The Business of Caring: Women's Self-Employment and the Marketization of Care

Nickela Anderson and Karen D. Hughes*

Our goal in this article is to contribute to a differentiated analysis of paid caring work by considering whether and how women’s experiences of such work is shaped by their employment status (for example, self-employed versus employee) and the nature of care provided (direct or indirect). Self-employed care workers have not been widely studied compared with other types of care workers, such as employees providing domestic or childcare in private firms or private homes. Yet their experiences may be quite distinct. Existing research suggests that self-employed workers earn less than employees and are often excluded from employment protection. Nonetheless, they often report greater autonomy and job satisfaction in their day-to-day work. Understanding more about the experiences of self-employed caregivers is thus important for enriching existing theory, research and policy on the marketization of care. Addressing this gap, our article explores the working conditions, pay and levels of satisfaction of care workers who are self-employed. We draw on interviews from a small-scale study of Canadian women engaged in providing direct care (for example, childcare) and indirect care (for example, cleaning).

Keywords: caring, care deficit, self-employment, childcare providers, domestic cleaners

Introduction

Of the many transformations to have occurred in women’s work in industrialized economies in recent decades, one of the most significant has been the growing marketization of caring work, as once unpaid work done in private households is done for pay in the formal economy (Pfau-Effinger and...
Geissler, 2005; Reich, 2001; Ungerson, 1997; Uttal, 2002; Zelizer, 2005). This change has given rise to a rich body of research on caring work (England, 2005; England and Folbre, 1999; Folbre, 2006), care deficits (Ehrenreich and Hochschild, 2002) and work/care regimes (Knijn and Ungerson, 1997; Pocock, 2003, 2005; Ungerson, 2005) that explores the economic, personal and policy drivers of this change, and their implications for workers who care for pay (see also Abel and Nelson, 1990; Daly, 2001; Pfau-Effinger and Geissler, 2005; Zimmerman et al., 2006).

Our goal in this article is to contribute to this growing body of scholarship by focusing on one group that has not been widely studied — self-employed care workers. Reading existing research on women’s paid caregiving, we have been struck by the fact that most empirical studies focus on workers in employer–employee relationships (Bakan and Stasiulis, 1997; Parrenas, 2001; Spitzer et al., 2002; Zimmerman et al., 2006). In contrast, there is relatively little research on paid care workers who are self-employed and thus hold a different legal and market status. This gap seems important, given the expansion of women’s self-employment in many industrialized countries (Brush et al., 2006; Budig, 2006a, 2006b; Hughes, 2005; McManus, 2001; Minniti et al., 2005) and the significant number of self-employed workers engaged in caring labour. Indeed, given the great deal of separate research activity exploring transformations in paid caregiving, on the one hand, and women’s growing involvement in self-employment on the other, it is surprising there have not been more empirical studies exploring interconnections between the two.

Theoretical writing, in contrast, has drawn attention to this group. Saskia Sassen (2002), for example, has highlighted the growing role of self-employment in global carework, noting that the rising dependency of industrialized economies in the North on low-paid care workers from the South has been accompanied by rising levels of informalization and self-employment. Likewise, Ungerson’s (2005) conceptual discussion of caregivers expands traditional ideas about paid caregivers, including not only employees in the public and private sector but also agency workers and the self-employed. Writing more broadly on the care economy, Nancy Folbre (2006) highlights the need for a more disaggregated analysis of care work, one that accounts for key differences in the ‘relationship to the market, characteristics of the labour process, and types of beneficiaries’ (Folbre, 2006, p. 87). Her typology of paid care work, represented in Table 1, includes self-employment and illustrates the wide variety of paid work potentially to be explored. A further distinction by Folbre (2006) between direct care (involving personal and emotional engagement) and indirect care (activities that provide support for direct care) is very useful for our own study for thinking through important similarities and differences in care work done by the self-employed.

Guided by this existing theoretical work as well as gaps in empirical studies, this article explores how women’s paid caregiving is shaped by their
Table 1: Categories and examples of paid care work in the informal and formal market

<table>
<thead>
<tr>
<th>Children</th>
<th>Sick, disabled</th>
<th>Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Informal market work</td>
<td>Informal care in the home</td>
<td>Informal but paid assistance in the home</td>
</tr>
<tr>
<td>Direct care</td>
<td>Family day care, babysitting</td>
<td>Caregiver, paid or unpaid worker in small service enterprise</td>
</tr>
<tr>
<td>Indirect care</td>
<td>Domestic servant, paid or unpaid worker in small service enterprise</td>
<td>Nurse, personal care aide</td>
</tr>
<tr>
<td>Paid</td>
<td>Direct care</td>
<td>Direct care</td>
</tr>
<tr>
<td>Employment</td>
<td>Child care worker, teacher, paediatrician</td>
<td>Elder care worker, gerontologist</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Counsellor, nutritionist, yoga instructor</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nurse, nursing aide, doctor</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Hospital administrator, food services, janitorial</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nursing home administrator, clerical, food services, janitorial</td>
</tr>
<tr>
<td></td>
<td></td>
<td>School administrator, clerical, food services, janitorial</td>
</tr>
</tbody>
</table>

Most paid jobs not listed in other cells

Source: adapted from Folbre (2006).
employment status (self-employed versus employee) and the nature of care provided (direct or indirect). Our intent is to contribute to ongoing debates over the role of markets and paid workers in providing care. As both England (2005) and Zelizer (2005) have argued, debates over caring work need to move beyond established assumption of hostile worlds — where markets contaminate and erode care — to develop more detailed empirical research that sheds light on how paid care is actually experienced and delivered (England, 2005, pp. 393–94; Zelizer, 2005, p. 300). Rather than focusing on paid caregivers who are employees, however, our goal here is to direct attention to an important but understudied group: the self-employed. We draw on in-depth interviews with 20 women in Canada, who work as either childcare workers, offering direct care to young children in their own homes, or as domestic cleaners, providing indirect care in their client’s households.

Self-employment and caring work — the literature and comparative framework

In attempting to learn more about the experiences of self-employed caregivers, our analysis develops two sets of comparisons. The first set contrasts the experiences of self-employed care workers with those in employee–employer relationships, drawing on our interview findings in relation to existing research literature on paid care workers. A second set of comparisons contrasts the experiences of direct (childcare providers) and indirect (domestic cleaners) care workers, drawing directly on our interview data.

Employment status (self-employed versus paid employee)

Why should self-employment status matter for the experience of caregiving? Nancy Folbre’s (2006) typology provides a useful starting point for thinking about the situation of self-employed care workers. While her examples (family day care, paid workers in a small service enterprise) are placed under informal market work, we would argue that self-employment in fact forms a continuum spanning both informal and formal sectors (Baines and Wheelock, 2000; Hughes, 2005; Cranford et al., 2005). In some cases self-employed care providers may run informal day homes, caring for their own children alongside one or two others, in exchange for reciprocal services or cash that is unreported. Others may run home-based daycares that are in-between organizations, being formally accredited but intermingling household and business expenses and activities (Baines and Wheelock, 2000). Still others may operate at the more formal end of the continuum, caring for large numbers of children, tracking costs and revenues, possibly employing others and filing taxes as self-employed.
Research on self-employment in a range of countries suggests there are significant differences between employees and the self-employed, though we would also note there are a wide array of employer–employee situations spanning large unionized firms to small firms on the periphery of the formal economy. Notwithstanding such diversity, however, self-employed workers are more likely to face different circumstances than employees in terms of employment regulation, citizenship and working conditions. In many countries, for example, self-employed workers fall outside standard legislation governing minimum wages, working hours and other employment standards (Cox, 2005; Cranford et al., 2005; Fudge, 2006). They may also lack entitlement to employment-derived social right such as unemployment insurance, disability benefits and parental leave. With respect to working conditions, self-employed workers tend to report longer and more atypical hours and their income levels are far more polarized and precarious (Bell and La Valle, 2003; Hughes, 2005; Organization for Economic Cooperation and Development [OECD], 2000). More positively, however, self-employed workers also report higher levels of job satisfaction (Blanchflower and Oswald, 1999, 2001; OECD, 2000). While this is perhaps unexpected, given the previously noted disadvantages in hours and pay, researchers suggest the self-employed may have greater scope to create satisfying work by controlling their schedules and clients, the nature of their day-to-day work and the manner in which their work is done (Brush et al., 2006; Finnie et al., 2002; Hughes, 2005; OECD, 2000).

Direct versus indirect care

Beyond self-employment status, how does providing direct versus indirect care shape the experiences of care workers? Though not all care work can be neatly separated according to Folbre’s (2006) typology — for example, live-in nannies (Hondagneu-Sotelo, 2001; Parrenas, 2001) and personal care assistants for the elderly (Aronson and Neysmith, 1996) typically blend both types of care — many workers, including those in our study, do fall into this division. Childcare workers, for instance, spend the bulk of their working day providing direct care to children, engaged in feeding, playing, and comforting that reflects ‘a process of personal and emotional engagement’ (Folbre, 2006, p. 187). In contrast, domestic cleaners spend most of their time providing indirect care, such as vacuuming, dusting, washing and tidying, and have minimal personal interaction with clients who may be working or who prefer the cleaning to be done when they are not at home (Hondagneu-Sotelo, 2001; Mendez, 1998).

Despite this differing job content, however, studies of paid employees in childcare and cleaning suggest such workers face several broad similarities in their work situations. The most notable are the relatively low levels of pay and very high job demands associated with such work (Aguiar and Herod, 2006;
Curbow, 1990; England et al., 2002; Mendez, 1998; Strober et al., 1995; Neal, 1994; Rees and Fielder, 1992). In one of the most comprehensive analyses to date, England et al. (2002) found a clear wage penalty for care workers, including childcare workers and those providing personal services. Small-scale studies of caregivers and cleaners also highlight low pay and demanding workloads (Aguiar and Herod, 2006; Tuominen, 2002). Yet while childcare workers appear to experience the greatest wage penalties of all care workers (England et al., 2002), many studies find they have high job satisfaction, largely as a result of their emotional bonds with the children they care for (Kontos and Stremmel, 1988; McClelland, 1986; Mooney, 2003; Rose, 2003; Tuominen, 2002). Cleaners, by contrast, are far less likely to report these same satisfying relational aspects of work. Moreover, with the spread of large firms (such as Molly Maids) in the cleaning sector, many cleaners have experienced a significant erosion of their daily working conditions, including increased work intensification, physical health hazards and a lack of control over equipment, supplies and the pace of work (Aguiar, 2001; Aguiar and Herod, 2006; Ehrenreich, 2002; Mendez, 1998; Neal, 1994; Seifert and Messing, 2006).

In short, while the existing literature would lead us to expect both self-employed childcare providers and cleaners to fare relatively poorly in terms of economic security and extrinsic job rewards (such as pay and benefits), it also raises interesting questions about the autonomy and job satisfaction they experience in their day-to-day work. Equally important are questions about potential differences between self-employed workers depending on whether they provide direct or indirect care. For example, do self-employed childcare providers and cleaners face the same types of work demands? Do they both appear to enjoy greater control over their work, as the self-employment literature suggests, or are there differences? With these questions in mind, we turn to explore the experiences of the women in our study, focusing on three issues: working conditions (for example, their hours and the job demands), levels of income and economic security and job satisfaction and dissatisfaction. Before turning to discuss these findings, we briefly contextualize the study and discuss our methodological approach.

Setting the context — self-employment and the care deficit

Our study is situated in Canada, an ideal site for exploring these questions given recent trends in self-employment and the marketization of care. As Figure 1 shows, women have moved steadily into self-employment in recent decades, working either as employers (employing others) or as solos (in a business without employees) (Statistics Canada, CANSIM II, Table 252–2952). While still underrepresented, relative to their overall labour force presence, they have nevertheless made significant gains, now accounting for more than one-third of all self-employed workers.
While some women have pursued highly entrepreneurial paths, building large businesses and employing others, most (roughly 60 per cent) are solos working alone in an unincorporated business (Human Resources and Development Canada, 2002; Statistics Canada, CANSIM II, Table 242–0012). Many operate home-based businesses — about 40 per cent, according to the Survey of Self-Employment in Canada (Human Resources and Development Canada, 2002). Despite some movement into non-traditional sectors, most cluster in traditionally female fields. According to the Canadian census, nearly half of self-employed women work in just 20 occupations, many involving caring or domestic work. Amongst the top 20 are early childhood educators and assistants (employing 5.4 per cent of self-employed women), babysitters, nannies and parent’s helpers (3.7 per cent), light cleaners (2.8 per cent), restaurant and food service managers (2.7 per cent), and janitors and caretakers (1.1 per cent) (all figures come from the 2001 Census of Canada). Typically this work produces low incomes despite the economic and social importance of this work, and the high levels of skill, responsibility and effort involved.

Alongside rising self-employment, Canada has also experienced the same marketization of care observed in other industrialized countries (Ehrenreich and Hochschild, 2002; Pocock, 2005; Williams, 2000). Compared to the mid-1970s, when just one-quarter of Canadian mothers worked for pay, roughly three-quarter of mothers with pre-school children are now in the labour force (Statistics Canada, 2003, 2006). Work–family balance is a challenge for many families (Duxbury and Higgins, 2001). This change has sparked a growing market for childcare, house cleaning services, restaurant meals and prepared

Figure 1: Women and men in self-employment and small business, Canada, 1976–2003
Source: Statistics Canada Labour Force Survey (CANSIM II)
grocery food. Estimates from Statistics Canada (2002) suggest the domestic market for childcare is worth more than $3.5 billion, with nearly one-third of dual-earner families purchasing childcare and one in ten families purchasing cleaning services. Consumption is tied heavily to income but even in low income, female-headed families more than 26 per cent purchased childcare (spending $1,680 on average each year), and nearly 7 per cent purchased domestic and cleaning help (totalling $1,770 annually per family).

Data and methods

Set within this context, our study draws on qualitative interviews carried out in the summer of 2004 with 20 women who were working as self-employed domestic cleaners or as childcare providers in a large city in the western Canadian province of Alberta. Compared to other provinces in Canada, Alberta has one of the highest rates of self-employment (Statistics Canada, 1997) and one of the highest proportions of dual-earner families. It also provides very low support for publicly funded daycare, with government policy supporting a flourishing private sector in day homes run by self-employed caregivers.

Women in the study were located through snowball sampling. While our study cannot be considered representative, we deliberately sought to maximize diversity in order to gain insights into a wide range of experiences. Interviews ranged from 25 to 70 minutes in length, addressing many different issues (including pathways into self-employment, typical work day, hours and pay). Before the interview, the participants completed a short survey on their socio-demographic background and job satisfaction. Later in the interview the survey responses on satisfaction were discussed in detail to gain further insights. Interviews were transcribed verbatim and returned to the participants for correction or clarification, generating approximately 300 pages of material.

We analysed the interviews using the qualitative software program N5 (NUD*IST 5 (Gahan and Hannibal, 1998; Weitzman, 2000) which assists researcher in coding and exploring relationships between recurring themes. Despite the small size of the study we processed survey responses in SPSS to ensure accurate calculations and utilize shared functions with N5 that allow interview themes to be compared by socio-demographic background. In analysing the interviews we used a thematic form of content analysis (see Neufeld et al., 2002; Rubin and Rubin, 2005), first working within each interview to identify experiences and themes that were assigned preliminary codes (for example, pathways into self-employment and satisfaction or dissatisfaction). Once each interview was coded we then worked across interviews, comparing preliminary codes and noting similarities and differences that allowed us to further develop our analysis.
Table 2 provides a snapshot of the study participants. Most were 45 years or older. Nearly all were married or cohabiting and had children. Most had partners who were paid employees, though a small number were self-employed or unemployed. The education levels of the participants varied. One-quarter were high school graduates, while another one-quarter had not completed high school. The remainder had taken additional studies after high school. Just over half the women were born in Canada, and the remainder was born abroad. While this is not detailed in Table 2, there are differences between Canadian-born and foreign-born women that deserve note. Women born abroad were generally younger and less well educated. While their family situations were similar, Canadian-born women were more likely to have partners who were self-employed, while nearly all the partners of foreign-born women worked as paid employees.
Table 3 documents our participant’s work situations. Most women had been self-employed for less than 10 years and roughly half ran a registered business. One-third held another job as a paid employee. Their working hours were highly varied — about half of participants worked under 40 hours a week, while the rest worked well over 40. Their income levels were low, though it must be noted that many women refused to detail their finances in the survey. In the interviews, however, participants provided valuable information about their income, which we discuss in later sections. While this is not detailed in Table 3, some differences between domestic workers and caregivers deserve note, as they have implications for working conditions, economic security and job satisfaction. In particular, cleaners had been self-employed longer, tended to work fewer hours and were much more likely to hold another job as a paid employee. Childcare providers, in contrast, were

Table 3: Work information

<table>
<thead>
<tr>
<th>Type of care work</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child care worker</td>
<td>10</td>
</tr>
<tr>
<td>Domestic care worker</td>
<td>10</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Years in field</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1–5 years</td>
<td>8</td>
</tr>
<tr>
<td>6–10 years</td>
<td>6</td>
</tr>
<tr>
<td>11–15 years</td>
<td>2</td>
</tr>
<tr>
<td>15+ years</td>
<td>4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other jobs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>7</td>
</tr>
<tr>
<td>No</td>
<td>13</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Registered/licensed business</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>9</td>
</tr>
<tr>
<td>No</td>
<td>11</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Weekly hours</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0–20 hours</td>
<td>4</td>
</tr>
<tr>
<td>21–40 hours</td>
<td>6</td>
</tr>
<tr>
<td>41–60 hours</td>
<td>8</td>
</tr>
<tr>
<td>61+</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income range ($)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0–19,999</td>
<td>8</td>
</tr>
<tr>
<td>20–39,999</td>
<td>1</td>
</tr>
<tr>
<td>No response</td>
<td>11</td>
</tr>
</tbody>
</table>

Median: 15,000

Total: 20

To preserve anonymity separate figures for domestic workers and caregivers are not presented.
more recently self-employed, more likely to operate a registered business and were far more likely to be working long hours.

A final difference that deserves comment concerns the self-employed status of participants. While all domestic cleaners and over half of the childcare providers worked independently, just under half of the remaining childcare providers worked through a day home agency, which linked them to parents and served as a regulating body, setting pay rates and standards. These caregivers were in an independent contracting relationship with the agencies, filing taxes as self-employed. Though they were not fully independent, as were the other care providers, we include them in our study because they do work relatively autonomously. Equally important, they make up a key segment of self-employed childcare providers in Alberta as well as a growing part of the self-employed population in Canada (Cox, 2005; Cranford et al., 2005).

Findings: daily working conditions

A key interest in our interviews was exploring what a typical working day was like for self-employed childcare providers and domestic cleaners. What sort of hours did they work? What demands did they face? And what might be similar or different between the two groups? For childcare providers, one very important feature of their working conditions was that their businesses were home-based, with children being dropped off and picked up by parents. This had implications for the boundaries workers were able to maintain between paid and unpaid work as well as for their daily hours. Most of the women used only part of their home for childcare as a way to ensure a safe environment, maintain non-work space, and keep order in their home. As Wendy explains:

They have only the basement to play or to sleep, they eat and do crafts in the kitchen…. And I have a little bathroom here for them to use, in the middle…. They don’t need to go upstairs and they are not allowed, because there is nothing for them, all their toys are downstairs, TV is downstairs…. I don’t want the whole house messed.

Most care providers worked long hours. Most worked over 40 hours a week, and two women worked well over 60 hours. Over half currently (or had previously) also cared for their own young children while caring for others. Women cared for anywhere between one to eight children each week, with the average number falling between three and four.

Maintaining a safe, happy environment kept these women on the go throughout the day. Facing constant pressures on their time and attention, they had few opportunities for downtime or breaks. Fran below describes a typical day, noting that the only slow times are during naptime or when most children have gone home:
Most days I start at 8:45 and I end at 3:30. I will wait outside of the house until the lady comes with her son, pick him up, go inside, give the kids their breakfast, get them changed, play with them and then I start preparing lunch around 11:00 and wait for them to have lunch. Whoever is finished will go outside and play if it’s warm. Then they go down for naps at about 1:30–2:00. And then after that I just really have the 4-year old to take care of, so it’s pretty easy. It’s a nice wind down from everybody screaming and vying for my attention and fighting.

Erin also notes the lack of breaks and importance of nap time when ‘you have that few minutes to recuperate’. Continual demands and the need for constant vigilance, often made for stressful workdays, as Kaelyn discusses:

Yeah, um sometimes I feel tears ... if they are running around, playing around, everybody talking at the same time, um, they are complaining, if they are hungry. Sometime the difference in age is huge and sometimes some of them want to do crafts or they want to go out and play or just they want something to do in here, playing with everything they want. And it’s crazy.

While many childcare providers controlled their immediate working conditions and environment, those using a day home agency were subject to inspections and restrictions to ensure safety standards. This meant a loss of autonomy in how their work spaces were organized, as well as additional work duties in facilitating agency visits. Wendy, for instance, described periodic visits to ensure safety around locks, plugs, hot water tanks, strollers and play pens. As she notes: ‘Every month one of them comes and visits’. Erin, who had left an agency to work independently, explained:

It just made things easier so I didn’t have to deal with all the other stuff, you know monthly visits and all those things. It gets to be tiring after a while. I always feel restricted.

In comparison to childcare providers, domestic cleaners had much greater control over their daily work, not only in terms of how they did their job but also in setting limits on their hours and the types of work they would do. Part of this reflects the nature of the cleaning work they took on, which typically involved travelling to someone’s home rather than maintaining a home-based location, and which could be completed in short periods of time (3–4 hours). In addition, cleaners often combined self-employment with other paid work and, unlike many childcare providers, did housecleaning informally in non-registered businesses. Working long hours in self-employment was far less typical for this group — one in three worked fewer than 20 hours per week and no one reported working over 60 hours, an almost reverse pattern to childcare providers. Maria described a fairly typical working week including travel time, which is a key consideration for cleaners:
Well, I would probably just to round it up say 5 hours a day, because you have travel time and that, you know, like 25, maybe 30 hours a week, I would say.

Despite these differences, domestic cleaners carried out difficult work with high physical demands. Grace, for example, outlines some of the occupational hazards of cleaning work: ‘Sore joints, yes…. Hands, knees and elbows. Yeah and the back too because of the vacuum’. Others mentioned similar problems, noting the need to take care of their bodies and avoid wherever possible hazards from poor equipment or strong, chemically laden cleaning products. A few women discussed negotiating which cleaning products they would use. For example, Tricia refused anything but ‘100 per cent biodegradable products’. Maria encouraged her clients to purchase cleaning products or equipment she preferred, in order to control her working conditions:

Well the only concern I ever have is when somebody says you have to use bleach because … it eats away at your skin and because I don’t wear rubber gloves. I now stipulate that I bring my own cleaning supplies and they have to supply a vacuum and I strongly encourage … a central vac.

Thus, while both childcare providers and cleaners faced heavy work demands, as we might expect, cleaners seemed to have more scope to negotiate and control their working conditions. Several noted how they placed limits on the days or hours they would work. Others placed limits on what tasks they would do. Emma, for example, listed tasks she refused to do: ‘I don’t do the stove, I don’t do the walls’. Susan discussed how she placed more and more limitations on tasks she would do, or clients she would take, the longer she was in business:

You know, sometimes when you’re new to the business, and you are just trying it out, you will do things that you really don’t want to. [For example], we really didn’t want to drive all the way out in the dead of winter … but we thought we’ll give it a try…. And, you know, every single time she complained about the money. And we thought we don’t need this. We have all kinds of people in the city that would love us to clean for them so she lost us.

Findings: income and economic security

Given the nature of their working days, how did self-employed caregivers and cleaners fare economically? Were their earnings extremely low, as findings on self-employed workers suggest, or did they have some scope to negotiate better wages? Significantly, our answers to these questions are shaped by the data collected. Just half the participants reported their detailed earnings on the survey. However, in the interviews more women were
willing to discuss their finances, though typically in less concrete terms, offering ballpark figures and comparisons with what they had earned in previous jobs. Equally important, while the self-employed earn profits (revenues less expenses) rather than a fixed income, most women did not operate using a standard business model. Instead, the financial details of self-employment were often embedded within the family and household, much as other research on micro-business has shown (Baines and Wheelock, 2000; Hughes, 2005; Jurik, 1998). Many women, for example, did not keep detailed records of their expenses and a number reported using personal money to cover costs for cleaning supplies, toys, gas and food. Some participants, usually cleaners, also noted the potential to underreport revenues when cash was paid for services. As a result the information discussed here is impressionistic and we focus on how participants experienced and felt about their financial situation more than on the specific dollar amounts they report.

For childcare providers, income levels varied depending on the number and age(s) of children and the number of hours that the children were in care. As noted previously, participants cared for any number between one to eight children each week, with the average number falling to between three and four. Higher rates of pay were received for younger children, while lower rates were received for older children. Brenda gives a detailed breakdown of charges for an infant, noting that she does not feel it is a great sum, considering the role of a caregiver in a child’s life:

For a infant I would charge 500 dollars a month based on a 22 days in a month, you know, excluding weekends.... I think it works out to $2.79 a child, an hour.... I mean [the parent] can’t ask for anything better.... And I explain that to them to when they are saying, ‘Well, why are you charging 500 dollars a month?’ When you break it down into 22 days and so much per hour it’s not a whole lot. When you are dedicating all your time and effort, you know, being a child developer, because that’s what we are.

Agencies made a big difference in the level of pay received. Speaking about this, Wendy emphasized that her income was reduced by the agency and did not represent the hours a child was in her care. Kaelyn also felt she would make more money if she did not use an agency, especially for the children whose parents worked evenings and required care past 6:00 p.m.

If I was private, I have some friends they do this too, but they are private, no agency. And they say ‘OK, if you want to stay until 11:00 p.m., 20 dollars per day’. I have this girl almost the whole month. Sometimes 8 hours, sometimes 9 hours, just depends on the mother, and sometimes 11 hours but almost the whole month [until 11:00 pm]. And it’s only $40 for the baby and $40 for a 10 and 8 years old. That’s it.

Other caregivers, however, who did not work with an agency, felt their work paid well, especially compared to previous work they had done in low-paying
female-dominant sectors. Hanna, for example, emphasized that she made more as a home-based caregiver than in her previous standard full-time employment, providing she had more than two children in her care:

I make good money doing a day home. If I go out to work again, like even when I was with the government, I didn’t make the money that I do now. And the envelope was going around constantly, ‘Well let’s go for lunch’, and you know, ‘Let’s do this’.... I’m not saying that a day home doesn’t pay well because it does pay well when you have more than two or three [children].

Of interest in relation to debates over the quality of care and markets, Fran noted that she could make much more money but was unwilling to compromise the quality of care:

I know I could make a lot of money by having lots of kids but … how can I focus all my time on so many children? I’m not going to be able to. They are going to get hurt, something could happen and I don’t want to have that. I’m not cool with that. And it would just be so hectic. I think I would stop liking my work.

Importantly, none of the childcare providers received extra money for foods, toys or outings beyond the monthly fee paid. In most cases, then, caregivers’ payments were further reduced by such expenses. The lack of employment-related benefits was a concern for several women. Emily, who was with an agency, wished she could access some of the benefits that paid employees had through the federal government that are currently not available to the self-employed. ‘I’d like to work it so then, maybe I can go on unemployment [while searching for other work]…. But I can’t…. I’m not contributing to that’. Hanna also discussed how she had to rely on family in order not to lose income when she had been very ill for several days:

Elizabeth lived here at the time, which was handy and the girls helped and I think Grandma came over one day or something, you know. But that’s the only time, otherwise I had to say, ‘You can’t bring your kids’ and of course then I would not have gotten paid for it either.

Compared to childcare providers, domestic cleaners reported much higher levels of pay and seemed to have greater control over what they charged through a flat rate or an hourly rate. Their economic security was also enhanced by combining their housecleaning work with either a full-time or part-time job, a situation which provided additional support and allowed some to underreport their housecleaning income for the purposes of taxation. Given this, many women felt they made the fullest amount possible and several compared their pay favourably to what they would receive if they worked for a cleaning company (for example, Molly Maids). Combining their
self-employment with a formal job not only gave them another source of income but also provided access to health care, disability and other benefits through their employee status.

In setting their rates, most domestic cleaners charged a flat rate because they did not want to be tied to a house for a set length of hours. Some did a combination of charging a flat rate or an hourly rate depending on the situation, while two women charged hourly rates only. Compared to some childcare providers, domestic cleaners seemed to have far more independence in setting their rates and much more scope to contain hours and tie income directly to work effort. Susan explains how she and her partner set rates:

We go in and assess the home. So it wasn’t so much per hour, it was basically we calculated how long it would take us and what we wanted to take from them and that’s how we charged them.

June also visited houses first to determine the rate, then started at an hourly rate and finally adjusted it to a flat rate when she was certain of the time required:

I usually look at the house first. Then I’ll say ‘Your house it’s 4 hours for the first time…. I’ll work 4 hours and see what I can do. And if 4 hours is not enough, I’ll let you know’. And after that it’s a flat rate, that’s it.

In contrast, Tammy charged by the hour, but had a sliding scale depending on what she felt each owner was willing to pay, asking for a top hourly rate of $16.00 per hour in three of her seven houses. Likewise, Maria noted a minimum hourly rate of $15.00 but had one client who paid her $25.00 an hour.

How domestic cleaners viewed their pay was often influenced by comparisons with what they would earn as an employee. It was also shaped by whether they combined self-employed work with another paid job. For instance, in discussing her income, June noted her past employment situation working for a cleaning company, concluding that she could do better on her own: ‘that’s right, they [cleaners who are employees] probably get seven dollars an hour. Why would I work so bloody hard for seven dollars an hour?’

June also combined her self-employment with a paid job, primarily for the benefits and pension:

Ah, mostly for benefits. I am 100 per cent covered with everything. The money I am making at [my other job] and the benefits and I have two kids, you know, their dental, their medicine and everything is covered ... Plus in the long run I have ... when I get old, what am I supposed to do, I have money [a company pension].

Others, such as Maria, used her paid job as a buffer when cleaning income dropped:
[T]o have a little bit of a steadier income, to increase it a little bit more. Some weeks you are gonna make 250 dollars and the next week you are only going to make 50 dollars if people cancel on you. And that’s how it is being self-employed and doing housekeeping, that’s how it fluctuates.

Findings: job satisfaction and dissatisfaction

Given these working conditions and the economic situation, how satisfied were self-employed caregivers and cleaners with their work? Did providing direct versus indirect care make a difference to their satisfaction with their work? We examined job satisfaction in two ways. Firstly, the short survey that the participants completed before the interview included a series of questions on job satisfaction. Recognizing the limitations of a global measure of satisfaction (for example, ‘How satisfied are you with your job?’), we adopted a facet approach (Spector, 1997, pp. 2–4), probing a variety of job dimensions. Using a Likert scale (where 1 was very dissatisfied and 5 was very satisfied), participants evaluated both intrinsic and extrinsic dimensions, including the nature of their day-to-day work, independence, authority, income, job security, work–family balance, ability to save for retirement and personal fulfilment. Secondly, in the in-depth interview we sought to deepen our understanding, by reviewing the survey responses with participants, asking them for further details, as well as the reasons for their satisfaction or dissatisfaction with specific job features.

Looking first at job satisfaction for childcare providers, two key aspects stand out. First, by far, is work–family balance and the ability to work from home. As noted earlier, over half of caregivers currently (or had previously) cared for their own young children while caring for others. Self-employment thus provided a way for women to care for their own children while also earning valuable income. Speaking about this, Kaelyn, who had pre-school children, discussed how her greatest source of satisfaction came from being able to earn money while also being at home ‘with my children’. Erin, who continued to work as a self-employed caregiver once her children were of school age, also valued this highly:

Being able to stay home with my kids, yeah, it made a big difference in their lives I think. I really enjoyed it while I was doing it. Yeah, that’s one thing I did really enjoy.

The second, and expected, area of high satisfaction was the personal fulfillment the women got from caring for children. For example, Lisa highlighted the emotional bonds and enjoyment: ‘Well as I said, I love, I like kids. And I don’t think I would be doing this if I didn’t like them.’ Fran noted that the relationships with the children were key to what made her work so enjoyable:
Well, uh, it’s just the kids are I think that’s pretty obvious…. I mean they will say my name, before they could talk, um, you know when they say my name it’s just like, ‘Awe, that’s adorable’. They come up for hugs, kisses and you know, if they fall down they will come to me. It’s really … you get a close bond with them. And I think that’s the best part of my job or else I wouldn’t do it.

Despite acknowledging the high demands and stress, Hanna also emphasized that she gained enormous fulfillment in her work as a caregiver:

Some days you just think ‘Why the heck am I doing this?’ But, you know, I feel that way with my own kids on some days, right? But it is rewarding. I love playing with kids. I love singing and teasing them … that’s the fun of it. And I really feel that no matter what a person does they should have fun in what they are doing.

For domestic cleaners the picture of job satisfaction was very different and in some ways surprising. Cleaners were much more likely to be satisfied with their independence and autonomy in deciding how to do their work, as well as with the financial rewards they received. Speaking to this issue, Tammy discussed how she liked working at her own pace and in her own way:

Because nobody can boss you … if somebody is going to tell you ‘Do this, do that’. If somebody is watching you, I’m slow, very slow, you have to be careful. So the time is, ah, slow, you know you can’t get done right away because your boss is behind you. And, you know, it’s kind of that’s why I like cleaning houses. Nobody’s around, there’s nobody around.

June’s comments reflect the satisfaction she gains from doing a good job and having that recognized by her clients, as well as satisfaction with the financial aspects of her work, tied to her ability to set rates and underreport income:

I like it when they tell me, ‘June, the house really looks so clean’. It was clean in the first place, you know [but] just the satisfaction of going home, that they like what I did. That’s all. And the money, it’s like right now, like I said to you, it’s under the table, but I pay enough taxes through my other job.

Turning to job dissatisfaction, childcare providers repeatedly identified issues of hours and pay. Erin, for example, was primarily dissatisfied with the long hours she had to work: ‘you are open sometimes 12 hours, you know, where a regular job it’s usually 8’. Kaelyn was also dissatisfied with the long hours she worked, noting how they affected the time she had for herself and whether she would be able to have family time in the evenings:

The long hours, yeah, I don’t like it at all. Because they go to bed around 9:00 and I have to feed five children for supper, and including my husband and myself. So sometimes I have to have my supper around 9:30. And when
they are here for 10 or 11 hours, something like that, we can’t spend time — family time — together.

For Emily, punctuality was a key problem underlying long hours and low pay. When the parents were late picking up their children her hours were extended, cutting into her own family time:

[M]aybe the parents say they are going to come and pick them up at 4:00 and then they come at 5:00. I don’t like that. When they say 4:30, they come at 4:30. Gonna say a time, they should be at that time ... 9 hours it’s OK, but 10 hours is too much. It’s one more hour because after your other children go home you have to cook for your family. When the children go home you have to cook for your family, so you are never finished. You go to bed maybe around 12:00.

Hanna also disliked the long hours and, while she was happy with the level of pay, she experienced frustration with getting paid on time: ‘You generally have to ask for your money. Like, do they have to ask for their pay cheque?’ Lisa also mentioned poor pay and the lack of opportunity for growth: ‘I dislike the pay sometimes ... not enough ... I just make a set amount for the month [regardless of hours].’

In contrast, for domestic cleaners the main source of dissatisfaction was with the physical demands of the work as well as its repetitious nature. Said Emma: ‘Sometimes I am just dead tired when I go there. And just the thought of having to clean the whole house makes me want to puke’. Grace noted: ‘It’s quite challenging, it’s quite physical challenging, especially when you are an older person’. Tammy also mentioned how tiring the work could be, revealing a sense of despair:

There’s a part I don’t like, like really sometimes you are tired and the house is dirty. Yeah, tired and I don’t want to go back. Yeah, it’s true. They know that you are coming, they really make a mess because I’m gonna clean it. You know, I mean, it’s your house; it’s your house so you have to tidy up a little bit. It’s not all up to the housekeeper to do it.

Discussion

By comparing self-employed caregivers and cleaners with one another, and with existing research on paid employees, our study offers several insights — both expected and unexpected — that contribute towards a differentiated analysis of paid caring work. In terms of expected findings, the central one is the highly demanding nature of the work carried out by both groups of women in our study. As the interviews show, self-employed childcare providers expended a great deal of physical and emotional energy during their workday. Most worked long hours, juggling a steady stream of demands with
little downtime and the potential for erratic or expanded hours when parents were late picking up their children. Likewise, domestic cleaners faced high physical demands, carrying out tasks requiring significant energy and attention to detail. Fatigue, sore backs, muscle pain and repetitive strains were recurrent themes in women’s discussions, along with ongoing concerns about limiting effort and protecting their health.

In terms of unexpected findings, two key issues stand out: income and intrinsic job satisfaction. With respect to income, we noted earlier the wage penalty that has been documented for caring workers (England et al., 2002). This, coupled with the generally lower incomes received by many self-employed workers, led us to expect self-employed childcare providers and domestic cleaners to be especially disadvantaged in terms of pay. Yet our findings suggest important differences between the two groups. While systematic income comparisons were not possible, the detailed interviews made it clear that childcare providers were much more poorly paid than cleaners and that their income was a key source of dissatisfaction for them. To take but one example, cleaners such as Tammy and Maria earned a top hourly rate of $16 and $25, respectively. In contrast, Brenda estimated a top rate of $2.79 hourly rate per infant (meaning theoretically she would need to care for six to nine infants to match Tammy or Maria’s hourly earnings). Importantly, childcare provider’s low incomes did not take into account additional costs for food, toys, outings and other supplies. Thus, it is not surprising that satisfaction with pay was very low for childcare workers, with one or two exceptions. This was particularly the case for workers who used an agency and received lower rates for children in their care. By contrast, domestic workers reported higher incomes and many felt they did better cleaning independently than cleaning for an employer. Further reflecting this, cleaners were more likely than childcare providers to report feeling satisfied or very satisfied with their income and financial responsibility.

Concerning the second issue, of intrinsic job satisfaction, we see key differences between childcare providers and cleaners with respect to their autonomy and control, personal fulfilment and work–family balance. In terms of autonomy both groups seemed to enjoy a fair degree of independence. This confirms some expected advantages accruing to self-employed status, in that these workers were not working as live-in domestics or as employees in large companies and thus had some control in negotiating workloads, hours, equipment and supplies. Yet, comparing the two groups, domestic cleaners seemed to have much more scope than childcare providers to limit demands and contain working time. This no doubt stems from the nature and location of their work. Cleaners were not home-based, travelling instead to their client’s home, and doing work that could more easily be assembled into short segments of time (for example, 2–3 hours). By contrast, childcare providers were home-based and typically provided full-time care throughout the day or at odd hours (for example, in the evening or on
weekends). Their location, the relational nature of their work and the demand for full-time care meant that childcare providers had less scope to contain the work and to create physical and temporal boundaries in the same way as cleaners could (Clark, 2000). This was especially true for those who worked with childcare agencies and faced additional demands in responding to agency conditions and visits.

Yet this does not mean that childcare providers entirely lacked autonomy or that they were less satisfied with their work. On the contrary, the interviews made it clear that these women had significant discretion in how they provided care, deciding on daily routines, food and outings, and how they would discipline and comfort children. Moreover, looking at other aspects of intrinsic job satisfaction, childcare workers seemed to fare better than cleaners, not only for expected reasons relating to the relational nature of their work and their emotional bonds with the children but more importantly because of their ability to balance work and family life. In this respect, we find, much like Budig’s (2006a, 2006b) analysis of women’s non-professional self-employment, that while home-based self-employment limited women’s earning and autonomy, it also delivered perceived benefits, allowing women to remain at home with their own young children, while earning an income and contributing financially to the household. In contrast, while many cleaners reported a sense of personal fulfilment from their work, most gained satisfaction through the autonomy and control they had in organizing their work and from the income that they earned.

Taken together, these findings suggest that employment status (for example, self-employed versus paid employee) and the nature of care (for example, direct versus indirect care) shapes experiences of care workers in critical, and sometimes unexpected, ways. While it remains to be seen whether similar patterns emerge in other contexts and in larger numbers of participants, elsewhere, we believe it is important for future research to focus attention on self-employed caregivers in order to provide a more complete account of paid care. Beyond the questions of working conditions, economic security and job satisfaction explored here are other broader questions that deserve attention, most notably concerning the types of self-employment situations that most benefit women and the strategies they use for raising the value of providing care. Equally important, the use of independent contracting deserves special attention, given what appears to be its limiting effect on women’s autonomy, and on collective efforts to improve the economic security and status of caring work.

Notes

1. We wish to thank the editors and anonymous reviewers for their valuable comments. This article draws on research done by Anderson through the Faculty of
Arts Researcher Award, and Hughes through projects funded by the Social Sciences and Humanities Research Council of Canada, and the Thérèse Casgrain Foundation. We acknowledge this financial support with thanks. An earlier version of this article was presented to at the Annual Meeting of the Canadian Sociology and Anthropology Association, York University, Toronto, from 30 May to 2 June 2006.

2. In the original table Folbre identifies four main types of care work based on market relationships: unpaid services (outside the System of National Accounts), unpaid work (inside the System of National Accounts), informal market work and paid employment.

3. Consumption of domestic services rises steadily with income, with the wealthiest 20 per cent of households spending approximately 13 times that of the 20 per cent poorest households (Vanier Institute of the Family, 2004, pp. 141–2).

4. As critics of job satisfaction research have noted, standard global questions used to gauge job satisfaction — for example, ‘Overall, how satisfied are you with your job?’ — typically produce positive results, even though other indicators may suggest important sources of dissatisfaction (Krahn et al., 2007, pp. 429–31; Spector, 1997). A more effective approach — the facet approach — offers a more nuanced picture, probing satisfaction and dissatisfaction on specific jobs dimensions (Spector, 1997, pp. 2–4). In light of research that finds higher rates of reported satisfaction on scales where no neutral category exists, we utilized a 5-point Likert scale where 1 was high dissatisfied, 3 was neutral, and 5 was highly satisfied (Firebaugh and Harley, 1995; Krahn et al., 2007).

References


