1989

Role management strategies of bed and breakfast operators in New York State

Margaret Dansbury Howe
Iowa State University

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Role management strategies of bed and breakfast operators in New York State

Howe, Margaret Dansbury, Ph.D.
Iowa State University, 1989
Role management strategies of
bed and breakfast operators
in New York State

by
Margaret Dansbury Howe

A Dissertation Submitted to the
Graduate Faculty in Partial Fulfillment of the
Requirements for the Degree of
DOCTOR OF PHILOSOPHY
Department: Family and Consumer Sciences Education
Major: Home Economics Education

Approved:

Signature was redacted for privacy.

"In charge of Major Work"

Signature was redacted for privacy.

"For the Major Department"

Signature was redacted for privacy.

For the Graduate College

Iowa State University
Ames, Iowa

1989
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Traditionally, through programming initiatives, the Cooperative Extension System has supported local economic development at the national, state, and local levels. According to Weber (1987), Cooperative Extension has four basic roles in economic development: provide perspective, increase knowledge base for community decisions, teach management skills, and shape institutional structure. Small business is one specific area in which Cooperative Extension has increased its efforts.

As indicated, small business programming has been a major initiative for Cooperative Extension in local economic development. Nationally, two major focuses have been the development of Cooperative Extension sponsored Small Business Development Centers in some states and the use of traditional staff and programming methods directed toward small business (Henderson, 1986).

Dramatic increases in the numbers and types of small businesses have occurred in recent years. For example, in 1951 there were 90,000 entrepreneurial starts and in 1984 there were 900,000 entrepreneurial starts (Ward, 1987). In fact, small businesses in the United States account for 97% of all businesses, 48% of business output, 43% of the nation’s GNP, more than half of all American inventions and innovations, and 55% of all employment in this country (Bernhagen & Mott, 1986).

Paralleling the great numbers of small businesses in this country are the staggering failure rates of small businesses. Two-thirds of all new small
businesses fail before they are five years old and 80% are extinct by the end of the tenth year (Bernhagen & Mott, 1986).

Reasons for entering small businesses vary and may include the following: need for additional family income, desire to quit present employment, interest on the part of women to go back into the dollar economy after child rearing, desire to supervise self, and a need to keep busy after retirement (Bastow-Shoop, Leistritz, & Ekstrom, 1988; Beach, 1987; Gillis, 1983). Income generated by a home-based business may relate to a family's income in these ways: sole source, extra spending money, necessary additional income, and supplemental retirement income.

Home-based businesses are a subset of the increasing number of small businesses in this country. According to Horvath (1986), 1.9 million Americans work exclusively at home and they average 27 hours per week; two-thirds of these individuals are women. Furthermore, 8% to 23% of the total United States workforce may be home-based workers (Pratt, 1987).

Many people have demonstrated an interest in starting or improving home-based businesses by participating in Cooperative Extension programs (Bastow-Shoop, Leistritz, & Ekstrom, 1988). Traditional program delivery systems, newsletters, workshops, and seminars are often employed to help clients assess their capabilities for operating a home-based business and to educate clients to the advantages and disadvantages of home-based enterprises (Dorsey & Dennis, 1988).

Extension programs that teach people skills necessary to operate home-based businesses, such as increasing a family’s capacity to produce goods and services for sale or export, contribute directly to local economic development. Bed and breakfast operations are a unique type of home-based businesses that have
flourished in recent years. Cooperative Extension has worked closely with bed and breakfast operations and this has given communities opportunities to affect tourism by increasing the number of vacationers (Dawson & Brown, 1988).

Believed to have originated in Europe and England and reminiscent of the tourist home of the 1920s and 1930s, bed and breakfast operations are now popular throughout North America. Bed and breakfast operations are often attractive because of locations in historic buildings or in special settings near an ocean or mountains (Thaxton, 1982-83). Individuals and families start bed and breakfast operations for many reasons including rationalization to keep or buy an old home, to use the income to defray expenses, to fulfill a life-long dream of being an innkeeper, or to meet new people (Chesler, 1983). Today there are over 1200 such businesses in New York State alone.

Many families who have been less than satisfied with the dual-earner lifestyle have entered into home-based enterprises like bed and breakfast operations. In a national study of 14,000 women and through 100 in-depth interviews, Christensen (1988) found that for many women home-based work seemed as though it would be the great panacea, the option that would include all options. Women could accomplish the success and autonomy denied them in the marketplace by starting their own business. They could have it all, work and family, in the same place.

Generally, women have entered home-based businesses for reasons that are family or work related. Women with children often begin home-based businesses hoping that they will have time for children, spouse, household responsibilities, and the business (Christensen, 1988; Longstreth, Stafford, & Mauldin, 1987). The contrary is often true, individuals who had difficulty with the dual-earner lifestyle
soon encounter problems in a home-based lifestyle that offers no boundaries or breaks from work and family.

Those who have entered home-based businesses for work-related goals are often seeking opportunities to work in their own ways, to work at their own pace, to be more productive, and to save on overhead. For many of these women, the reality has been that the home-based business has left them feeling isolated and not earning enough money. These women have been cut off from the social networks enjoyed while working outside of the home and their home-based businesses are often not taken seriously (Christensen, 1988).

Previous research documents the existence of conflict between work and family roles (Beutell & Greenhaus, 1983; Gray, 1983; Greenhaus & Beutell, 1985; Hall, F. S., & Hall, D. T., 1978, 1979). Stressors, potential sources of conflict, may be organized into three groups: career or work, home and family, and personal (Hall, F. S., & Hall, D. T., 1979). Conflicts that affect dual-earner families are also likely to affect families managing home-based businesses like bed and breakfast operations; however, this has not been documented in the literature. Therefore, this study was administered to examine work and family conflicts when the work component is in the home.

Identified objectives included the following:

1. Provide demographic information on families operating bed and breakfast establishments in the state of New York.

2. Identify work and family stressors associated with the operation of a bed and breakfast home-based business.
3. Examine the degree to which certain demographic, family, and business related variables affect the employment of family coping behaviors.

4. Investigate the relationship between family coping behaviors and life satisfaction of bed and breakfast operators.

5. Examine the relationship between selected life cycle variables and male and female participation in two categories of household tasks, those related to the bed and breakfast operation and those related to the family.

6. Recommend practical applications for the research findings within the cooperative extension system and other educational settings and make suggestions for future research.

Definitions

1. Home-based business: an enterprise producing goods or services that may be operated in or from the home. It may be a full-time or part-time enterprise (Pratt, 1987, p. 52).

2. Family business: business in which majority ownership or control lies within a single family and in which two or more family members are or at some time were directly involved in the business (Rosenblatt, deMik, Anderson, & Johnson, 1985, p. 4).

3. Bed and breakfast: home-based business in a private home that provides overnight accommodations and a morning meal to visitors for one daily rate.

4. Coping: a process of achieving a balance in the family system which facilitates organization and unity and promotes individual growth and development (McCubbin, 1983b, p. 24).
5. Coping behavior: specific actions that individuals take to deal with stress (Skinner & McCubbin, 1987).


7. Coping strategy: combination of two or more coping patterns (Skinner & McCubbin, 1987).

Assumptions

1. Coping behaviors, demographic and time management variables, and life satisfaction measures will be accurately identified by bed and breakfast operators' completion of the survey instrument.

2. Respondents will answer the survey instrument accurately and honestly.

Limitations

1. The survey instrument will be sent only to bed and breakfast operations in New York State.

2. The list of bed and breakfast operations for New York State will be limited to those that advertise independently of reservation services and that have been identified through Cornell Cooperative Extension program initiatives.
EXPLANATION OF THE ALTERNATE DISSERTATION FORMAT

This dissertation will be presented in the alternate dissertation format approved by the Graduate College at Iowa State University. The alternate dissertation format allows for the inclusion of papers that have or will be submitted to refereed scholarly journals for possible publication. There are two papers in this dissertation.

The first paper, "Coping Behaviors of Bed and Breakfast Operators," will be submitted to Family Relations. The purpose of this article was to identify coping behaviors employed by bed and breakfast operators.

The second paper, "Role Management Strategies and Life Satisfaction of Managers of Home-Based Bed and Breakfast Operations," will be submitted to the Journal of Small Business Management. This study examined the relationships among household responsibilities, business demographics and time management variables, and life satisfaction of bed and breakfast operators.

The first authorship for both papers is held by the doctoral candidate. Second authorship for both papers is held by Jerelyn B. Schultz, who was major advisor for the dissertation.
This review of literature will examine family stress and coping theory in relationship to the major stressor of balancing work and family. The primary focus will be on the coping behaviors used by families and their relationship to adaptation over time. Finally, the reviewed literature will be linked to the necessity of examining coping behaviors employed by home-based business owners to deal with work and family conflict associated with their unique lifestyle.

Theory of Family Stress and Coping

Stress

Over time, researchers have defined stress in slightly different ways. Stress, according to F. S. Hall and D. T. Hall (1979), is a result of the interaction between an individual and the environment; not all events produce stress but those that do are called stressors. According to others, stress refers to a response of the organism to conditions that, either consciously or unconsciously, are experienced as noxious (Pearlin, Menaghan, Lieberman, & Mullan, 1981). Strains and stressors, interchangeable concepts, are those enduring problems that have the potential for arousing threat (Pearlin & Schooler, 1978).

Various factors may be responsible for causing stress in an individual's life; eventful experiences and chronic strains are two major examples of sources of stress (Pearlin et al., 1981). Eventful experience is explained as the occurrence of discrete events and chronic strains as the presence of relatively continuous problems. Sources of stress have been categorized by D. T. Hall and F. S. Hall
(1980) as overload, conflict, and change; all of these have been discussed in the
literature in relationship to life's roles.

Roles may be divided into three areas of activity: career or work, home and
family, and personal (Hall, F. S., & Hall, D. T., 1979). Overload occurs when an
individual has too many roles to contend with or has too many demands within
one role. Conflict takes place when an individual is unable to reconcile demands
of roles. Finally, change in the status of roles may produce stress (Hall, D. T., &
Hall, F. S., 1980).

In an examination of dual-career stress, Skinner (1980) suggested that role
overload might occur as internal or external strain. Individuals faced with internal
strain, stressors within the family setting, might experience conflict from the added
demands created by both spouses working outside of the home or from the
frustration of not being able to find adequate child care. On the other hand,
examples of conflict created by external strain, influences outside of the family
setting, might include an inability to maintain previously valued social networks or
pressure from society because their family is not behaving in a traditional manner.

An example of stress found early in the stress and coping literature was that
of role strain or role conflict. According to Toby (1952), roles can be described as
demands upon the individual or norms which prescribe certain acts and forbid
others; these demands come from various groups in which an individual is likely to
hold membership such as the family, peer group, social class, and occupational
group. Competing obligations between these roles are likely to cause role conflicts.

Goode (1960) defined role strain as the "felt difficulty in fulfilling role
obligations". The theory of role strain proposed that the values, ideals, and role
obligations of every individual are at times in conflict. Role strain is likely to develop for the following reasons. Conformity to role demands is not always automatic and there are conflicts of allocation between role relationships. An example of a role relationship is that an individual may be both a husband and a son. Finally, each role relationship demands several or more responses and individuals are involved with more than just one role relationship (Goode, 1960).

To achieve a balance between work and family life there are work/family stressors that must be addressed by family members. Portner (1983) has identified some of these potentially chronic stressors: long work hours, take-home work and take-home worries, child care arrangements, and allocation of household responsibilities. However, families have unique reactions to various situations and a designated work/family stressor will not necessarily be a negative experience for every family. In fact, stress can be positive and serve to clarify objectives and to increase creativity, problem-solving ability, cohesiveness, and emotional involvement.

Coping

Coping may be explained as the things that people do to avoid being harmed by life-strains (Pearlin & Schooler, 1978) or an attempt by families to successfully manage stress (Menaghan, 1983). In describing the relationship of coping to families, McCubbin and Patterson (1983b, p. 24) states, "Coping then becomes a process of achieving a balance in the family system which facilitates organization and unity and promotes individual growth and development".

An early conceptual foundation used to examine families' positive adaptation to stressful situations was Hill's (1958) ABCX Family Crisis Model. In this model,
the stressor event, interacts with B, the family's crisis meeting resources, which interacts with C, the definition the family makes of the event, and produces X, the crisis.

To deal with life strains that cause stress, individuals employ coping strategies which Pearlin and Schooler (1978) described as an individual's coping mechanisms. Within the broad realm of coping strategies there are coping resources. Pearlin and Schooler (1978), in their analysis of how couples cope with normative life-strains, defined resources in the following ways. Coping resources refer to what people have available to them in order to develop coping strategies. Examples of coping resources are: social resources, psychological resources, and specific coping responses. Interpersonal networks such as family, friends, and fellow workers are examples of social resources. Psychological resources are personality characteristics like self-esteem and gender role. The things people actually do with stress are coping behaviors. Coping patterns are combinations of similar coping behaviors. Any number or combination of coping patterns might become a coping strategy (Skinner & McCubbin, 1987).

In their research on the coping behaviors of families with military-induced separation, Lavee, McCubbin, and Patterson (1985) used combinations of coping patterns to define a coping strategy. Coping patterns, which they identified, included the following examples: maintaining family integrity, managing psychological tension and strain, and developing self-reliance and self-esteem.

Another study (Maynard, Maynard, McCubbin, & Shao, 1980) identified coping strategies of wives whose husbands were in the police profession. They found that when family members were encouraged to be assertive, make their own decisions,
and think on their own that there was a positive association between the wives' use of the coping strategies of developing self reliance and accepting the demands of the husbands' profession.

Even though there have been no apparent studies on the coping strategies employed by home-based business families, including bed and breakfast families, Weigel and Weigel (1987) conducted a study with farm families to determine their sources of stress and utilization of coping strategies. Farm families may be somewhat similar to families operating bed and breakfast operations because of the considerable overlap between work and family roles; however, no research has verified this assumption. Four coping patterns -- faith, fun, talking, and avoidance -- emerged as those employed by farm families in Weigel and Weigel's study. Faith, the coping pattern most frequently implemented, included the coping behaviors of accepting what cannot be changed, maintaining flexibility, encouraging one another, and analyzing problems as a family.

Over time, "the central research questions for family stress investigations then become how much and what kinds of stressors; mediated by what personal, family, and community resources and by what family coping responses; and what family processes shape the course and ease of family adjustment and adaptation" (McCubbin & Patterson, 1983a). McCubbin and Patterson organized these principles and concepts into the Double ABCX model of family stress and adaptation. However, even more recently, this model has expanded again to the T-Double ABCX Model of Family Adjustment and Adaptation. In this model family types are introduced and the section on family strengths is expanded (McCubbin & Thompson, 1987).
Results of a recent study by Lavee, McCubbin, and Olson (1987), that utilized the above T-Double ABCX Model, indicated that family strain has a negative impact upon marital adjustment and family well-being. Furthermore, a sense of coherence is positively associated with the family's level of strain and may even act as a stress buffer. Finally, family well-being is affected negatively by intrafamily strain and positively by marital adjustment and sense of coherence.

Family stress and coping theory has looked primarily at acute, unanticipated, and severe external events. Family development theory, on the other hand, has focused on internal, normative ubiquitous events, change and adaptation may be seen as consequences of both normative developmental situations as well as non-normative stressor events (Mederer & Hill, 1983).

Work/Family Conflict

Work/family conflict variables

Today a major stressor for many families is trying to balance the demands created by work and family (Beutell & Greenhaus, 1983; Crouter, 1984; Gray, 1983; Kamerman, 1980). Variables associated with this major stressor, the normative developmental situation of balancing work and family, along with potential coping strategies and their link to family adaptation will be discussed in the following section.

Crouter (1984) suggests the idea of positive and negative spillover from work to personal life and personal life to work. Positive aspects of the spillover from work to personal life may be that family members acquire more sophisticated skills in communication, decision making, problem solving, and listening. A negative
aspect of spillover from work to family may be that work stress is frequently carried home.

In a study of 200 working mothers in single-parent and two-parent families, Kamerman (1980) identified three emerging themes. Mothers who cannot find adequate child care experience extreme stress. The importance of the father’s involvement in household work and child care in dual-earner families cannot be underestimated. Finally, a key role is played by informal support systems with relatives and family being the most important support systems.

In a review of literature on the stress of combining occupational and parental roles, it was suggested that stress and conflict is greater when there are children present (Lewis & Cooper, 1987). In addition, the presence of children is more likely to hinder career opportunities and job satisfaction for the mother than the father. Furthermore, while parenting is one stage in the life of employees, it is likely to coincide with a period of maximum challenge and responsibility at work.

The division of household responsibilities is another variable frequently identified as a major stressor and area of conflict for families (Benin & Agostinelli, 1988; Gilbert & Rachlin, 1987; Kamerman, 1980). In a study of American employed mothers, mothers with children at home experienced the most work/home stress especially when their spouse ascribed to a traditional value system (Kamerman, 1980). However, in some cases, husbands may be more willing to participate in childrearing activities than other household chores (Benin & Agostinelli, 1988).

Previous research has indicated that, overall, wives spend more hours per week in household responsibilities than their husbands. Abdel-Ghany and Nickols (1983)
found that wives averaged 29 hours per week in the performance of household tasks and that husbands averaged 12 hours per week. Benin and Agostinelli (1988) also reported wives spending significantly more hours in household responsibilities than husbands, 45 and 18 respectively.

Life cycle influences are closely related to work/family conflict because of their effects on the division of household tasks throughout a family's developmental stages. In fact, stages of the family life cycle reflect the aging of spouses and their children and thus are associated with different economic and household labor needs before, during, and after childrearing (Duvall & Miller, 1985).

Findings of a study from data collected in 1976 with 1,618 white couples suggest that productive labor is more equitably shared by spouses than domestic labor and this varies widely by life cycle stages (Rexroat & Shehan, 1987). Specifically, there exists considerable variability in wives' time in housework across the life cycle; wives' time in housework shows a curvilinear relationship with the family life cycle. Husbands appear to spend progressively less time in domestic work over the course of the family life cycle except for young couples without children and couples in the retirement stage.

**Work/family coping strategies**

Gray (1983) surveyed 232 married professional women on role conflicts and use of coping strategies. Results indicated that 77% experienced strain between home and career, 50% had ambivalent feelings when someone else handled child care, 46% ranked family over career, and 46% said it was impossible to rank the two. Gray categorized coping strategies employed by married professional women as
follows: keeping work/family roles separate, reducing standards, organizing and maximizing output on roles, employing support systems, participating in activities of personal interest, eliminating some roles, hiring outside help, and sharing responsibility for tasks.

Gilbert and Rachlin (1987) indicated that the major sources of stress for dual-career families are: whether and when to parent, child care, combining occupational and family roles, and occupational mobility and job placement. Three potential coping strategies for dealing with these stressors include: cognitive restructuring, increased role behavior, and structural/personal role redefinition. Furthermore, the degree to which parents experience conflict between work and family appears to be negatively correlated to family adjustment, job satisfaction, and a sense of well-being (Pleck, 1977, 1980).

Some studies have indicated that gender role is a factor in the development of effective coping strategies. Lavee, McCubbin, and Patterson (1985) found that wives' use of a balanced overall coping strategy was positively correlated with an androgynous gender-role orientation. They also concluded that a balanced coping strategy, using more than one coping pattern, has a highly significant inverse association with distress. Gray (1980) concluded that professional women who were satisfied with their roles used a variety of coping patterns. Regardless, Pearlin and Schooler (1978) asserted that the less control individuals have over their lives the less effective will be the coping strategies that they employ.

Beutell and Greenhaus (1983) found, in a study of 115 married women with children, that traditional women have a tendency to use reactive coping strategies to deal with intense conflict. In addition, reactive coping strategies were perceived
as being less successful than active coping strategies.

Role management strategies are another way that researchers have defined coping strategies. In one study (Bird, Bird, & Scruggs, 1983), 599 college and university administrators were asked to indicate utilization of eight role-management strategies: the legitimate excuse, stalling until pressure subsides, segregating roles, empathy, barriers against intrusion, reducing responsibilities, delegation, and organization. In career-earner families there was a significant difference between husbands and wives in compartmentalization or segregating roles. In dual-earner families there was a significant difference between husbands and wives in reducing responsibility and organization. Furthermore, wives in both types of families showed significant differences in compartmentalization, barriers against intrusion, and reducing responsibilities.

As researchers have examined conflict and resolution in work and family issues, flexible work schedules have been studied as one potential solution or coping strategy (Bohen & Viveroo-Long, 1981; Hood & Golden, 1979). In a study of the effects of flexitime arrangements on families of individuals working for two similar Federal agencies, there were somewhat ironic findings. Results seemed to indicate that flexitime arrangements had a more positive impact in stress reduction for dual-career families without children than for those with children. Apparently, for dual-career families with children, flexitime arrangements did not go far enough to meet their needs (Bohen & Viveroo-Long, 1981).

Researchers have recently identified social support as a viable coping strategy (Cooke, Rossman, McCubbin, & Patterson, 1988; Pittman & Lloyd, 1988). Through an ethnographic study of eleven couples, five categories of support systems have
recently been reformulated and confirmed (Cooke et al., 1988). In emotional support the individual has received information to indicate that she is cared for or loved as a person. Esteem support indicates that the individual has received information that she is valued and respected for what she is and does. A sense of security for belonging to a group to which one also contributes is an indication of network support. Information which provides the individual with feedback about how she is doing and ideas for resolving difficulties is appraisal support. Altruistic support was identified through the interviews conducted for this study and indicates that the individual has received information that she is worthwhile because of what she has done with and for others.

**Work/family adaptation**

A critical theme of family stress and coping theory is the ability of families to deal with life's stressors by employing various coping strategies and making appropriate adaptations over time. Measures of adaptation that researchers have incorporated include: quality of life, marital satisfaction, and life satisfaction.

Pittman and Lloyd (1988) examined the contributions of three variables, stress, social support, and family resources, to the quality of life which was defined in three separate categories for this study, marital quality, parental satisfaction, and life satisfaction. Through interviews with 810 adults, it was found that two stressors, stress in one's home life and financial stress, had the greatest effect on quality of life. Furthermore, while social support was important in predicting life satisfaction, it was not a predictor of marital quality or parental satisfaction. Only
the availability of time was an important contributor to all three quality of life categories.

Another study has also linked social support to life satisfaction (Pittman & Lloyd, 1988). Support is considered to be one coping resource affecting an individual's or a family's adaptation to stress over time (Cooke et al., 1988; Lavee, McCubbin, & Patterson, 1985).

Division of household labor, a previously identified stressor, has also been examined in relationship to satisfaction. In a 1988 study, Benin and Agostinelli examined the relationship between the sharing of housework and one's satisfaction with the division of labor. Three arguments were used for spouses' apparent satisfaction or lack of satisfaction with that division. First, the minimum level theory contends that couples are satisfied with the division of labor as long as the husband contributes something regardless of the amount of housework that the wife does. Next, equity theory is explained in two ways: the wife wants equity in housework chores regardless of the amount of time the spouse spends in employment outside of the home or wives may consider the total workload of both spouses, in the home and outside of the home, to determine equity. Finally, exchange theory suggests that some resources such as occupational status and contributing income to the household may buy one spouse, usually the husband, out of some housework.

Results of the previous study indicated that husbands are most satisfied with equitable division of labor especially if the number of hours spent on chores is low. Wives, in contrast, are more satisfied if the division of labor favors themselves and husbands are more involved with traditional male chores like yard maintenance.
Husband and wives were not able to agree on how often they argue about the division of labor (Benin & Agostinelli, 1988).

One apparent indication of adaptation over time, related to balancing work and family and life cycle influences, is that throughout the life cycle there are apparent changes in spouses’ participation in household tasks, especially during the retirement years (Brubaker, 1985; Model, 1981). A study on participation in household tasks for 149 retired, rural couples found that after retirement there is a movement toward more role integration and less gender differentiation (Dorfman & Heckert, 1988).

Research on work and family has indicated that there are numerous sources of stress and conflict for working families including: job, marital relationships, household tasks, child care, guilt, time, energy, and money (Chung, 1988; Felstehausen, Glosson, & Couch, 1986). The importance of considering life cycle influences cannot be overstated because this is directly related to the amount and type of strain that a family faces (Gilbert & Rachlin, 1987). In addition, the examination of coping strategies employed to deal with work and family stressors and their relatedness to family adaptation over time is also pertinent (McCubbin & Patterson, 1983b).

Balancing Work and Family in Home-Based Businesses

Family businesses

In research on work and family issues, little has been done to examine the relationships between work and family when the work is in the home in the form of a home-based business. There is research, however, that documents the
interplay of work and family roles as they relate to the economic growth and continued existence of family businesses.

Small businesses, including family businesses, are a crucial element in the economy of the United States. Estimates are that over 95% of all businesses in the United States are family-owned. Of the Fortune 500, approximately 175 are family businesses. Family businesses generate one-half of the Gross National Product and generate 50% of the total wages paid in this country (Ward, 1987).

In the following definition of family business, the connections between work and family are obvious. "A family business is one that has been started by a family member and has been passed, or is expected to be passed, to succeeding generations of the family, sometimes through marriage. Descendants of the original founder(s) will own and control the business. Also, members of the family work, participate in, and benefit from the enterprise. A family member is defined as anyone related to the family, by birth or marriage, or anyone related to the officers of the company" (Bork, 1986, p. 24).

Under systems theory, the family and the family business are separate but connected systems. Members of 59 family businesses were interviewed to assess conflict between the family system and the business system (Rosenblatt, deMik, Anderson, & Johnson, 1985). Findings suggested that, although directed toward different goals, the family system and the business system often compete for the same resources including money, time, and energy of family members. Even when the business is located in the home there is concern that too much time is spent apart from the family. When the family system and the business system are in conflict with one another, the business system wins out most of the time. If the
conflict is too great between the systems, what might be needed is greater separation of the two systems. Finally, it is emphasized that it may not be possible to reach full potential in both systems, business and family life.

**Home-based businesses**

Seeking a way to balance the demands of work and family many individuals, especially women, have begun home-based businesses. While for many there have been obvious advantages, it has not necessarily been a panacea either.

Rosenblatt (1987a; 1987b) has identified stressors, some of which have carried over from the home to the business, associated with starting a home-based business. Those tensions, stressors, include too much time for spouses apart or together, questions over who does what, territorial problems between home and business, no escape from the home-based business, constant home interruptions, and stress induced by business responsibilities.

In a study of time use of 57 rural home-working families, Beach (1987) observed that there were constant distractions to the work activity. In order of their occurrence, interruptions were for tending to children, household chores, breaks and relaxing, non-work phone calls, and shortened work days for family obligations. However, many of the women saw control over work time in order to accommodate family needs as positive. Nevertheless, Christensen (1988) found that while many women operators of home-based businesses enjoy greater autonomy, they also must deal with increased loneliness and isolation and having professional networks severed.
There seems to be a deficit of research that has examined work and family issues related to the operation of a home-based business. This appears to be true regardless of the type of home-based business, including bed and breakfast operations.

Summary

Many of the stressors that are present for dual-career and dual-earner families may also exist for families operating home-based businesses; however, to date, there is little documentation of these stressors. In addition, no evidence has been located to indicate that researchers have examined the coping strategies that families operating home-based businesses employ in their adaptation to work and family stressors.

Furthermore, it is possible that families operating bed and breakfast establishments face similar work/family stressors as other home-based business operators. Yet, due to the uniqueness of this type of business, it may also be possible that there are major differences. Again, these possibilities have not yet been explored.

Therefore, the major goals of this study were to describe families operating bed and breakfast home-based businesses in the state of New York and to identify the coping strategies they employ to handle work and family stressors.
Coping Behaviors of Bed and Breakfast Operators

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ARTICLE I: COPING BEHAVIORS OF BED AND BREAKFAST OPERATORS

Abstract

The purpose of this study was to examine the coping behaviors of bed and breakfast operators in the state of New York. Skinner and McCubbin's (1987) 58-item Dual-Employed Coping Scale was adapted to determine the coping behaviors of 174 bed and breakfast operators. Mean scores of coping behaviors indicate that bed and breakfast operators appear to employ most frequently coping behaviors in the maintaining perspective/reducing tension coping pattern that emphasize a strong positive belief system for the lifestyle. The results of stepwise multiple regression suggest that the hours the spouse contributes to household tasks, the age of the bed and breakfast operator, the hours the bed and breakfast operator contributes to the business, and the presence of children at home full-time are significant predictors of the use of coping behaviors.

Introduction

Due in part to the immense demands placed on a family unit when both spouses are employed outside of the home, many individuals have explored the option of starting a home-based business (Christensen, 1988). It has been estimated that 1.9 million Americans work exclusively at home and that two-thirds of these home-based workers are women (Horvath, 1986). One particular type of home-based business that has flourished in the United States in recent years is the bed and breakfast operation (Thaxton, 1982-83). Today, there are over 1,200 bed and breakfast operations in New York State alone.
Researchers have become increasingly interested in how families are managing the demands associated with balancing work and family life (Beutell & Greenhaus, 1983; Bird, Bird, & Scruggs, 1983; Crouter, 1984; Hall, F. S., & Hall, D. T., 1979; Skinner, 1980). However, only recently have studies been conducted on families operating home-based businesses (Beach, 1987; Christensen, 1988). Although a few researchers (Beach, 1987; Christensen, 1988; Rosenblatt, deMik, Anderson, & Johnson, 1985) have identified sources of stress and conflict for families operating home-based businesses, no research was located that identified the coping behaviors employed by home-based business operators. Consequently, the purpose of this study was to identify coping strategies of bed and breakfast operators, a group in which there is tremendous potential for overlap between work and family roles.

Background

To examine the topic of balancing work and family, researchers have frequently implemented family stress and coping theory. Studies of this nature have generally included an interpretation of stress, an exploration of the sources of stress and conflict, and an identification of strategies that families might implement to deal with life's stressors (Beutell & Greenhaus, 1983; Gray, 1983; McCubbin & Patterson, 1983a; Weigel & Weigel, 1987).

Early in the examination of stress and coping, Toby (1952) described stress as role strain or role conflict. Role strain was explained as the difficulty associated with fulfilling role obligations (Goode, 1960). Hill (1958) developed the ABCX Family Crisis Model that described A, the stressor event, interacting with B, the
family's crisis meeting resources, and C, the definition the family makes of the event, producing X, the crisis.

According to F. S. Hall and D. T. Hall (1979), roles might be divided into three activity categories: career or work, home and family, and personal. When an individual is faced with too many demands, long work hours, take-home work and take-home worries, child care arrangements, and allocation of household responsibilities (Portner, 1983), there is potential for role overload to occur.

In an examination of dual-career stress, Skinner (1980) suggested that role overload might occur as internal or external strain. Individuals faced with internal strain, stressors within the family setting, might experience conflict from the added demands created by both spouses working outside of the home or from the frustration of not being able to find adequate child care. On the other hand, examples of conflict created by external strain, influences outside of the family setting, might include an inability to maintain previously valued social networks or pressure from society because their family is not behaving in a traditional manner.

Coping may be defined as things that people do to avoid being harmed by life strains (Pearlin & Schooler, 1978) or as an attempt by families to successfully manage stress (Menaghan, 1983). For this study, McCubbin's (1983, p. 24) definition of coping as "a process of achieving a balance in the family system which facilitates organization and unity and promotes individual growth and development" is used. The T-Double ABCX model of family adjustment and adaptation is the most recent expansion of Hill's (1958) ABCX model (McCubbin & Thompson, 1987). This model includes a coping dimension that provides researchers with an opportunity to examine the implementation of coping strategies. Basically, coping
patterns are combinations of similar coping behaviors like planning family activities in advance and coping strategies indicate the employment of two or more coping patterns (Skinner & McCubbin, 1987).

Many researchers have examined the management of stress. This has included the identification and implementation of coping strategies for two categories of families, families involved in a dual-career life style and families facing a chronic stressor (Gilbert & Rachlin, 1987; Gray, 1983; Maynard, Maynard, McCubbin, & Shao, 1980).

In studies by Beutell and Greenhaus (1983) and Gray (1983), researchers implemented Hall's model of coping (1972) to examine coping patterns of dual-earner and dual-career couples. Gray found that 80 percent of the professionals surveyed employed strategies that included encouraging family members to help with chores, reducing standards in certain chores, and rotating attention among major roles. Beutell and Greenhaus found that there were significant differences in the types of coping strategies employed by traditional and non-traditional women. For example, traditional women have a tendency to use reactive coping strategies to deal with intense conflict and these were perceived to be less successful than active coping strategies.

Another study focused on the chronic stressor of having a family member employed in the police profession (Maynard, Maynard, McCubbin, & Shao, 1980). Results indicated that the 42 wives who participated implemented coping strategies that included developing self-reliance, accepting the demands of the police profession, building social networks, and maintaining family integration. In addition, it was found that the utilization of these strategies contributed to
enhanced interpersonal relationships, personal growth, and improved family system maintenance for the wives in this study.

Four coping patterns frequently implemented by dual-career couples were identified by Skinner and McCubbin (1987). These include: maintaining the family system (e.g., planning schedules ahead of time), procurement of support (e.g., relying on family members for child care), modifying roles and standards (e.g., lowering household standards), and maintaining perspective (e.g., trying to be flexible). The findings also indicated that wives employed all four of the coping patterns to a significantly greater extent than their husbands.

Home-based businesses

Although there is little research that has examined family stress associated with the management of a home-based business, there are studies that have examined this topic in relationship to family businesses (Bork, 1986; Rosenblatt et al., 1985; Ward, 1987). For example, in a study of 59 family businesses, Rosenblatt found that when the family system and business system were in conflict the business system won out a majority of the time. In the same context, these two systems frequently compete for the money, time, and energy of family members.

Stressors associated with the management of a home-based business have been described by Beach (1987) and Rosenblatt (1987a; 1987b). Constant home interruptions, territorial problems between business and family, too much time for spouses apart or together, and the fact that there is no escape from a home-based business were found to be sources of conflict. In a study of 15 families, Beach
found some of the constant interruptions include tending to children, household chores, breaks and relaxation, and non-work phone calls.

Even though there have been no apparent studies on the coping strategies employed by home-based business families, including bed and breakfast families, Weigel and Weigel (1987) conducted a study with farm families to determine their sources of stress and utilization of coping strategies. Farm families may be somewhat similar to families operating bed and breakfast operations because of the considerable overlap between work and family roles; however, no research has verified this assumption. Four coping patterns -- faith, fun, talking, and avoidance -- emerged as those employed by farm families in Weigel and Weigel's study. Faith, the coping pattern most frequently implemented, included the coping behaviors of accepting what cannot be changed, maintaining flexibility, encouraging one another, and analyzing problems as a family.

Although there may be similarities between coping patterns employed by dual-career couples, farm families, and operators of bed and breakfast home-based businesses, it is also possible that there may be major differences. For example, one coping pattern readily used by dual-career couples is maintaining the family system (Skinner & McCubbin, 1987). This includes coping behaviors like planning schedules out ahead of time. However, this coping pattern may not be implemented by bed and breakfast families through such coping behaviors as scheduling family activities in advance because of the often unexpected arrival of guests. Similarly, unlike dual-career couples, it may not be possible for bed and breakfast families to engage in coping behaviors like lowering housekeeping standards because of the necessity for maintaining a clean environment for guests.
Therefore, the present study was undertaken to identify coping behaviors employed by bed and breakfast operators.

Method

Sample

Participants in this study were operators of bed and breakfast home-based businesses throughout the state of New York. The sample was derived from a Cornell Cooperative Extension mailing list. Originally, the mailing list was compiled from a variety of sources that included: attendants at Cooperative Extension organizational meetings for bed and breakfast operators, recipients of Cooperative Extension newsletters dealing with home-based businesses, publications listing bed and breakfast operations, and word-of-mouth referrals. Only those bed and breakfast operations that did not advertise through reservation services were included in this study because a previous Cooperative Extension survey by Dawson and Brown (1988) had yielded a very low response from bed and breakfast operators contacted through their reservation services.

Two questionnaires were mailed to each of 605 bed and breakfast operations. Recipients were instructed to have all operators complete a questionnaire; for example, if the bed and breakfast was run by a couple each spouse was asked to complete a questionnaire. Two follow-up mailings were conducted, 2 weeks and 6 weeks after the initial mailing. Usable questionnaires were returned by 212 individuals including responses from 38 couples. In addition, 32 surveys were returned because the bed and breakfast was no longer in business, 27 were incomplete, and 5 were mistakenly sent to reservation or promotion services. A t-
test analysis of the responses of the 38 couples indicated that there were no significant differences between husbands' and wives' coping behaviors, demographic characteristics, and time management variables. Therefore, it was decided to use only the responses of the wives because in the majority of cases they functioned as the primary managers of the bed and breakfast operations. The participating sample of 174 represented 28.8% of all bed and breakfast operators originally contacted and 71% of those returned. Heberlein and Baumgartner (1978) suggests that this is an acceptable response rate for mailed surveys to similar populations. Furthermore, the initial mailing was made in August which turned out to be the busiest month of the year for bed and breakfast operators.

To summarize, the sample for this study totaled 174 bed and breakfast operators including 31 single males (17.8%), 38 single women (21.8%), and 105 married females (60.3%). Sixty percent of the bed and breakfast operators were between the ages of 40 and 59. Twenty percent of the bed and breakfast operators had children who were 18 or younger living at home; only 5.2% had preschool children. In addition, over half were themselves employed outside of the home full-time or had family members who were, and 42.5% were operating additional home-based businesses, many of which were closely related to the bed and breakfast operations. Examples included farming operations, antique and craft stores, restaurants, maple syrup production, local tours, hayrides, taxi service, bookkeeping, word processing, and daycare.
Measure of coping

The 58-item Dual-Employed Coping Scale (DECS) developed by Skinner and McCubbin (1987) was adapted slightly and included in the questionnaire distributed to the bed and breakfast operators. For example, the statement, "Believing that working is good for my personal growth", was changed to "Believing that this home-based business is good for my personal growth". Responses were recorded on a 5-point Likert-type scale with an additional category of "0" to distinguish areas that were not applicable to the respondent's personal situation.

Previous studies involving the identification of coping strategies, combinations of coping patterns, have frequently employed a factor analysis procedure (Bird, Bird, & Scruggs 1983; Maynard, Maynard, McCubbin, & Shao, 1980; Weigel & Weigel, 1987). However, two major factors made this an inappropriate analytic approach for this study. First, the sample size was insufficient and second, there were too many items that would need to be eliminated because of the number of "not applicable" responses to the child care items. Therefore, descriptive analyses were used in this study.

Results

The mean scores and standard deviations for coping behaviors most frequently and infrequently employed by bed and breakfast operators who do not have children living at home full-time (n = 130) are identified in Table 1. To further interpret the use of coping behaviors by bed and breakfast families, specific behaviors used frequently and infrequently were compared with the patterns of coping behaviors identified by Skinner and McCubbin (1987). They identified four
coping patterns: procurement of support, modifying roles and standards, maintaining perspective/reducing tension, and maintaining family system.

The maintaining perspective/reducing tension coping pattern includes coping behaviors that emphasize a strong positive belief system for the bed and breakfast lifestyle such as believing in the advantages of the bed and breakfast operation, believing the business is good for personal growth, and focusing on the good things about the lifestyle rather than the difficulties. Another coping behavior in the maintaining perspective/reducing tension coping pattern is maintaining health, which has been identified as being related to an individual's ability to cope with work/family stressors. The maintaining family system coping pattern encompasses coping behaviors that include covering household tasks for each other, and becoming more efficient and making better use of time with the home-based business. The coping behaviors used by bed and breakfast families described in the coping pattern of modifying roles and standards were planning for time alone with spouse and making better use of the time with the home-based business.

The coping behaviors least frequently employed by bed and breakfast operators without children at home full-time might be placed in two coping patterns identified by Skinner and McCubbin (1987), modifying roles and standards and procurement of support. In the coping pattern of modifying roles and standards the bed and breakfast families used these coping behaviors: eliminating certain activities, limiting involvement in home-based business by saying no, buying
convenience foods, and lowering standards for household tasks. Relying on extended family members for financial help, eating out frequently, buying more goods and services, and identifying one partner as primarily responsible for household tasks were coping behaviors employed by bed and breakfast families that could be categorized within the procurement of support coping pattern.

Bed and breakfast families that do have children living at home full-time (n = 44) appeared to use coping behaviors that were different from those chosen by families that do not have children at home full-time in two coping patterns, procurement of support and modifying roles and standards. Mean scores and standard deviations of the most frequently and infrequently implemented coping behaviors for these families are presented in Table 2.

The most frequently used coping behaviors by bed and breakfast families with children at home may be arranged into three coping patterns: maintaining perspective/reducing tension, procurement of support, and maintaining family system (Skinner & McCubbin, 1987). The coping behaviors in the maintaining perspective/reducing tension coping pattern were identical for both groups of families. In addition, both groups used the coping behavior, covering household tasks for each other, in the maintaining family system coping pattern. However, unlike families without children at home full-time, families with children at home full-time employed coping behaviors in the procurement of support coping pattern.
These coping behaviors were having good friends to talk to and using modern equipment.

Modifying roles and standards coping behaviors least frequently used by families with children at home full-time were the same as families without children at home full-time with one exception, limiting involvement in the home-based business. In addition, one coping behavior within the maintaining perspective/reducing tension coping pattern, getting by on less sleep than I'd like to have, was present in the less frequently employed category. Three coping behaviors from the procurement of support coping pattern were infrequently used by families with children at home full-time. They were relying on extended family members for encouragement, relying on extended family members for financial help when needed, and eating out frequently.

A multiple regression analysis of selected demographic and time management variables was run on a composite coping variable for all non-child care coping behaviors (see Table 3). These variables were previously identified as affecting families' abilities to cope with work and family strain (Beutell & Greenhaus, 1983; Crouter, 1984; Gray, 1983; Portner, 1983). A composite coping variable was calculated for each individual by summing responses to all of the non-child care coping behavior items. The alpha reliability coefficient for the non-child care coping behavior composite variable was .91. The hours a spouse contributes to the home was significant at the .01 level. Furthermore, the age of the bed and breakfast operator and the hours the respondent contributes to the bed and breakfast operation were significant at the .05 level.
A second multiple regression analysis of the same demographic and time management variables was run on a composite coping variable for the 13 child care coping behaviors as shown in Table 4. A participant's composite score was a sum of the item scores for the 13 child care coping behaviors. The alpha reliability coefficient for the child care coping behavior composite variable was .91. Not surprisingly, the presence of children at home full-time was significant at the .001 level. Once again, the hours the spouse contributes to household responsibilities and hours the respondent contributes to the business were significant, but this time at the .01 level.

Discussion

There appear to be similarities and differences in the use of various coping behaviors employed by bed and breakfast families and families in other types of home-based businesses as well as dual-career families. Bed and breakfast operators with and without children at home full-time appear to use a number of coping behaviors that fall into a maintaining perspective/reducing tension coping pattern. This may reflect a major reason why individuals enter into home-based business arrangements identified in previous research, the desire for increased
autonomy. According to Beach (1987), home-based workers maintain a strong belief in their lifestyle and this is related to their feelings of control over work and time.

Home-based workers' strong belief in their lifestyle may be due to reasons that are personal and professional. A major personal reason is the opportunity for home-based workers to make frequent work accommodations to family needs and this is a prime contributor to satisfaction with their lifestyle (Beach, 1987). Professionally, home-based workers may believe that they are able to go beyond restrictions that are present when working for others allowing them to be more independent and to utilize unique skills and talents (Longstreth, Stafford, & Mauldin, 1987). These may be the major reasons why the bed and breakfast operators in this study are able to overlook the difficulties of their lifestyle and focus on the good things. Interestingly, bed and breakfast operators with children at home full-time do not frequently employ the coping strategy of believing that operating a home-based business has made them better spouses. Demands associated with child raising and maintaining the bed and breakfast operation may lead many individuals, especially women, to believe they are not giving as much attention to the spousal role as they believe they should.

Maintaining perspective/reducing tension coping behaviors may not be as readily implemented by dual-career couples. For example, Gray (1983) found that dual-career couples are not likely to develop new attitudes about their lifestyle. Furthermore, Skinner and McCubbin (1987) found that when husbands employed the coping pattern of maintaining perspective/reducing tension that includes the coping behaviors maintaining health and believing that there are more advantages
than disadvantages to their lifestyle, there was a negative impact on family adaptation. "Perhaps the husbands' use of time for personal coping in these ways further strains a family already experiencing overload, and thus, interferes with adaptative behaviors that could help preserve family life" (p. 264).

Although used less frequently when there are children present in the home, coping patterns related to time management, modifying roles and standards, and maintaining family system, appear to be among those employed by both home-based business operators and dual-career couples. Carefully planning family schedules and activities, making better use of time within roles, and becoming more efficient are among those identified in this study and previous studies of dual-career couples (Beutell & Greenhaus, 1983; Chung, 1988; Maynard, Maynard, McCubbin, & Shao, 1980; Skinner & McCubbin, 1987). Although effective time management strategies may be crucial for families with children, they may be extremely difficult to implement during this stage of the family life cycle. Consequently, the procurement of support coping pattern (using modern equipment and having good friends whom I can talk to) may be more frequently implemented.

In addition, at a time when families feel most isolated as a result of extreme work and family demands, the procurement of support coping pattern may become more critical as social networks are less likely to be present.

Parental support has been identified in previous studies as a coping behavior employed by dual-career couples and families operating other types of home-based businesses (Skinner & McCubbin, 1987; Weigel & Weigel, 1987). However, this was not true for bed and breakfast operators with or without children living at home full-time. Again, this finding may reflect the life cycle stage of the bed and
breakfast operators in the present study. The majority of the owners were in their forties, fifties, and sixties, ages at which people may rely more heavily on their children for support or may no longer have living parents.

Although modifying roles and standards is a frequently employed coping pattern for dual-career couples (Beutell & Greenhaus, 1983; Gray, 1983; Skinner & McCubbin, 1987), this coping pattern is likely to be difficult for bed and breakfast operators to implement because of the uniqueness of their business. For example, bed and breakfast operators cannot reduce standards for "how well" household tasks must be accomplished because of the necessity of maintaining a clean and orderly environment for clients.

Two time management variables, the number of hours the respondent contributes to the business and the number of hours that the spouse contributes to the home, appear to be significantly related to the implementation of coping behaviors regardless of whether or not there are children at home full-time. Furthermore, the age of the bed and breakfast operator is negatively associated with the use of coping behaviors when there are no children at home full-time. Not surprisingly, the presence of children at home full-time is positively associated with the composite coping variable on child care coping behaviors.

Implications

Educators have a role in helping current and prospective home-based workers make appropriate decisions related to family considerations in operating a home-based business. Key areas of concern that need to be addressed may include, but are not limited to, the following: age of children, family life cycle stage,
management of household tasks, expectations of spouse, time management, family and social support networks, and possible lifestyle changes. Furthermore, it is crucial that individuals be helped to analyze the appropriateness of one particular type of home-based business for their family; some of the criteria just mentioned could help in this decision making process.

Once family problems and the type of home-based business have been carefully assessed, it seems appropriate for family life specialists and others with related expertise to help families and individuals examine potential coping strategies. In this area, the relationships among coping strategies of family members (Menaghan, 1983) and the relationship between coping strategies employed by couples (Beutell & Greenhaus, 1983) should be taken into consideration. Not only should relationships among coping strategies be considered but also the effect of husbands and wives or husbands, wives, and children using various coping strategies in concert (Weigel & Weigel, 1987). Finally, the perceived helpfulness of the chosen strategies, rather than the number of coping strategies employed or the frequency of use, may be more important to examine.

Cooperative Extension agents and specialists are in key positions to help families and individuals who are considering the home-based career option. In recent years Extension's involvement in local economic development, including the development of home-based businesses, has surged. Frequently, detailed emphasis is placed on the financial aspects of starting a home-based business and little attention is given to the family issues. The same programming techniques that emphasize business planning can be employed as effective tools to help families and individuals explore family related concerns.
Families and individuals who are already involved in home-based business operations can be invaluable participants in many program applications. Initially, home-based business veterans can be instrumental in helping families to realize the importance of considering family matters because it is often not until a business is substantially underway that this aspect of home-based business development is valued. Additional examples of their potential participation and contribution to programs include: panel discussions at workshops, one-to-one volunteer counselors, lead members in the development of important home-based business networks, and contributors for home-based business newsletters.

Networking among agencies and organizations is also critical in educating families and individuals to the advantages and disadvantages of beginning home-based businesses. Budget restraints and many current grant proposal guidelines increase this necessity. Referral patterns among agencies and the contributions of each need to be identified in advance to eliminate duplication of services and unnecessary "running around" on the part of program recipients. Traditional small business service agencies, like the Small Business Administration, Small Business Development Centers, and Cooperative Extension, and non-traditional organizations like family counseling services, displaced homemakers' career training programs, and local employment offices should not be overlooked for their potential value.

Service agencies must begin to help families and individuals realize that operating a bed and breakfast operation, or any type of home-based business, may not be a panacea. It is, instead, an option in addressing balancing work and family issues. Obviously, there are advantages and disadvantages to both the home-based and dual-career options. Orientation to these choices should begin
early in the educational process. Any career choice need not be a permanent
decision for an individual’s entire adult life, but perhaps a periodic option dictated
at least in part by family life cycle stage and personal goals.
Table 1. Mean Scores and Standard Deviations for Coping Behaviors on Non-Child Care Items for Respondents Without Children at Home Full-time (n = 130)

<table>
<thead>
<tr>
<th>Coping Behaviors</th>
<th>Percent Responding</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not Applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coping behaviors most frequently used:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Believing that, overall, there are more advantages than disadvantages to my lifestyle.</td>
<td>0.0</td>
<td>4.45</td>
<td>.81</td>
</tr>
<tr>
<td>Covering household tasks for each other when one spouse has extra work.</td>
<td>39.2</td>
<td>4.34</td>
<td>.98</td>
</tr>
<tr>
<td>Maintaining health (eating right, exercising, etc.).</td>
<td>0.8</td>
<td>4.29</td>
<td>.98</td>
</tr>
<tr>
<td>Believing that this home-based business is good for my personal growth.</td>
<td>5.4</td>
<td>4.27</td>
<td>.97</td>
</tr>
<tr>
<td>Overlooking the difficulties and focusing on the good things about my lifestyle.</td>
<td>4.6</td>
<td>4.25</td>
<td>.97</td>
</tr>
<tr>
<td>Planning for time alone with my spouse.</td>
<td>27.8</td>
<td>4.19</td>
<td>.95</td>
</tr>
<tr>
<td>Making better use of time with the home-based business.</td>
<td>6.9</td>
<td>4.15</td>
<td>.90</td>
</tr>
<tr>
<td>Becoming more efficient; making better use of my time outside of business.</td>
<td>12.3</td>
<td>4.14</td>
<td>.94</td>
</tr>
<tr>
<td><strong>Coping behaviors least frequently used:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Identifying one partner as primarily responsible for household tasks.</td>
<td>33.1</td>
<td>3.14</td>
<td>1.42</td>
</tr>
<tr>
<td>Eliminating certain activities (home entertaining, volunteer work, etc.).</td>
<td>10.8</td>
<td>3.13</td>
<td>1.36</td>
</tr>
<tr>
<td>Buying more goods and services (as opposed to &quot;do-it-yourself&quot; projects).</td>
<td>8.5</td>
<td>3.02</td>
<td>1.42</td>
</tr>
</tbody>
</table>
Table 1 continued

<table>
<thead>
<tr>
<th>Coping Behaviors</th>
<th>Percent Responding</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limiting my involvement in the home-based business by saying &quot;no&quot; to some of the things I could be doing.</td>
<td>6.2 3.02 1.38</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eating out frequently.</td>
<td>10.0 2.99 1.48</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying convenience foods which are easy to prepare.</td>
<td>12.3 2.46 1.49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowering my standards for &quot;how well&quot; household tasks must be done.</td>
<td>8.5 2.40 1.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relying on extended family members for financial help when needed.</td>
<td>61.5 2.00 1.44</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Key:** 0 = Not Applicable  
1 = Strongly Disagree  
2 = Moderately Disagree  
3 = Neither Agree or Disagree  
4 = Moderately Agree  
5 = Strongly Agree
Table 2. Mean Scores and Standard Deviations for All Coping Behaviors Excluding Child Care Items for Respondents with Children at Home Full-time (n=44)

<table>
<thead>
<tr>
<th>Coping Behaviors</th>
<th>Percent Responding</th>
<th>Not Applicable</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coping behaviors most frequently used:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Believing that, overall, there are more advantages than disadvantages to my lifestyle.</td>
<td>2.3</td>
<td>4.37</td>
<td>.93</td>
<td></td>
</tr>
<tr>
<td>Covering household responsibilities for each other when one spouse has extra work.</td>
<td>13.6</td>
<td>4.13</td>
<td>1.10</td>
<td></td>
</tr>
<tr>
<td>Believing that this home-based business is good for my personal growth.</td>
<td>2.3</td>
<td>4.09</td>
<td>1.09</td>
<td></td>
</tr>
<tr>
<td>Maintaining health (eating right, exercising, etc.).</td>
<td>2.3</td>
<td>4.09</td>
<td>1.15</td>
<td></td>
</tr>
<tr>
<td>Having friends in the same type of business whom I can talk to about how I feel.</td>
<td>4.5</td>
<td>4.05</td>
<td>.83</td>
<td></td>
</tr>
<tr>
<td>Using modern equipment (e.g., microwave oven, etc.) to help out.</td>
<td>2.3</td>
<td>4.00</td>
<td>1.05</td>
<td></td>
</tr>
<tr>
<td>Overlooking the difficulties and focusing on the good things about my lifestyle.</td>
<td>2.3</td>
<td>4.00</td>
<td>1.09</td>
<td></td>
</tr>
<tr>
<td><strong>Coping behaviors least frequently used:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Believing that operating a home-based business has made me a better spouse.</td>
<td>11.4</td>
<td>3.08</td>
<td>1.22</td>
<td></td>
</tr>
<tr>
<td>Getting by on less sleep than I'd ideally like to have.</td>
<td>6.8</td>
<td>3.07</td>
<td>1.37</td>
<td></td>
</tr>
<tr>
<td>Eliminating certain activities (home entertaining, volunteer work, etc.).</td>
<td>4.5</td>
<td>3.02</td>
<td>1.33</td>
<td></td>
</tr>
<tr>
<td>Relying on extended family members for encouragement.</td>
<td>38.6</td>
<td>3.00</td>
<td>1.24</td>
<td></td>
</tr>
<tr>
<td>Coping Behaviors</td>
<td>Percent Responding</td>
<td>Mean</td>
<td>SD</td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------------------</td>
<td>--------------------</td>
<td>------</td>
<td>-----</td>
<td></td>
</tr>
<tr>
<td>Lowering my standards for &quot;how well&quot; household tasks must be done.</td>
<td>6.8</td>
<td>2.71</td>
<td>1.49</td>
<td></td>
</tr>
<tr>
<td>Eating out frequently.</td>
<td>15.9</td>
<td>2.57</td>
<td>1.41</td>
<td></td>
</tr>
<tr>
<td>Buying convenience foods which are easy to prepare.</td>
<td>11.4</td>
<td>2.46</td>
<td>1.48</td>
<td></td>
</tr>
<tr>
<td>Relying on extended family members for financial help when needed</td>
<td>40.9</td>
<td>2.04</td>
<td>1.51</td>
<td></td>
</tr>
</tbody>
</table>

**Key:** 0 = Not Applicable  
1 = Strongly Disagree  
2 = Moderately Disagree  
3 = Neither Agree or Disagree  
4 = Moderately Agree  
5 = Strongly Agree
Table 3. Regression of Selected Demographic and Time Management Variables on the Composite Coping Variable for Non-Child Care Items

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Beta</th>
<th>T</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Demographic variables</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age of bed and breakfast operator</td>
<td>-.15</td>
<td>-1.97*</td>
</tr>
<tr>
<td>Sex</td>
<td>.01</td>
<td>.15</td>
</tr>
<tr>
<td>Children home full-time</td>
<td>.09</td>
<td>1.21</td>
</tr>
<tr>
<td>Family members employed outside of home</td>
<td>.07</td>
<td>.93</td>
</tr>
<tr>
<td><strong>Time management variables</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hours respondent contributes to business</td>
<td>.15</td>
<td>1.98*</td>
</tr>
<tr>
<td>Hours spouse contributes to business</td>
<td>.08</td>
<td>.89</td>
</tr>
<tr>
<td>Hours respondent contributes to home</td>
<td>.05</td>
<td>.62</td>
</tr>
<tr>
<td>Hours spouse contributes to home</td>
<td>.20</td>
<td>2.70**</td>
</tr>
</tbody>
</table>

Multiple R .32  
R Square .10  

**  Significant at p < .01.  
*  Significant at p < .05.
Table 4. Regression of Selected Demographic and Time Management Variables on the Composite Coping Variable for Child Care Items

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Beta</th>
<th>T</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Demographic variables</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age of bed and breakfast operator</td>
<td>-.08</td>
<td>-1.30</td>
</tr>
<tr>
<td>Sex</td>
<td>.05</td>
<td>.76</td>
</tr>
<tr>
<td>Children home full-time</td>
<td>.57</td>
<td>9.62***</td>
</tr>
<tr>
<td>Family members employed outside of home</td>
<td>.05</td>
<td>.93</td>
</tr>
<tr>
<td><strong>Time management variables</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hours respondent contributes to business</td>
<td>.19</td>
<td>3.33**</td>
</tr>
<tr>
<td>Hours spouse contributes to business</td>
<td>.10</td>
<td>1.42</td>
</tr>
<tr>
<td>Hours respondent contributes to home</td>
<td>-.02</td>
<td>-.36</td>
</tr>
<tr>
<td>Hours spouse contributes to home</td>
<td>.17</td>
<td>2.96**</td>
</tr>
<tr>
<td>Multiple R</td>
<td>.66</td>
<td></td>
</tr>
<tr>
<td>R Square</td>
<td>.43</td>
<td></td>
</tr>
</tbody>
</table>

*** Significant at p < .001.
**  Significant at p < .01.
References


Role Management Strategies and Life Satisfaction

of Managers of Home-Based Bed and Breakfast Operators

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Ames, Iowa 50011-1120
Abstract

The purpose of this study was to describe families operating bed and breakfast operations in New York State and to examine factors affecting their life satisfaction. Results were analyzed from responses of 174 bed and breakfast operators to a questionnaire that elicited data on demographics, time management, and life satisfaction. Sixty percent of the respondents were between the ages of 40 and 59 and 53% had educational attainments beyond high school. Twenty percent had children at home full-time. Female bed and breakfast operators reported spending 28 hours per week on the business. Spouses spent 10 hours per week during the business season. Stepwise multiple regression analysis indicated that the more hours a bed and breakfast operator spends in the business the lower the level of life satisfaction will be. As the age of the bed and breakfast operator increases, the level of life satisfaction is likely to improve.

Introduction

In recent years there has been movement on the part of many Americans to enter the home-based work force; 8% to 23% of the total United States work force are now employed in home-based businesses (Pratt, 1987). Possible reasons for the increased number of home-based business operations include: greater flexibility because of computers; new credibility for home-based occupations such as real
estate sales, technical writing, and dressmaking; moonlighting to test new business ideas; and requests of employees for greater flexibility, including full-time, part-time, intermittent, or overtime work at home. It is estimated that 1.9 million Americans work exclusively at home (Horvath, 1986).

Two-thirds of all home-based workers are women (Horvath, 1986). Three-fourths of the 156 respondents in a study of home-based businesses in North Dakota were females aged 30 to 39 (Bastow-Shoop, Leistritz, & Ekstrom, 1988). When women enter home-based businesses they hope to have enough time to manage all of their major roles: mother, spouse, and business manager (Christensen, 1988). Women enter home-based businesses because of the need for additional income, the desire to quit present employment, the desire to stay home with children or to return to work after child rearing, the desire to supervise themselves, and the desire to keep busy after retirement.

A home-based business is defined as "an enterprise producing goods or services that may be operated in or from the home. It may be a full-time or part-time enterprise" (Pratt, 1987, p. 52). It is predicted that by 1995 one-fourth of all jobs will be miscellaneous and other services; many of these service businesses can be operated from the home. In fact, results of a 1985 Bureau of Labor Statistics study started that for nonagricultural industry services the most frequently mentioned type of employment was home-based work.

One type of home-based service business that has gained popularity in recent years is the bed and breakfast operation. In New York State, for example, bed and breakfast operators numbered over 1200 in 1988. The home-based bed and breakfast operation is usually started for the following reasons: rationalization to
keep or buy an old home, a need to supplement income, a desire to meet new people, or a desire for a career change (Chesler, 1983).

As increasingly large numbers of individuals, especially women, choose careers, it becomes increasingly important for researchers to examine how families manage work and family demands when they earn income in the home. For instance, women in these roles appear to be faced with major time management challenges. Previous research has indicated that women still bear major responsibility for housework (Benin & Agostinelli, 1988; Dorfman & Heckert, 1988; Lewis & Cooper, 1987; Longstreth, Stafford, & Mauldin, 1987). In addition, demands from other family members present before the home-based business began are likely to continue.

Only recently have researchers begun to examine the division of household responsibility when a home-based business is in operation. In one study of 114 self-employed women, the division of labor was examined in relationship to time contributed to the business (Longstreth et al., 1987). Results indicated that full-time and part-time owners appeared to spend similar amounts of time (5 vs. 6 hours) on household work. Furthermore, husbands and children contributed less time in household tasks when the enterprise was full-time as opposed to part-time.

The management of household responsibilities is a critical component of time management in a home-based business. Beach (1987) found through 57 interviews that next to interruptions for child rearing home-based business work stoppage was most frequently a result of breaks for household chores. For these individuals, flexibility in time usage appeared to be more important than the actual allocation of time. In Entrepreneurial Mothers, one woman suggested "a blending rather
than a balancing of parental and professional responsibilities through compromise and flexibility" (Gillis, 1983, p. 45).

A study of families managing bed and breakfast operations provides a unique opportunity to examine the management of household responsibilities when there is obvious overlap between work and family roles. New insight may be gained into whether or not there is increased willingness on the part of family members to participate in household tasks when they are associated with a business operation as opposed to the home operation. Beach (1987) found that although husbands may not be contributing many hours to household tasks, regardless of their own career commitments, they were almost always involved with the home-based occupation to varying degrees.

The primary purpose of this study was to describe families managing bed and breakfast operations. The intent also was to examine the management of household responsibilities within the bed and breakfast setting and within the family system and to consider relationships between the two. Furthermore, the relationships between the business demographics and time management variables and the life satisfaction of the bed and breakfast operators also were investigated.

Method

Instrumentation

A Questionnaire for Bed and Breakfast Owners was developed by the researcher to retrieve information on family demographics, operation of the bed and breakfast, use of time management, and life satisfaction. The questionnaire was developed after in-depth interviews were conducted with the owners of six bed and
breakfast operations. Interview results helped to identify key components for inclusion in the questionnaire.

Sample

Managers of bed and breakfast operations in New York State composed the sample for this study. These individuals were identified through a mailing list developed by Cornell Cooperative Extension for a statewide bed and breakfast organization. The mailing list included participants at organizational meetings for prospective bed and breakfast operators; recipients of Cooperative Extension newsletters on home-based businesses; publications listing bed and breakfast operations; and word of mouth referrals. Bed and breakfast operations that advertise solely through reservations services were not included; a previous study had realized a very low response rate from this group due to the confidentiality involved in contacting the bed and breakfast operations.

The initial mailing of questionnaires was made to 605 bed and breakfast operations. Thirty-two surveys were returned because the bed and breakfast was no longer in business, 27 were incomplete, and 5 were mistakenly sent to reservation or promotion services. According to Heberlein and Baumgartner (1978), this is an acceptable response rate from a mailed questionnaire to similar populations. Usable questionnaires were returned by 174 businesses, 28.8% of those originally contacted, with the number of individually completed and returned questionnaires totaling 212. Thirty-eight bed and breakfast operations returned two usable survey instruments, one each for the wife and husband. A t-test analysis of the responses of the 38 husbands and 38 wives indicated that there
were no significant differences in their responses. The responses of wives were used since they were the bed and breakfast operators in the majority of cases. To summarize, the sample for this study totaled 174 bed and breakfast operators including 31 single males (17.8%), 38 single women (21.8%), and 105 married females (60.3%).

Results

Demographics

The majority of the participants in this study, 59.8%, were between the ages of 40 and 59, 29% were under 30, and 21.2% were 60 or older. Bed and breakfast operators appear to be older than home-based business participants in other studies in which the average age was in the thirties (Bastow-Shoop et al., 1988; Beach, 1987; Longstreth et al., 1987). In another study, Horvath (1986) indicated that approximately 1 in 8 of all home-based workers were over 55 years of age and yet the percentage of individuals in that age range in this study was much greater, 54%.

Participants in this study appeared to be well educated; 53% had educational attainments beyond high school. In fact, 32% had a bachelor's degree or higher level of education. This finding is similar to previous studies that have reported high levels of education for home-based workers. Beach (1987) found that one-third of the group had a bachelor's degree or higher. Longstreth et al. (1987) reported that of the 114 self-employed women in their study 57% percent had technical training beyond high school or an advanced degree. In the Bastow-Shoop et al. (1988) study, 80% had some post secondary education.
Previous studies of home-based female workers have found that a major reason for entering this lifestyle is to be able to stay home with young children (Bastow-Shoop et al., 1988; Beach, 1987; Christensen, 1988). However, only 20% of the families in this study had children living at home full-time who were of high school age or younger. Furthermore, two comments by bed and breakfast operators demonstrated that they did not always feel that this business option was a wise choice if there were young children at home. "I don’t believe it’s the atmosphere for young children or even teenagers; they demand and need too much of their parents’ time." "This business would be unfair to young children, it’s an invasion of their privacy." The mean age of the oldest child when these bed and breakfast operations began was 22 years. Other than children, just 9.7% of the families had additional family members like elderly parents living at home full-time.

The bed and breakfast operations in this study were rarely undertaken to give the family with the sole source of income (10.3%), but were more often started to provide the family with supplemental income (65.5%). In two previous studies, Longstreth et al. (1987) and Bastow-Shoop et al. (1988) found that the home-based businesses contributed 34% and 25% respectively to the total family income. One couple responded that their bed and breakfast was "for fun and supplemental income only". Another stated that "it’s a nice way to meet interesting people and make a little extra money". The actual income generated by these bed and breakfast operations was less than $5,000 in 70.1% of the businesses surveyed; 29.3% reported that there was no net profit during 1987, the year for which earnings were reported. This latter finding may be associated with the fact that so many of these businesses were less than five years old. In only 3.4% of the
situations were net profits greater than $20,000. Nine percent of the respondents refused to comment on the net profit of their business feeling that this information was too confidential to divulge.

Therefore, it is not surprising that 67.8% of the families had one or two family members employed full-time out of the home. An additional 18.4% had one or two family members employed part-time outside of the home. In addition, many of the families (42.5%) were operating additional home-based businesses that were sometimes closely related to the bed and breakfast operation. The wide range of additional home-based enterprises included: antique and craft shops, restaurants and catering services, local tours, custom dressmaking, bookkeeping, small press operation, farming, real estate, conferences, furniture making, firewood, service station, horseback riding, nursing home, taxi service, and advertising.

The following demographic information on bed and breakfast operations in New York State was also provided through this study. Seventy-eight percent have been in operation five or fewer years. A large majority (85.7%) were located in a small town or rural area. In 61.5%, living quarters were separate from those occupied by guests. Sixty-six percent permitted the guests to use any part of the house except for the bed and breakfast families' personal living quarters and the kitchen. These bed and breakfast operations were more likely to have part-time (20.4%) than full-time (7.5%) employees. Seventy percent had either two, three, or four guest rooms. The three busiest months for the bed and breakfast operations were August (66.1%), July (52.3%), and September (37.4%). October was the next busiest (31%) followed by June (24.7%). As might be expected summer and fall
appear to be the most popular times for individuals to stay in a bed and breakfast.

**Household Responsibilities**

The responses of married females were examined for responsibilities of household tasks and hours spent in the business and the home. These responses were not compared to the male responses in this sample because the husbands and wives were not matched groups and such comparisons would therefore be unreliable. For household responsibilities, bed and breakfast operators were asked to identify who performed various tasks in their households. The tasks included in this analysis were those that had previously been identified through interviews of bed and breakfast operators as being frequently performed in the management of their homes and their businesses. In addition, if the task was generally performed by more than one person respondents were asked to identify the combinations of individuals who performed the task. The percentage of household tasks performed by married female bed and breakfast operators is shown in Table 1.

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Insert Table 1 about here

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For all of the household tasks reported, except indoor and outdoor maintenance, married female bed and breakfast operators identified themselves or a combination of themselves and their spouses as being responsible for the task's completion 50 percent or more of the time. One women mentioned that "it is a way for a husband and wife to work together as a team and become closer". Indoor and outdoor maintenance were checked as being primarily completed by the
husbands or a combination of female respondents and their husbands. In 50 percent or more of the cases, the following were performed solely by the married female owners: ironing, grocery shopping, financial management, setting the table, and meal preparation. The next closest were dusting, changing beds, cleaning bathrooms, and vacuuming. Meal preparation, gardening, outdoor maintenance, indoor maintenance, and setting the table and grocery shopping, were identified as being shared by both spouses in 25-35% of the cases.

Family members, other than spouses, rarely performed household tasks. Paid employees were only occasionally called on to be solely responsible for household tasks, especially vacuuming (16.1%), dusting (14.3%), cleaning bathrooms (13.4%), and changing beds (12.5%). Seven percent reported ironing to be a task that was not applicable to their situation.

Female bed and breakfast operators reported spending an average of 28 hours per week in the performance of household tasks during business operating periods (Table 2). They reported spending approximately 20 hours per week on household responsibilities when the business was not in operation. The women reported that spouses and children spent approximately the same average number of hours per week, 10 and 2 respectively, regardless of whether or not the business was in operation. Paid employees were reported as spending an average 6 hours per week on household responsibilities during business operating times and only 2 hours per week when the business was not in operation.
Life Satisfaction

Life satisfaction mean scores and standard deviations for bed and breakfast operators are reported in Table 3. Overall, bed and breakfast operators appeared to be most satisfied with their families and marriages. They reported being less satisfied with financial well-being; privacy; household responsibilities; and time for family, time away from the bed and breakfast operation, time for leisure, and time for self. This is further illustrated by these bed and breakfast owners' comments. "There is not much financial gain and not much privacy." "It is very time consuming and lack of privacy can be a serious problem." The life satisfaction measures also indicated that individuals were more satisfied with family members' household responsibilities than how household responsibilities were completed. Furthermore, unlike the previously mentioned time management problems, bed and breakfast operators appeared to be satisfied with time required for the bed and breakfast operation.

Multiple regression analysis was used to ascertain the degree to which selected demographic and time management variables were related to a composite life satisfaction variable for time management (Table 4). In previous studies, these variables have been identified as affecting time management (Abdel-Ghany & Nickols, 1983; Beach, 1987; Christensen, 1988; Longstreth et al., 1987). The composite time management life satisfaction score was computed by summing the scores for the degree of satisfaction with the following: time for self, time for
family, time for bed and breakfast, time for leisure, and time away from the bed and breakfast operation. The alpha reliability coefficient for the time management life satisfaction measures was .88. The age of the bed and breakfast operator was significantly related at the .001 level and the number of hours the respondent contributed to the business was negatively related at the .05 level.

Insert Table 4 about here

Discussion and Conclusions

Results of this study suggest that individuals who start bed and breakfast operations may be older than individuals who start other types of home-based businesses. The age of bed and breakfast operators appears to be related to stage in the family life cycle. Many of the desires for entering this type of home-based business reflect stage of the family life cycle: to meet new people, to start a business after the children were grown, to use rooms that were no longer used by children, to supplement retirement income, and to stay at home, after years of working away from the home. One owner reflected that "our three children were grown and no longer living at home".

The bed and breakfast lifestyle portrays how the aging of spouses and their children are reflected in differing economic and household labor needs after childrearing (Duvall & Miller, 1985). As individuals move into middle adulthood, they appear to be influenced by three changes in life structure: changes in biological and psychological functioning, the sequence of generations, and the
evolution of careers and enterprises (O'Connor & Wolfe, 1987). These same authors indicated that emotionality, shifting life investments, and a move toward autonomy all play important roles in midlife. Both autonomy and the natural evolution of careers may be two major contributors to the decision to enter this particular home-based business lifestyle.

Parallel to results of previous research (Bastow-Shoop et al., 1988; Longstreth et al., 1987), the participants in this study did not earn high incomes. However, for this group of bed and breakfast owners, there may be more important reasons for being in business, such as avoiding loneliness after the children have grown and gone. The opportunity to supplement family income may be enough, especially if a spouse is at a career stage with a high income level. Note that the majority of these bed and breakfast operations were less than five years old, and any profit was probably going right back into the business. For others, the bed and breakfast option may provide couples with a chance to work together at something that they both enjoy, a chance that they were frequently denied when there were still children at home. Although this group appeared to be somewhat dissatisfied with their financial well-being, they expressed a high level of satisfaction with the bed and breakfast operation, their marriages, and their families.

Except for two areas, indoor and outdoor maintenance, women had sole responsibility for household tasks a majority of the time. This is similar to other findings that suggest that women still have the major responsibility for the completion of household tasks (Benin & Agostinelli, 1988; Dorfman & Heckert, 1988; Lewis & Cooper, 1987; Longstreth et al., 1987). Furthermore, it is not surprising that men in this study would take sole responsibility for tasks
traditionally done by males such as indoor and outdoor maintenance. Husbands' sole participation in tasks for which they have traditionally been responsible is often a source of dissatisfaction among wives (Benin & Agostinelli, 1988).

Although the wives in this study reported taking primary responsibility for a majority of the household tasks, a significant number of couples appeared to share many tasks including gardening, meal preparation, setting the table, indoor and outdoor maintenance, and grocery shopping. This is not unusual considering the age range of the respondents. Rexroat and Shehan (1987) reported that husbands tended to increase their participation in household tasks in the retirement stage. Furthermore, rural couples appeared to show movement toward role integration and less gender differentiation after retirement (Dorfman & Heckert, 1988).

However, unlike the findings in this study, these same authors reported that husbands appeared to make more decisions about finances before and during retirement. Perhaps this is because the finances discussed in this study are for the bed and breakfast operation, which appears to be the female's responsibility in a majority of the cases. Also, this study did not examine who had primary responsibility for the nonbusiness finances.

The hours that husbands and wives contributed to household tasks appeared to be similar to the results of previous studies. Abdel-Ghany and Nickols (1983) found that husbands, in households without home-based businesses, averaged approximately 12 hours a week, slightly more than the 10 reported in this study, and that wives averaged 29 hours a week, very close to the 28 hours a week reported by the wives in this study when the business was in operation. However, this number is higher than the 20 hours the wives in this study reported spending
when the business was not operating. Although the proportions are similar, Benin and Agostinelli (1988) reported husbands and wives spending significantly more hours in the performance of household tasks, 18 and 45 respectively.

The more hours that respondents contributed to the bed and breakfast operation the less likely they were to be satisfied with the time management component of life satisfaction. Previous research has indicated that when individuals are faced with too many demands such as long work hours, role overload is likely to occur resulting in stress and less satisfaction for the lifestyle (Portner, 1983). One owner's comment, "I have found the bed and breakfast to have become too demanding on my time and my family's privacy," illustrates the struggle between work and family. Furthermore, it should be recognized that the home-based lifestyle is not in itself a panacea. Long work hours, whether at home or away from home, can cause strain. It was not surprising that the older the bed and breakfast operator was the more likely the owner was to be satisfied with time management. This is probably also due to life cycle influences. Lewis and Cooper (1987) found that when children are young there is more stress associated with household responsibilities because of the time demands associated with parenting responsibilities. Therefore, this stress should be reduced as children grow and leave home and more time becomes available for other activities.

Implications

As individuals migrate toward the home-based career choice, educators, and business counselors can provide assistance in decision making. Although significant progress appears to have been made in the business aspects of operating
a home-based business, substantial progress needs to be made toward educating individuals to the family issues associated with managing a home-based business. An examination of the bed and breakfast option emphasizes how critical life cycle stage, including both the ages of children and the ages of business operators, is in combining work and family responsibilities in a home-based business.

Future research can help to identify the appropriateness of specific types of businesses at various life cycle stages. For example, potential income generation may not be as important as personal satisfaction for some families. Topics to study might include reasons why individuals opt for this lifestyle and an examination of businesses that are closely integrated with home and family activities and those that are not. Further studies might also examine the impact of spouses' willingness to participate in the partners' home-based business. In addition, case study examinations of work and family issues associated with particular types of home-based businesses would be valuable.

The home-based lifestyle has both advantages and disadvantages. Furthermore, it may be a lifestyle which is best chosen at particular stages of the family life cycle and under specific circumstances.
Table 1. Percentage of Performance of Household Responsibilities by Married Female Bed and Breakfast Operators (N=114)

<table>
<thead>
<tr>
<th>HOUSEHOLD TASKS</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>DUSTING</td>
<td>47.3</td>
<td>3.6</td>
<td>1.8</td>
<td>14.3</td>
<td>19.6</td>
<td>8.0</td>
<td>4.5</td>
<td>0.9</td>
</tr>
<tr>
<td>VACUUMING</td>
<td>38.4</td>
<td>8.0</td>
<td>0.9</td>
<td>16.1</td>
<td>19.6</td>
<td>13.4</td>
<td>3.6</td>
<td>0.0</td>
</tr>
<tr>
<td>IRONING</td>
<td>72.3</td>
<td>0.9</td>
<td>0.9</td>
<td>4.5</td>
<td>5.4</td>
<td>5.4</td>
<td>3.6</td>
<td>7.2</td>
</tr>
<tr>
<td>GARDENING</td>
<td>28.6</td>
<td>17.0</td>
<td>0.0</td>
<td>3.6</td>
<td>6.3</td>
<td>33.9</td>
<td>8.9</td>
<td>1.8</td>
</tr>
<tr>
<td>CHANGING BEDS</td>
<td>44.6</td>
<td>1.8</td>
<td>0.0</td>
<td>12.5</td>
<td>13.4</td>
<td>19.6</td>
<td>8.0</td>
<td>0.0</td>
</tr>
<tr>
<td>MEAL PREPARATION</td>
<td>50.9</td>
<td>4.5</td>
<td>0.0</td>
<td>0.9</td>
<td>2.7</td>
<td>34.8</td>
<td>6.3</td>
<td>0.0</td>
</tr>
<tr>
<td>SETTING TABLE</td>
<td>52.7</td>
<td>4.5</td>
<td>2.7</td>
<td>3.6</td>
<td>3.6</td>
<td>25.0</td>
<td>8.0</td>
<td>0.0</td>
</tr>
<tr>
<td>CLEANING BATHROOMS</td>
<td>43.8</td>
<td>3.6</td>
<td>0.9</td>
<td>13.4</td>
<td>18.8</td>
<td>11.6</td>
<td>8.0</td>
<td>0.0</td>
</tr>
<tr>
<td>INDOOR MAINTENANCE</td>
<td>18.8</td>
<td>33.9</td>
<td>0.9</td>
<td>4.5</td>
<td>6.3</td>
<td>28.6</td>
<td>7.1</td>
<td>0.0</td>
</tr>
<tr>
<td>OUTDOOR MAINTENANCE</td>
<td>8.9</td>
<td>45.5</td>
<td>2.7</td>
<td>1.8</td>
<td>4.5</td>
<td>30.4</td>
<td>6.3</td>
<td>0.0</td>
</tr>
<tr>
<td>HOUSEHOLD TASKS</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>----------------------</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>GROCERY SHOPPING</td>
<td>63.4</td>
<td>6.3</td>
<td>0.0</td>
<td>0.9</td>
<td>0.9</td>
<td>25.0</td>
<td>3.6</td>
<td>0.0</td>
</tr>
<tr>
<td>FINANCIAL MANAGEMENT</td>
<td>62.5</td>
<td>8.9</td>
<td>0.0</td>
<td>0.0</td>
<td>2.7</td>
<td>24.1</td>
<td>0.9</td>
<td>0.9</td>
</tr>
</tbody>
</table>

**KEY:**
1. Self (Female)
2. Spouse (Male)
3. Another Family Member
4. Paid Employee
5. Other Combinations Not Specified
6. 1+2
7. 1+3, 2+3, or 1+2+3
8. Not Applicable
Table 2. Mean Hours Contributed to Household Responsibilities When the Business Is and Is Not in Operation

<table>
<thead>
<tr>
<th>Individuals Performing Tasks</th>
<th>Hours Per Week When Business Is In Operation</th>
<th>Hours Per Week When Business Is Not In Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Females</td>
<td>27.6</td>
<td>19.5</td>
</tr>
<tr>
<td>Males</td>
<td>10.7</td>
<td>9.2</td>
</tr>
<tr>
<td>Children</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Others</td>
<td>5.7</td>
<td>2.3</td>
</tr>
</tbody>
</table>
Table 3. Mean Scores and Standard Deviations for Life Satisfaction Indicators (N=174)

<table>
<thead>
<tr>
<th>Life Satisfaction Indicators:</th>
<th>a</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>4.61</td>
<td>.72</td>
<td></td>
</tr>
<tr>
<td>Marriage</td>
<td>4.54</td>
<td>.94</td>
<td></td>
</tr>
<tr>
<td>Bed and breakfast operation</td>
<td>4.36</td>
<td>.86</td>
<td></td>
</tr>
<tr>
<td>Friends</td>
<td>4.23</td>
<td>.89</td>
<td></td>
</tr>
<tr>
<td>Time for bed and breakfast</td>
<td>4.20</td>
<td>.85</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td>4.19</td>
<td>.97</td>
<td></td>
</tr>
<tr>
<td>Neighborhood and community</td>
<td>4.14</td>
<td>.97</td>
<td></td>
</tr>
<tr>
<td>Current housing arrangement</td>
<td>4.09</td>
<td>1.14</td>
<td></td>
</tr>
<tr>
<td>Family member's household responsibilities</td>
<td>4.00</td>
<td>1.08</td>
<td></td>
</tr>
<tr>
<td>Financial well-being</td>
<td>3.78</td>
<td>1.11</td>
<td></td>
</tr>
<tr>
<td>Privacy</td>
<td>3.76</td>
<td>1.22</td>
<td></td>
</tr>
<tr>
<td>Household responsibilities</td>
<td>3.54</td>
<td>1.11</td>
<td></td>
</tr>
<tr>
<td>Time for family</td>
<td>3.54</td>
<td>1.10</td>
<td></td>
</tr>
<tr>
<td>Time away from bed and breakfast</td>
<td>3.51</td>
<td>1.24</td>
<td></td>
</tr>
<tr>
<td>Time for leisure</td>
<td>3.25</td>
<td>1.23</td>
<td></td>
</tr>
<tr>
<td>Time for self</td>
<td>3.19</td>
<td>1.23</td>
<td></td>
</tr>
</tbody>
</table>

a Mean scores could range from 1.0 to 5.0, with 4.61 being very satisfied and 3.54 being mixed or somewhat satisfied.

Key: 0 = Not applicable
1 = Very dissatisfied
2 = Somewhat dissatisfied
3 = Mixed
4 = Somewhat satisfied
5 = Very satisfied
Table 4. Regression of Selected Demographic and Time Management Variables on the Composite Life Satisfaction Time Management Variable

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Beta</th>
<th>T</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Demographic variables</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age of bed and breakfast operator</td>
<td>1.11</td>
<td>3.57**</td>
</tr>
<tr>
<td>Sex</td>
<td>-.01</td>
<td>-.09</td>
</tr>
<tr>
<td>Children home full-time</td>
<td>-.15</td>
<td>-1.92</td>
</tr>
<tr>
<td>Family members employed outside of home full-time</td>
<td>.04</td>
<td>.51</td>
</tr>
<tr>
<td><strong>Time management variables</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hours respondent contributes to business</td>
<td>-.03</td>
<td>-2.23*</td>
</tr>
<tr>
<td>Hours spouse contributes to business</td>
<td>-.07</td>
<td>-.81</td>
</tr>
<tr>
<td>Hours respondent contributes to home</td>
<td>-.01</td>
<td>-.16</td>
</tr>
<tr>
<td>Hours spouse contributes to home</td>
<td>-.04</td>
<td>-.58</td>
</tr>
<tr>
<td>Multiple R</td>
<td>.36</td>
<td></td>
</tr>
<tr>
<td>R Square</td>
<td>.13</td>
<td></td>
</tr>
</tbody>
</table>

** Significant at p <.001.
* Significant at p <.05.
References


SUMMARY AND RECOMMENDATIONS

Summary

The major purposes of this study were to describe families managing bed and breakfast operations in New York State and examine their coping behaviors and life satisfaction. The participating sample consisted of 174 bed and breakfast operators in New York State who were identified through a Cornell Cooperative Extension mailing list. This represented 28.8% of all bed and breakfast operators originally contacted and 71% of those who returned the questionnaire. Initially, an interview schedule was developed and utilized to identify key components to include in a survey instrument. The questionnaire included sections on coping strategies, demographics, the bed and breakfast operation, and life satisfaction. The section on coping behaviors was a slight adaptation of Skinner and McCubbin's (1987) 58-item Dual-Employed Coping Scale that used a 5-point Likert-type scale. The life satisfaction section was adapted from the Quality of Life scale developed by Olson and McCubbin (1983). The data were analyzed through descriptive statistics and stepwise multiple regression analyses.

Sixty percent of the respondents in this study were between the ages of 40 and 59 and the majority were well educated. Fifty-three percent had educational attainments beyond high school and 32% had a bachelor's degree or more education. Unlike previous studies of home-based workers, bed and breakfast operators with children living at home full-time were in the minority, 20%. When the respondents began their bed and breakfast operations the average age of the oldest child was 22 years.
To provide the family with supplemental income was the reason given most frequently (65.5%) for starting the bed and breakfast but 70.1% had net profits less than $5,000 in 1987 and 29.3% reported no net profit during 1987. Seventy-eight percent of the bed and breakfast operations had been in operation five or fewer years and the majority, 85.7%, were located in small towns or rural areas. Family members were employed full-time outside of the home in 67% of the cases; and 42.5% of the respondents were operating additional home-based businesses besides the bed and breakfast. The bed and breakfast operators were more likely to employ part-time rather than full-time employees to help with the business, 20.4% and 7.5% respectively.

Bed and breakfast operators, who did not have children at home full-time (n = 130), appeared most frequently to employ coping behaviors that may be generally categorized in a maintaining perspective/reducing tension coping pattern. These include: a strong positive belief system for the bed and breakfast lifestyle, a belief that the bed and breakfast operation is good for personal growth, a focus on the good things about the lifestyle as opposed to the difficulties, and a desire to maintain health as reflected by an individual's ability to cope with life's stressors. These individuals also indicated using the modifying roles and standards coping pattern with the coping behaviors, making better use of time with the home-based business and planning for time alone with spouse. The respondents were less likely to implement the coping patterns of modifying roles and standards (eliminating certain activities) and procurement of support (one spouse is responsible for certain household tasks).
Families that did have children living at home full-time (n = 44) were most likely to employ coping behaviors in the maintaining perspective/reducing tension coping pattern. The next most frequently employed coping behaviors for this group of bed and breakfast operators were in the procurement of support coping pattern (having good friends with whom I can talk and using modern equipment). This group did not appear to employ the coping behaviors of getting by on less sleep than is necessary, limiting involvement in the business by saying no, and relying on extended family members for encouragement or financial support.

Stepwise multiple regression analyses results showed that the following variables were predictors of the employment of coping behaviors: the hours a spouse contributes to the completion of household tasks, the age of the bed and breakfast operator, the hours the respondent contributed to the bed and breakfast operation, and the presence of children at home full-time.

Except for indoor and outdoor maintenance female bed and breakfast operators reported that they or a combination of themselves and their spouses were solely responsible for the completion of household tasks; husbands appear to rarely assume sole responsibility. Tasks reported as most frequently completed by wives were ironing, grocery shopping, financial management, setting the table, and meal preparation. Females reported spending one third fewer hours per week in the completion of household tasks when the business was not in operation. Husbands and children appeared to contribute the same number of hours per week to household responsibilities regardless of whether or not the business was in operation. Outside help was rarely employed to assist with the bed and breakfast operations and almost never used when the businesses were not in operation.
An examination of overall life satisfaction indicates that bed and breakfast operators were most satisfied with their families and their marriages. They appeared to be only somewhat satisfied with financial well-being, privacy, household responsibilities, and the time management aspects of life satisfaction except for time devoted to the bed and breakfast operation.

Results of stepwise multiple regression analyses on life satisfaction indicated that the hours the bed and breakfast operators spent with the business were negatively related to overall life satisfaction and the time indicators of life satisfaction. The age of the bed and breakfast operator was positively related to the time indicators of life satisfaction.

Recommendations

The following questions are offered as possible research directions on home-based businesses.

1. To what degree do different types of home-based businesses intrude on family life and how is the family affected?

2. How does the willingness of a spouse to participate in their partner's household responsibilities affect the success of the home-based business and family well-being? Are there differences throughout the life cycle?

3. How important is autonomy in the decision to become a home-based business owner?

4. How important is the presence of children in the home to the type of home-based business chosen and the success of the home-based business?
5. What are the effects of a home-based business on the development of children?

6. How critical is life cycle stage in the decision to start a home-based business? Do reasons for entering home-based businesses differ throughout the life cycle?

7. How does the willingness of a spouse to participate in their partner’s home-based business affect the success of the home-based business and family well-being? Are there differences throughout the life cycle?

Implications

Following are educational implications for practitioners working with home-based business operators.

1. Educators need to develop programs designed to help families make satisfying decisions related to the family considerations of operating a bed and breakfast such as time management, age of children, and family life cycle stage.

2. Practitioners need to help clients address the appropriateness of particular types of home-based businesses as they relate to age of children, family life cycle stage, management of household tasks, spousal expectations, time management, family and social support networks, and lifestyle changes.

3. Counselors and other educators should help prospective bed and breakfast operators and other home-based business owners identify appropriate coping behaviors for implementation by themselves and other family members such as the establishment of social support networks, the internalization of a positive belief system, and the development of appropriate time management strategies.
4. Educators should encourage the assistance of current home-based business owners to help with the entrepreneurial development of prospective home-based business owners. This would assist in the development of social networks with individuals in similar enterprises.

5. Networking among helping agencies and organizations should be encouraged to help educate individuals and families to the advantages and disadvantages of operating home-based businesses. This is necessary to reduce the duplication of agencies' services; one agency may provide one-on-one start-up counseling while another may be responsible for conducting educational seminars. Furthermore, increased networking will help prevent the problem of providing consumers with false leads for potential help.

6. Orientation to career choices, including entrepreneurship and home-based business options, should begin early in the educational process.

7. Educators should help current and prospective home-based business owners develop relationships and support organizations with individuals in similar businesses to enhance the development, operation, and marketing potential of those businesses participating.
BIBLIOGRAPHY


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As I near the end of this task, there are many people to whom I wish to express my sincere thanks.

My husband, Stephen, is first and most important on my list of individuals to thank. He followed me out to the mid-west when I first went to Iowa State and persevered with a commuter relationship between Ames, Iowa and Minneapolis, Minnesota for three years. Most of all, he was always there to listen, lend support, and provide lots of love!

My family comes to mind next. My parents, Claire and Abbie Dansbury, have always provided an environment for their children to reach for the stars and have always been their to cheer us on when those stars seem too far away to reach. For them, I am eternally grateful! In addition, I am blessed with five brothers and sisters, Marty, Paul, Sue, Pat (Pat, we both made it, didn't we!), and Mary Claire; their spouses, Lynn, Linda, and Bob; and their children, Robby, Jeffrey, and Nicholas. Their love and encouragement has made the struggles less burdensome.

The love, support, and understanding of my grandmother, Peg Foulke, has been steadfast throughout my college and professional career. She is a woman, who now in her mid-eighties, has always had a deep appreciation for learning. Without a doubt, she has been my most cherished mentor.

Cheryl Popelka has been a dear friend and colleague the entire time I was at Iowa State. I could never thank her enough for all the times she has provided me shelter during my visits to Ames. Security is having a friend like Cheryl whom you can always depend on!
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I want to especially thank another friend, Francis Smith, who truly has become my mentor at Iowa State. Her guidance, companionship, and encouragement are sincerely appreciated and treasured.

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Finally, I want to thank my typist, Marlene Sloand, who was always patient and who said on many occasions, when asked to help, "Sure, no problem".

To each of you mentioned, and others who were there along the way to lend support, my heartfelt thanks!
APPENDIX A. COPING BEHAVIOR MEANS AND STANDARD DEVIATIONS
Table 1. Mean Scores and Standard Deviations for Coping Behaviors (N=130)

<table>
<thead>
<tr>
<th>Coping Behaviors</th>
<th>Percent Responding Not Applicable</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Believing that, overall, there are more advantages than disadvantages to my lifestyle.</td>
<td>0.0</td>
<td>4.45</td>
<td>.81</td>
</tr>
<tr>
<td>Covering household family responsibilities for each other when one spouse has extra work.</td>
<td>39.2</td>
<td>4.34</td>
<td>.98</td>
</tr>
<tr>
<td>Trying to be flexible enough to fit in special needs and events (e.g., homework, rides to activities, etc.).</td>
<td>53.1</td>
<td>4.29</td>
<td>.92</td>
</tr>
<tr>
<td>Maintaining health (eating right, exercising, etc.).</td>
<td>0.8</td>
<td>4.29</td>
<td>.98</td>
</tr>
<tr>
<td>Believing that this home-based business is good for my personal growth.</td>
<td>5.4</td>
<td>4.27</td>
<td>1.19</td>
</tr>
<tr>
<td>Overlooking the difficulties and focusing on the good things about my lifestyle.</td>
<td>4.6</td>
<td>4.25</td>
<td>.97</td>
</tr>
<tr>
<td>Planning for time alone with my spouse.</td>
<td>27.8</td>
<td>4.19</td>
<td>.95</td>
</tr>
<tr>
<td>Making better use of time with the home-based business.</td>
<td>6.9</td>
<td>4.15</td>
<td>.90</td>
</tr>
<tr>
<td>Becoming more efficient; making better use of my time outside of the business.</td>
<td>12.3</td>
<td>4.14</td>
<td>.94</td>
</tr>
<tr>
<td>Believing that we are good &quot;role models&quot; for our children by having a home-based business.</td>
<td>70.8</td>
<td>4.11</td>
<td>.93</td>
</tr>
<tr>
<td>Encouraging our children to help each other out when possible (e.g., homework, rides to activities, etc.).</td>
<td>90.8</td>
<td>4.09</td>
<td>1.03</td>
</tr>
<tr>
<td>Using modern equipment (e.g., microwave oven, etc.) to help out.</td>
<td>10.0</td>
<td>4.08</td>
<td>1.05</td>
</tr>
</tbody>
</table>
Table 1 continued

<table>
<thead>
<tr>
<th>Coping Behaviors</th>
<th>Percent Responding Not Applicable</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ignoring comments of how I &quot;should&quot; behave as a man or woman (e.g., women shouldn't work; men shouldn't clean house).</td>
<td>37.7 4.06 1.30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frequent communication among all family members about individual schedules, needs and responsibilities.</td>
<td>44.6 4.05 .96</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Encouraging our child(ren) to be more self-sufficient, where appropriate.</td>
<td>8.5 4.04 1.05</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Having good friends whom I can talk to about how I feel.</td>
<td>6.9 4.03 1.01</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning time for myself to relieve tensions (jogging, exercising, meditating, etc.).</td>
<td>2.3 4.02 1.20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning ahead so that major family changes at home (e.g., having a baby) will not disturb our business.</td>
<td>60.0 4.02 .98</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning schedules out ahead of time (e.g., who takes kid(s) to the doctor; who works late).</td>
<td>43.8 4.00 .95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hiring outside help to assist with housekeeping and the home-based business.</td>
<td>25.4 3.96 1.39</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning home-based business changes (e.g., expansion) around family needs.</td>
<td>46.9 3.89 1.23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Making friends with others who have home-based businesses.</td>
<td>13.1 3.84 1.07</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specifically planning &quot;family time together&quot; into our schedule; planning family activities for all of us to do together.</td>
<td>49.2 3.79 1.22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Having friends in the same type of business whom I can talk to about how I feel.</td>
<td>20.0 3.76 1.07</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coping Behaviors</td>
<td>Percent Responding</td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------</td>
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<tr>
<td>Believing that, with time, our lifestyle will be easier.</td>
<td>15.4</td>
<td>3.74</td>
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<td>Believing that I must excel at both my home-based business and my family roles.</td>
<td>17.7</td>
<td>3.71</td>
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<td>Identifying one partner as primarily responsible for the home-based business operation.</td>
<td>27.7</td>
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<tr>
<td>Working out a &quot;fair&quot; schedule of household tasks for all family members.</td>
<td>44.6</td>
<td>3.60</td>
<td>1.22</td>
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<td>Getting our children to help out with household tasks.</td>
<td>86.9</td>
<td>3.64</td>
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<td>Limiting home-based business involvement in order to have time for my family or significant others.</td>
<td>20.0</td>
<td>3.61</td>
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<td>Believing that I have much to gain financially by operating this home-based business.</td>
<td>6.2</td>
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<td>Deciding I will do certain housekeeping tasks at a regular time each week.</td>
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<td>Limiting home entertaining to only close friends.</td>
<td>7.7</td>
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<tr>
<td>Believing that I need a lot of stimulation and activity to keep from getting bored.</td>
<td>45.4</td>
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<td>Modifying my work schedule (e.g., only operating the home-based business at certain hours or times of year).</td>
<td>12.3</td>
<td>3.45</td>
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<td>Ignoring criticisms of others about time taken from the children because of the home-based business.</td>
<td>85.4</td>
<td>3.44</td>
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<td>Keeping home-based business related problems separate from family interactions.</td>
<td>18.5</td>
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Table 1 continued

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<tr>
<th>Coping Behaviors</th>
<th>Percent Responding Not Applicable</th>
<th>Mean</th>
<th>SD</th>
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<tr>
<td>Cutting down on the amount of &quot;outside activities&quot; in which I can be involved.</td>
<td>6.2</td>
<td>3.44</td>
<td>1.38</td>
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<tr>
<td>Sticking to an established schedule of home-based business and family-related activities.</td>
<td>33.1</td>
<td>3.41</td>
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<td>Planning for various family relations to occur at a certain regular time each day or week (e.g., after dinner until their bedtime, is the &quot;children's time).</td>
<td>76.9</td>
<td>3.37</td>
<td>1.26</td>
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<td>Leaving some things undone around the house (even though I would like to have them done).</td>
<td>12.3</td>
<td>3.31</td>
<td>1.35</td>
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<tr>
<td>Getting by on less sleep than I'd ideally like to have.</td>
<td>10.0</td>
<td>3.27</td>
<td>1.36</td>
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<td>Relying on extended family members for encouragement.</td>
<td>50.8</td>
<td>3.27</td>
<td>1.32</td>
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<td>Believing that operating a home-based business has made me a better spouse.</td>
<td>33.8</td>
<td>3.22</td>
<td>1.28</td>
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<td>Believing that operating a home-based business has made me a better parent that I otherwise would be.</td>
<td>70.7</td>
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<td>Negotiating who cares for an ill child on a &quot;case by case&quot; basis.</td>
<td>90.8</td>
<td>3.16</td>
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<td>Identifying one partner as primarily responsible for household tasks.</td>
<td>33.1</td>
<td>3.14</td>
<td>1.42</td>
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<tr>
<td>Eliminating certain activities (home entertaining, volunteer work, etc.).</td>
<td>10.8</td>
<td>3.13</td>
<td>1.36</td>
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<tr>
<td>Buying more goods and services (as opposed to &quot;do-it-yourself&quot; projects).</td>
<td>8.5</td>
<td>3.02</td>
<td>1.42</td>
</tr>
<tr>
<td>Coping Behaviors</td>
<td>Percent Responding</td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------</td>
<td>--------------------</td>
<td>------</td>
<td>-----</td>
</tr>
<tr>
<td>Limiting my involvement in the home-based business by saying &quot;no&quot; to some of the things I could be doing.</td>
<td>6.2</td>
<td>3.02</td>
<td>1.38</td>
</tr>
<tr>
<td>Eating out frequently.</td>
<td>10.0</td>
<td>2.99</td>
<td>1.48</td>
</tr>
<tr>
<td>Establishing whose role responsibility it is to care for ill children.</td>
<td>90.8</td>
<td>2.94</td>
<td>1.19</td>
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<td>Identifying one partner as primarily responsible for childrearing tasks.</td>
<td>92.3</td>
<td>2.83</td>
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<td>Relying on extended family members for child care help.</td>
<td>93.1</td>
<td>2.68</td>
<td>1.28</td>
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<td>Buying convenience foods which are easy to prepare.</td>
<td>12.3</td>
<td>2.46</td>
<td>1.49</td>
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<tr>
<td>Lowering my standards for &quot;how well&quot; household tasks must be done.</td>
<td>3.5</td>
<td>2.40</td>
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<td>Hiring help to care for the children.</td>
<td>93.1</td>
<td>2.33</td>
<td>1.39</td>
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<tr>
<td>Relying on extended family members for financial help when needed.</td>
<td>61.5</td>
<td>2.00</td>
<td>1.44</td>
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</table>
APPENDIX B. INTERVIEW SCHEDULE
OPEN-ENDED INTERVIEW SCHEDULE

1. Who are the owners and/or operators of this Bed and Breakfast?

2. Which family members participate in the Bed and Breakfast operation? Describe contributions of each family member to the business?

3. How would you define a Bed and Breakfast operation?

4. Describe a typical day at your Bed and Breakfast when guests are present.

5. Are there other individuals outside of the family who participate in the operation of your Bed and Breakfast? If yes, do any of these individuals reside at the Bed and Breakfast?

6. How did you become interested in starting a Bed and Breakfast operation?

7. Which tasks are typically required in operating a Bed and Breakfast? How do these tasks compare to managing a normal household?
8. What advantages and disadvantages do you find in having a business in your home?

9. What effect has a home-based business had on family members?

10. Do you think that a Bed and Breakfast operation has a different effect on family members than other types of home-based businesses? If yes, describe.

11. How many hours a day are spent in the operation of your Bed and Breakfast on days when guests are present? How many hours a day are spent in the operation of your Bed and Breakfast on days when guests are not present?

12. What types of overlap do you think exist between tasks required to operate your Bed and Breakfast and tasks required to manage your domestic household? (i.e., some, a lot, none)

13. What services do you provide for your guests that you believe are standard procedures for Bed and Breakfasts operations? What services do you provide that might be considered unusual or unique?

14. What stress management tips do you have for families who have Bed and Breakfast operations?
15. What time management tips do you have for families who have Bed and Breakfast operations?

16. Describe stressful situations related to the operation of your Bed and Breakfast.

17. Do you have children living at home? How do you think they feel about having a business in their home?

18. How has your Bed and Breakfast operation affected the rearing of your children?

19. How confining is it to operate a Bed and Breakfast?

20. Do you have time for leisure time activities? How do you spend your leisure time?

21. How would you describe the community in which your Bed and Breakfast operation is located?

22. How do your children participate in the operation of your Bed and Breakfast? Can you give me some examples?
23. Do you expect your children to participate in the operation of your Bed and Breakfast? Why or why not?

24. Do you feel you have sufficient time for significant others in your life? (i.e. spouse, children, parents). Explain.

25. What support systems do you use to help you with the operation of your Bed and Breakfast operation? (i.e. extended family members) When do you seek out support systems?

26. A) How long has your Bed and Breakfast been in operation?
    B) What changes can you describe in your life since you began your business?

27. Would you recommend this type of business to other families? Why or why not?

28. How do you work out a "fair" schedule of tasks for all family members for both the business and the domestic household?
APPENDIX C. QUESTIONNAIRE
Dear Bed and Breakfast Operator:

The purpose of this survey is to explore how Bed and Breakfast operators in New York State are managing the dual responsibilities of home-based business and family. Previous studies have indicated that family issues may have a positive or negative effect on the operation of a home-based business. I would like to examine how Bed and Breakfast operators manage when business tasks and family tasks are closely intertwined. The results of this research will help Cornell Cooperative Extension personnel plan programs to help individuals and families who are interested in starting a Bed and Breakfast.

Enclosed in this mailing are two surveys to be completed individually by each operator of your Bed and Breakfast. For example, if your business is managed by a husband and wife, each spouse should complete a survey. If your Bed and Breakfast is operated by two single adults, each individual should complete a survey. If your Bed and Breakfast operation is managed by one person, please complete one survey and return the blank survey with your completed survey. Additional surveys can be obtained for those businesses that have more than two operators by calling the numbers stated below.

Because you have many time commitments, this survey has been designed to take approximately 30 minutes. Confidentiality will be maintained for all respondents and your answers will only be reported as part of the total results.

The return of the completed surveys in the business reply envelope by August 15, 1988 would be extremely helpful. If you have any questions I can be reached at 716-699-2377 during the day and 716-372-4360 during the evening.

Your contribution to this study is greatly appreciated!

Sincerely,

Margaret D. Howe
Cooperative Extension Agent
QUESTIONNAIRE FOR BED AND BREAKFAST OWNERS

PART I: Home-Based Business Coping Scales (HBBCS) - The Home-Based Business Coping Scales is designed to record what individuals find helpful to them in managing family and work roles when there is the presence of a home-based business. Coping is defined as personal or collective (with other individuals, programs) efforts to manage the demands associated with the home-based business.

DIRECTIONS - First, read the list of "Coping Behaviors" one at a time.
- Second, decide how well each statement describes your coping. If the statement describes your coping very well, then place the number 5, indicating that you STRONGLY AGREE, in the blank to the left of the statement. If the statement does not describe your coping at all, then place the number 1, indicating that you STRONGLY DISAGREE, in the blank to the left of the statement. If the statement describes your coping to some degree, then select a number 2, 3, or 4. Record "0" when the statement is not applicable to your personal situation.

I "Cope" With The Demands of My Bed and Breakfast by:

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<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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<td></td>
<td></td>
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<td></td>
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<tr>
<td>Moderately Agree</td>
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<td></td>
</tr>
<tr>
<td>Strongly Agree</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

1. Becoming more efficient: making better use of my time outside of the business.
2. Using modern equipment (e.g., microwave oven, etc.) to help out.
3. Believing that I have much to gain financially by operating this home-based business.
4. Working out a "fair" schedule of household tasks for all family members.
5. Getting by on less sleep than I'd ideally like to have.
6. Ignoring comments of how I "should" behave as a man or woman (e.g., women shouldn't work; men shouldn't clean house).
7. Deciding I will do certain housekeeping tasks at a regular time each week.
8. Buying convenience foods which are easy to prepare.
9. Believing that operating a home-based business has made me a better parent than I otherwise would be.
10. Leaving some things undone around the house (even though I would like to have them done).
11. Getting our children to help out with household tasks.
12. Ignoring criticisms of others about time taken from the children because of the home-based business.
13. Making friends with others who have home-based businesses.
14. Specifically planning "family time together" into our schedule; planning family activities for all of us to do together.
15. Hiring outside help to assist with housekeeping and the home-based business.
16. Overlooking the difficulties and focusing on the good things about my lifestyle.
17. Planning for various family relations to occur at a certain regular time each day or week (e.g., after dinner until their bedtime, is the "children's time").
18. ____ Eating out frequently.
19. ____ Believing that operating a home-based business has made me a better spouse.
20. ____ Hiring help to care for the children.
21. ____ Relying on extended family members for encouragement.
22. ____ Covering household family responsibilities for each other when one spouse has extra work.
23. ____ Keeping home-based business related problems separate from family interactions.
24. ____ Having friends in the same type of business whom I can talk to about how I feel.
25. ____ Planning for time alone with my spouse.
26. ____ Modifying my work schedule (e.g., only operating the home-based business at certain hours or times of year).
27. ____ Relying on extended family members for financial help when needed.
28. ____ Negotiating who cares for an ill child on a "case by case" basis.
29. ____ Planning home-based business changes (e.g., expansion) around family needs.
30. ____ Relying on extended family members for child care help.
31. ____ Identifying one partner as primarily responsible for childrearing tasks.
32. ____ Believing that we are good "role models" for our children by having a home-based business.
33. ____ Identifying one partner as primarily responsible for household tasks.
34. ____ Planning time for myself to relieve tensions (jogging, exercising, meditating, etc.).
35. ____ Buying more goods and services (as opposed to "do-it-yourself" projects).
36. ____ Encouraging our children to help each other out when possible (e.g., homework, rides to activities, etc.).
37. ____ Trying to be flexible enough to fit in special needs and events (e.g., child's concert at school, etc.).
38. ____ Planning ahead so that major family changes at home (e.g., having a baby) will not disturb our business.
39. ____ Making better use of time with the home-based business.
40. ____ Having good friends whom I can talk to about how I feel.
41. ____ Limiting home entertaining to only close friends.
42. ____ Believing that, with time, our lifestyle will be easier.
43. ____ Planning schedules out ahead of time (e.g., who takes kid(s) to the doctor; who works late).
44. ____ Sticking to an established schedule of home-based business and family-related activities.
45. ____ Believing that I must excel at both my home-based business and my family roles.
46. ____ Cutting down on the amount of "outside activities" in which I can be involved.
47. ____ Establishing whose role responsibility it is to care for ill children.
48. _____ Identifying one partner as primarily responsible for the home-based business operation.
49. _____ Believing that this home-based business is good for my personal growth.
50. _____ Believing that, overall, there are more advantages than disadvantages to my lifestyle.
51. _____ Limiting home-based business involvement in order to have time for my family or significant others.
52. _____ Lowering my standards for "how well" household tasks must be done.
53. _____ Encouraging our-child(ren) to be more self-sufficient, where appropriate.
54. _____ Eliminating certain activities (home entertaining, volunteer work, etc.).
55. _____ Frequent communication among all family members about individual schedules, needs and responsibilities.
56. _____ Maintaining health (eating right, exercising, etc.).
57. _____ Believing that I need a lot of stimulation and activity to keep from getting bored.
58. _____ Limiting my involvement in the home-based business by saying "no" to some of the things I could be doing.

Adapted from Dual-Employed Coping Scales (DECS) by Denise A. Skinner and Hamilton I. McCubbin, 1981.

* * * * * * * * *

GENERAL DIRECTIONS – Parts II, III, and IV. Please fill in the appropriate response at the end of the question or check the appropriate response to the left of the answers.

PART II: Demographics - The purpose of this section is to obtain general information about your Bed and Breakfast establishment.

1. How would you describe the operator(s) of this Bed and Breakfast?
   a. _____ single woman
   b. _____ single man
   c. _____ husband and wife
   d. _____ other, please describe ____________________________

2. How would you describe yourself in relation to the category you checked in Number 1?
   a. _____ self
   b. _____ husband
   c. _____ wife
   d. _____ other, please describe ____________________________

3. Are the owners of this Bed and Breakfast also the operators?
   a. _____ yes
   b. _____ no

4. What is your age group?
   a. _____ under 30
   b. _____ 30 - 39
   c. _____ 40 - 49
   d. _____ 50 - 59
   e. _____ 60 - 69
   f. _____ 70 and over

5. How many children are living at home full-time? ______

6. What are the ages of the children you identified in Number 5? ____________________________

7. How many children live at home on a part-time basis? (e.g., attend college away from home part of the year) ______

8. What are the ages of the children you identified in Number 7? ____________________________
9. What is the highest level of education that you have attained?

   a. _____ 8th grade   f. _____ 3 to 4 years of college
   b. _____ 1 to 2 years of high school   g. _____ Bachelor's Degree
   c. _____ 3 to 4 years of high school   h. _____ Graduate level course work
   d. _____ High School Diploma   i. _____ Graduate degree
   e. _____ Associate's Degree or 1 to 2 years of college   j. _____ other, please describe__________________________

10. Other than yourself, your spouse, and your children, how many additional family members (e.g., parents) reside in your home? ______

11. Other than family members, how many other permanent residents are there in your home? ______

12. Including yourself, how many family members who reside full-time at the Bed and Breakfast are employed outside of the home? (Check all that apply)

   a. _____ none          d. _____ 1, part-time (less than 35 hours each week)
   b. _____ 1, full-time (average 35 or more hours each week) e. _____ 2 or more, part-time
   c. _____ 2 or more, full-time

13. In addition to the Bed and Breakfast, are there other home-based businesses (e.g., farming, crafts) in operation at this residence?

   a. _____ yes, please describe ______________________________________________________________________
   b. _____ no

14. How would you describe the community where this Bed and Breakfast is located?

   a. _____ urban          d. _____ rural
   b. _____ suburban       e. _____ other, please describe _______________________________________
   c. _____ small town

PART III: Bed and Breakfast Operation - The purpose of this section is to obtain information about the operation of your Bed and Breakfast.

1. Does your family have living quarters that are separate from those quarters occupied by Bed and Breakfast guests?

   a. _____ yes          b. _____ no

2. How long has your Bed and Breakfast been under present ownership? ______ years

3. Including yourself, how many family members in your household contribute to the operation of your Bed and Breakfast as paid or unpaid employees or helpers and what are their ages?

   a. _____ number full-time; __________ ages. (average 35 hours of work each week)
   b. _____ number part-time; __________ ages. (average 15 to 34 hours of work each week)
   c. _____ number part-time; __________ ages. (average less than 15 hours of work each week)

4. How many family members in your household do not contribute to the operation of the Bed and Breakfast and what are their ages?

   _____ number; ______________ ages.
5. What is the total number of paid employees, outside of family members in your household, who contribute to the operation of your Bed and Breakfast?
   a. ___ number full-time (average 35 hours of work each week)
   b. ___ number part-time (average 15 to 34 hours of work each week)
   c. ___ number part-time (average less than 15 hours of work each week)

6. How does revenue generated from your Bed and Breakfast contribute to your family’s total income?
   a. ___ provides sole source of income
   b. ___ supplemental to income generated through additional employment outside of the home
   c. ___ supplemental to income generated through additional home-based businesses
   d. ___ supplemental to retirement income
   e. ___ other, please describe ____________________________________________________________

7. What was your NET PROFIT from the Bed and Breakfast operation during 1987?
   a. ___ none
   b. ___ less than $5,000
   c. ___ $5,000 to $9,999
   d. ___ $10,000 to $14,999
   e. ___ $15,000 to $19,999
   f. ___ $20,000 to $24,999
   g. ___ over $25,000, please estimate amount to the nearest thousand, ______

8. How many guest rooms do you have? ______

9. To what degree are guests permitted to use rooms other than their sleeping quarters?
   a. ___ guests are more or less confined to their sleeping quarters (bedroom and bathroom)
   b. ___ guests may use any room in the house with exception of the family’s living quarters, but they do not have use of the kitchen for meal preparation
   c. ___ guests may use any room in the house with exception of the family’s living quarters, including use of the kitchen for meal preparation
   d. ___ other, please describe __________________________________________________________

10. What type of breakfast do you provide?
   a. ___ full breakfast
   b. ___ continental breakfast
   c. ___ other, please describe __________________________________________________________

11. What type of bathroom facilities are available for your Bed and Breakfast guests?
   a. ___ private (one bathroom for each guest room)
   b. ___ shared (guests share a bathroom with other guests)
   c. ___ family (guests share a bathroom with host family)
   d. ___ other, please describe __________________________________________________________

12. What were your three busiest months in 1987?
   a. ___ January
   b. ___ February
   c. ___ March
   d. ___ April
   e. ___ May
   f. ___ June
   g. ___ July
   h. ___ August
   i. ___ September
   j. ___ October
   k. ___ November
   l. ___ December

13. Please estimate the average number of bookings that you had in 1987. ______

14. What percent of the total operation of the Bed and Breakfast is your personal responsibility? ___%
15. In addition to providing lodging and breakfast for your guests, what additional services do you provide that might be considered unusual for a Bed and Breakfast? (Check all that apply.)

- a. _____ none
- b. _____ entertainment
- c. _____ guest lecturers
- d. _____ additional meals
- e. _____ special theme weekends
- f. _____ area tours
- g. _____ discount vouchers or free passes to tourist attractions
- h. _____ other, please describe ________________________.

16. What are the major reasons you started a Bed and Breakfast? (Check all that apply.)

- a. _____ to have a chance to meet new people
- b. _____ to provide primary income source
- c. _____ to provide supplemental income source
- d. _____ to be at home with children
- e. _____ to help finance my/our home
- f. _____ to gain tax advantages
- g. _____ to restore an old historic building
- h. _____ to maintain a long standing family business
- i. _____ other, please describe ________________________.

PART IV. Time Management - The purpose of this section is to explore time management issues related to the operation of your Bed and Breakfast.

1. Do you require your guests to make reservations in advance?
   a. _____ yes
   b. _____ no

2. Do you have specific times for check-in and check-out?
   a. _____ yes
   b. _____ no

3. Do you serve breakfast at a regularly scheduled time?
   a. _____ yes
   b. _____ no

4. How often do you change the bed linens and towels for individual guests?
   a. _____ every day
   b. _____ every other day
   c. _____ every third day
   d. _____ other, please describe ________________________.

5. Using the list of individuals provided, indicate by number the person who would perform the following household tasks related to the operation of your Bed and Breakfast. If the task is shared, please list the numbers of all people who do the tasks.

   1. self
   2. spouse
   3. other family member
   4. paid employee outside of household
   5. other, please specify ________________________.

   TASKS
   a. ________ dusting
   b. ________ vacuuming
   c. ________ ironing
   d. ________ gardening
   e. ________ changing beds
   f. ________ meal preparation
   g. ________ setting dining table
   h. ________ cleaning bathrooms
   i. ________ maintenance tasks, indoors
   j. ________ maintenance tasks, outdoors
   k. ________ grocery shopping
   l. ________ financial management, recordkeeping, and business promotion
6. Please estimate the average number of hours per week that the following individuals spend on tasks related to the Bed and Breakfast operation.

   a. ____ self    c. ____ child (total for all children)
   b. ____ spouse   d. ____ others (total for all others)

7. Please estimate the average number of hours per week that the following individuals spend on tasks related to the operation of your family's household that are separate from the Bed and Breakfast operation.

   a. ____ self    c. ____ child (total for all children)
   b. ____ spouse   d. ____ others (total for all others)

8. What was the age of your oldest child when you began your Bed and Breakfast? ____ years

9. If you now have young children or when you did have, was it ever necessary to hire a child caregiver so you could have more time to operate the Bed and Breakfast? ____ yes  ____ no  ____ N/A

   a. ____ at least 1 or 2 times per week    c. ____ occasionally    d. ____ never
   b. ____ at least 1 to 3 times per month   d. ____ rarely

PART V: LIFE SATISFACTION - The purpose of this section is to describe how you feel about your life in general. Please use the response scale below to indicate your degree of satisfaction.

DIRECTIONS - Place the number that reflects how you feel in the blank to the left of each response.

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Not</td>
<td>Very</td>
<td>Somewhat</td>
<td>Mixed</td>
<td>Somewhat</td>
</tr>
<tr>
<td>Applicable</td>
<td>Dissatisfied</td>
<td>Dissatisfied</td>
<td>Satisfied</td>
<td>Satisfied</td>
</tr>
</tbody>
</table>
| 1. How satisfied are you with your ...

   a. ____ family
   b. ____ marriage
   c. ____ friends
   d. ____ health
   e. ____ time for self
   f. ____ time for family
   g. ____ time for Bed and Breakfast
   h. ____ time for leisure
   i. ____ household responsibilities
   j. ____ current housing arrangement
   k. ____ family member's household responsibilities
   l. ____ Bed and Breakfast operation
   m. ____ financial well-being
   n. ____ neighborhood and community
   o. ____ privacy
   p. ____ time away from the Bed and Breakfast operation

2. Would you encourage other families to start a Bed and Breakfast?
   a. ____ yes, explain, __________________________________________
   b. ____ no, explain, __________________________________________

Please check all items to be sure you have completed each one.

Any additional comments are welcome!

Would you like to receive a copy of the survey results that will be available after May, 1989? ____ yes  ____ no

THANK YOU!

Please return your questionnaire along with an advertising brochure for your Bed and Breakfast to: Peg Howe, Cornell Cooperative Extension - Cattaraugus County, Cornell Cooperative Education Center, Forkside Drive, Ellwoodville, New York 14731.
APPENDIX D. CORRESPONDENCE
August 19, 1988

Dear Bed and Breakfast Operator:

Earlier this month I asked you to complete a Questionnaire for Bed and Breakfast Owners. At this time, my records indicate that you have not yet returned the questionnaires.

Your contribution to this study is extremely important and I encourage you to complete the surveys and return them as soon as possible. If you have misplaced the surveys that were originally sent please call me at 716-699-2377 and I will be glad to send you another set.

If you have already returned the questionnaires, I want to thank you for your participation and apologize for any inconvenience that this follow-up letter might have caused you.

Thank you for your time and I'll look forward to hearing from you in the near future.

Sincerely,

Margaret D. Howe
Cooperative Extension Agent
September 12, 1988

Dear Bed and Breakfast Operator:

Recently, I asked for your participation in a study of how families and individuals are managing Bed and Breakfast operations in New York State.

I recognize how busy you must be during the summer months, but I am hoping now that Labor Day has passed that you might find some time to complete the enclosed surveys. I am enclosing additional copies in the event that the ones that were originally sent were misplaced or lost in the mail.

To have your responses included in the survey results, your copies must be received no later than September 23, 1988.

Again, I apologize for any inconvenience that this follow-up mailing might have caused and thank you for your contribution to this research project.

Sincerely,

Margaret D. Howe
Cooperative Extension Agent

MDH:ms

Enclosure
July 13, 1988

Margaret D. Howe  
Cooperative Extension Agent  
767 Main St.  
Olean, NY 14760

Dear Ms. Howe:

We recently received the questionnaire you plan to use in a survey on how bed and breakfast operators in New York are managing the dual responsibilities of home-based business and family. The revisions you made to DECS: Dual-Employed Coping Scales are fine.

Good luck with your survey. If I can be of further assistance, please let me know.

Sincerely,

Anne I. Thompson  
Associate Director  
Family Stress and Coping Project

Enclosures
APPENDIX E. HUMAN SUBJECTS APPROVAL
TO: Margaret Howe
FROM: David Levitsky, Chairman
DATE: September 5, 1988
SUBJECT: "Bed and Breakfast Survey"

As Chairman of the University Committee on Human Subjects, I have reviewed and given your proposal an expedited approval.

Final approval is contingent only on additional information to be supplied if the committee as a whole requests it.

DL/LMC/bav
xc: UCHS
INFORMATION ON THE USE OF HUMAN SUBJECTS IN RESEARCH
IOWA STATE UNIVERSITY

(Please follow the accompanying instructions for completing this form.)

1. Title of project (please type): Role Management Strategies Used by Families Operating Bed and Breakfast Home-based Businesses in the State of New York

2. I agree to provide the proper surveillance of this project to insure that the rights and welfare of the human subjects are properly protected. Additions to or changes in procedures affecting the subjects after the project has been approved will be submitted to the committee for review.

   Margaret Dansbury Howe 7/19/88

   Typed Name of Principal Investigator Date Signature of Principal Investigator

   767 Main Street
   Olean, New York 14760
   Campus Address Campus Telephone

   *I am off-campus and have given you my home address and work phone number where I can be reached.

3. Signatures of others (if any) Data Relationship to Principal Investigator

   Jerelyn B. Schultz 7/18/88 Major Professor

4. ATTACH an additional page(s) (A) describing your proposed research and (B) the subjects to be used, (C) indicating any risks or discomforts to the subjects, and (D) covering any topics checked below. CHECK all boxes applicable.

   □ Medical clearance necessary before subjects can participate
   □ Samples (blood, tissue, etc.) from subjects
   □ Administration of substances (foods, drugs, etc.) to subjects
   □ Physical exercise or conditioning for subjects
   □ Deception of subjects
   □ Subjects under 14 years of age and/or □ Subjects 14-17 years of age
   □ Subjects in institutions
   □ Research must be approved by another institution or agency

5. ATTACH an example of the material to be used to obtain informed consent and CHECK which type will be used.

   □ Signed Informed consent will be obtained.
   □ Modified Informed consent will be obtained.

6. Anticipated date on which subjects will be first contacted: Month Day Year

   Anticipated date for last contact with subjects: 9/15/88

7. If Applicable: Anticipated date on which audio or visual tapes will be erased and/or identifiers will be removed from completed survey instruments: 5/1/89

8. Signature of Head or Chairperson Date Department or Administrative Unit

   Jerelyn B. Schultz 7/18/88 Family and Consumer Sciences Education

9. DECISION OF the University Committee on the Use of Human Subjects in Research:

   [X] Project Approved [ ] Project not approved [ ] No action required

   George G. Karas 9/19/88

   Name of Committee Chairperson Date Signature of Committee Chairperson