains among non-Jews and is heavily concentrated in the professions.

Hence, unlike in the case of Jewish men, the unique patterns of self-employment of Jewish women reflect occupation-education-cohort factors. Nevertheless, an examination of the most educated professional women and the managers of family businesses suggests continuing differences for the employment pattern of Jewish women compared to non-Jewish women. To the extent that self-employment is less disruptive to childbearing, child rearing and family life, there would be less conflict between working and family roles among Jewish women. Clearly, there is no reason to argue that the self-employment patterns of Jewish women result in a particular disadvantage for Jewish continuity. On the contrary: the self-employment of women, in conjunction with the patterns noted for males, reinforces kin and community networks.

### SELF-EMPLOYMENT, SOCIAL CLASS, AND ETHNICITY

One concomitant of the development of modern industrial society is the reduced level of self-employment. In the United States, the level of self-employment among men has fallen by over 55 percent in the period from 1940 to 1970, from over one-fourth to one-ninth of the labor force (Goldscheider and Kobrin, 1980). Working for oneself has become a marginal phenomenon. The scale of enterprise has increased, large chains have replaced small businesses, and other transformations in the occupational economic structure no longer favor working for one-self. Yet, there is some evidence that self-employment patterns remain an important dimension of the stratification system (Robinson and Kelley, 1979; Wright and Perrone, 1977; Kluegel, 1978). Control over resources may increase for managers and employers as the economy changes. Access to jobs, the segmentation of labor markets, occupational concentration, and differential opportunity structure are con-

nected with self-employment and with ethnic stratification. Neither job authority nor class position can be predicted using measures of socio-economic status (cf. Robinson and Kelley, 1979; Goldscheider and Kobrin, 1980). Previous research has concluded that, on both theoretical and empirical grounds, there is a need to separate status (the occupational achievement model) from class factors (authority and control over the means of production). If we conceptualize self-employment as one aspect of the class rather than the status system, we expect variables affecting self-employment to be different from those associated with occupation. Our argument is that ethnic groups provide differential access to self-employment opportunities and are, therefore, a key to understanding the class system.

We cannot test directly whether self-employment is primarily a dimension of class or status, or what the particular links are between self-employment and ethnicity. A detailed multivariate model reveals that the factors affecting the stratification system associated with occupational, educational, and income levels are not predictors of self-employment. By inference we suggest that ethnic networks are important considerations both in determining self-employment and in understanding its consequences.

While ethnic groups vary in occupational, educational, and demographic characteristics, self-employment variation is not accounted for by these differences. The cohort and generational data suggest that levels of Jewish self-employment are not static but vary with broader social and economic opportunities. Community variations reflect demographic compositional issues, migratory selectivity, and economic structural factors. It is not likely that community variation and changes over time in self-employment reflect variation and change in norms and values about self-employment.

The ethnic factor in self-employment involves specific networks maintained by ethnic subcommunities. These networks facilitate the process of ethnic variation and change in self-employment. They are also reinforced by self-employment patterns. The higher levels of self-employment characteristic of Jews may represent one mechanism by which contacts and interactions within the Jewish community are maintained and reinforced. Whether self-employment differences between Jews and others primarily reflect basic structural or cultural differences cannot be determined with the evidence available. The choice to work in a particular job, for oneself or for others, is complex, and constrained by the structure of opportunity, career goals, and values of autonomy and independence. Whatever the specific mix of determinants of self-employment, these patterns have wider repercussions and implications. For many Jews, self-employment reinforces

ties and bonds that are powerful forces for ethnic continuity. As with occupational and educational concentration, high levels of self-employment have characterized Jewish men and women for at least two generations. These patterns are part of existing networks across generations and establish continuing bonds within the Jewish community.

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