West Virginia
Business & Economic
REVIEW

Volume 15 • Fall 2008 West Virginia University College of Business and Economics

Cost of Living from Charleston to Martinsburg: Second Quarter 2008 Cost of Living Results for West Virginia

By Amy Higginbotham

IN THIS ISSUE

It is obvious to most individuals that it is more expensive to live in New York City and Los Angeles than in West Virginia. However, is it that obvious that it is cheaper to live in Martinsburg than in Charleston? According to the ACCRA Cost of Living Index for the second quarter of 2008, Morgantown had the highest cost of living in the state with Martinsburg having the lowest.

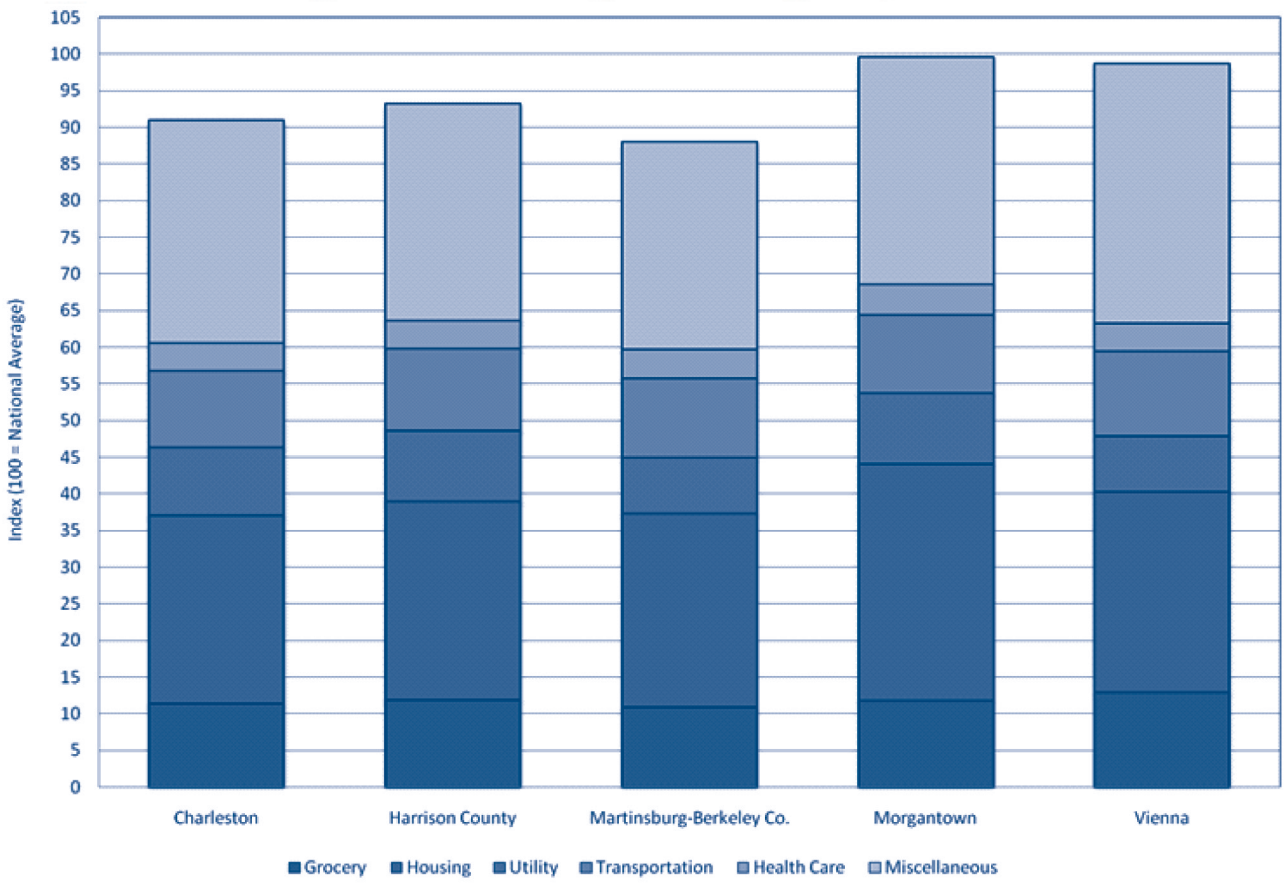
The ACCRA Cost of Living Index, which is a quarterly publication of the Council for Community and Economic Research, measures the regional differences in the cost of consumer goods and services, excluding taxes and non-consumer expenditures. The prices collected and compared for this index are geared to represent the 60 goods and services purchased by a typical professional household in the top income quintile of an area. The prices for these items fall into six specific categories: groceries, housing, utilities, transportation, health care, and miscellaneous. The composite or total index is compiled from these price categories with the average for all areas equaling 100. Thus an index below 100 means that an area's cost of living is less than average and above 100 means higher than average cost of living.

For the second quarter of 2008, five urban areas throughout West Virginia participated in the cost of living survey along with 313 other urban areas in the nation. As Figure 1 shows, all five West Virginia areas had lower than average cost of living. The highest total cost of living in the state was Morgantown while the lowest could be found in Martinsburg. All five areas were at least 54 percent lower than the most expensive area in the U.S., New York (Manhattan), NY and 6 percent more expensive than Pryor Creek, OK, which was the least expensive urban area.

Figure 1 also shows the cost of living differences for the areas in West Virginia were due to cost differentials in the six price categories. Grocery prices, which include 26 specific items and account for 12.5 percent of the total index for each area, ranged from 4 percent above the national average in Vienna to 12 percent below average in Martinsburg. The costs associated with housing include the price of a new 2,400 square foot home and a 30 year fixed mortgage. Morgantown during this quarter experienced the highest housing costs at 8.3 percent above average and 26 percent above Charleston's housing costs. Natural gas, electricity, and local telephone service costs also varied across the state. Martinsburg and Vienna's utility costs were approximately 24 percent below the national average while Charleston, Harrison County, and Morgantown had costs only 3 to 7 percent below average. For the second quarter, transportation costs, which include costs for regular gasoline and a tire rotation, in West Virginia ranged between 8 percent above average to 3 percent below average. Vienna had the highest transportation costs in the state with a regular gasoline price average of $3.65/gallon. West Virginia's health care costs were below the national average in four of the five urban areas of the state for this time period. Only Morgantown experienced higher than average health care costs, at 2 percent above the national average. The miscellaneous goods and services category includes prices for item ranging from a medium cheese pizza at Pizza Hut to a newspaper subscription to a man's dress shirt to the cost for an annual check-up for a dog at a veterinary office. Harrison County and Martinsburg experienced the lowest miscellaneous goods and services costs in the state with indexes between 10 and 14 percent below the national average.

While the ACCRA Cost of Living Index is a useful indicator of local economic conditions, it should be considered with caution. The ACCRA Cost of Living survey measures the regional differences in the cost of consumer goods and services but excludes taxes and non-consumer expenditures. Also the index is only estimated for a specific group of individuals. Local conditions and trends that an area is experiencing are also not part of this index and should be considered before concluding exactly what relative cost of living information means.

Figure 1
Cost of Living in West Virginia
Second Quarter 2008



Executive Summary of West Virginia Work and Wages by Major, Gender, And Race: 2006 Results for Graduates of West Virginia Public Higher Education Institutions During the Past Decade

By George W. Hammond, Associate Director
Sebastian Leguizamon, Graduate Research Assistant

This report presents results on West Virginia work participation and wages for graduates of state public higher education institutions during the past decade. It adds to the analysis contained in From Higher Education To Work In West Virginia 2006 by disaggregating the data by degree, area of concentration, major, gender, and race. Complete details for both reports are available online at www.bber.wvu.edu.

Results by Area of Concentration

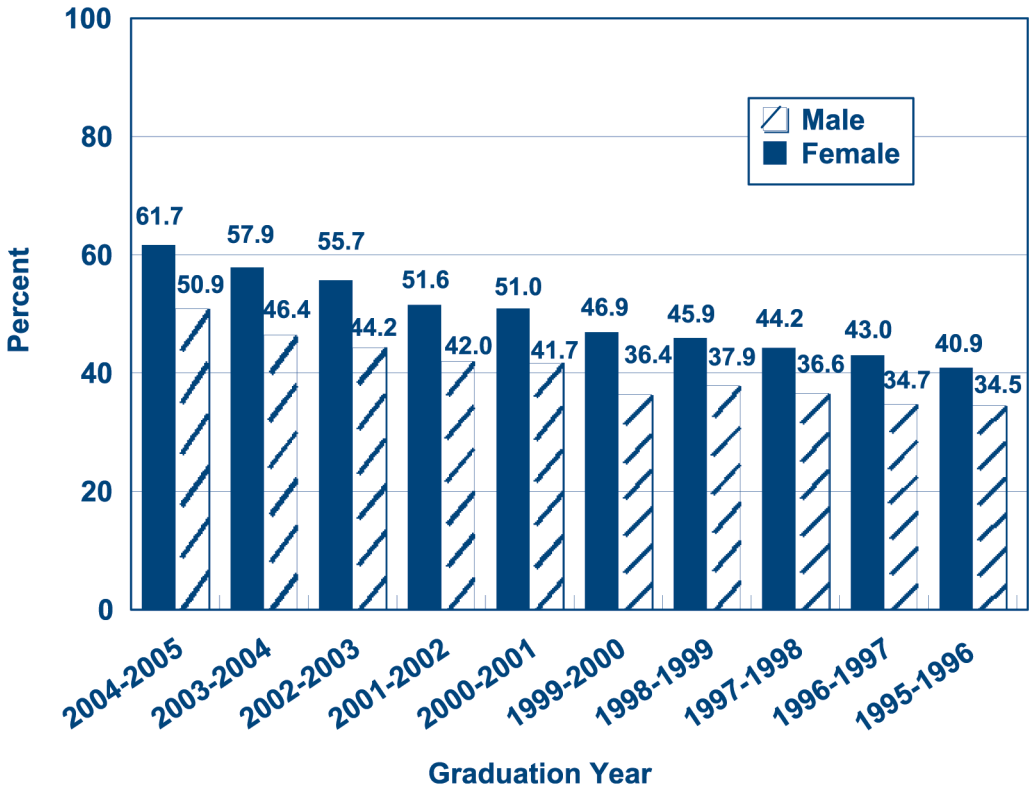
In this section, we present results for areas of concentration and major, using the Classification of Instructional Programs (CIP) system provided by the U.S. Department of Education.

- The areas of concentration with the largest number of graduates during the past ten years are business, management, marketed and related degrees (17,797 graduates); education (16,885 graduates); health professions (15,504 graduates); and liberal arts (8,764 graduates). There were 1,294 graduates with law degrees during the decade and 2,603 graduates with professional health degrees.
- Precision production (79.9 percent), science technologies (78.7 percent), and mechanic and repair technologies (68.8 percent) all rank in the top ten areas of concentration for work participation. These are all Associate's degrees.
- Education graduates tend to post high work participation rates across all degrees, including Master's and Doctoral degrees. Health professions also generate relatively high work participation rates, including those for Bachelor's and Master's degrees.
- Areas of concentration with high annualized wages include tend to be those related to technical, scientific, health, and business degrees, including engineering ($55,418), health ($51,199), and legal professions ($49,634).
- We note strong returns to education within some areas of concentration. For instance, for the engineering concentration, Associate's degree recipients earned $21,406, while graduates with a Bachelor's degree earned $53,972, more than double the Associate's degree average wage. We note a similar pattern in the education area of concentration.

Results by Gender

- For graduates during the past decade, 50.6 percent of female graduates were working in the state in 2006, compared to 40.9 percent of male graduates.
- Figure 1 shows that work participation rates fall over time for both males and females. For the most recent graduates, work participation rates hit 61.7 percent for women and 50.9 percent for men. For graduates during 1995-1996, work participation rates were lower, at 40.9 percent for women and 34.5 percent for men.
- Annualized wages in 2006 for men hit $43,182 in 2006, compared to $33,088 for women.
- Work participation differences between men and women vary by degree, with the largest gaps found for Master's (men 14.5 percentage points lower), Doctoral (-7.9 percentage points), and Bachelor's degrees (-7.4 percentage points).
- The largest gaps between male and female wages are in first professional degrees (males made $27,172 more than females in 2006), Master's (males made $11,188 more), Associate's (males made $9,386 more), and Bachelor's (males made $7,960 more).

Figure 1
Work Participation of Graduates from W. Va. Public Higher Education Institutions in 2006 by Gender



Results by Race

- Of the 106,583 public higher education graduates in West Virginia during the past decade, 98,006 were Caucasian (or 92.0 percent). African-American graduates made up the next largest group, accounting for 3.6 percent of graduates during the past decade, followed by Asian graduates (3.2 percent), Hispanic graduates (0.9 percent), American-Indian graduates (0.3), and other graduates (0.1 percent).
- Likewise, the vast majority (95.8 percent) of graduates working in the state in 2006 were Caucasian, followed by African-American (2.5 percent), Asian (0.9 percent), Hispanic (0.5 percent), and American Indian (0.3 percent).
- Work participation rates in 2006 were relatively high for American-Indian graduates, with 49.3 percent working in the state in 2006, followed by Caucasian graduates, with 48.3 percent, African-American graduates (31.8 percent), and Hispanic graduates (24.4 percent). Asian graduates posted the lowest work participation rates in 2006, at 13.5 percent.
- Annualized wages in 2006 were highest for Asian graduates ($41,631), followed by Caucasian graduates ($37,181), Hispanic graduates ($32,858), American-Indian graduates ($31,540), and African-American ($28.082).
- Annual wages tend to be a bit above average for Caucasian graduates and well below average for Asian, African-American, Hispanic, and American-Indian graduates. The exception we find is for Asian graduates with first professional degrees. Wages for these graduates ($101,126) are $12,179 above average in 2006.

Harrison County Outlook Highlights

By George W. Hammond, Associate Director
Scott Murdoch, Graduate Research Assistant

The Harrison County Development Authority recently contracted with the Bureau of Business and Economic Research to produce a series of research reports and to facilitate a one-day strategic planning session. As part of this project, the Bureau has released the Harrison County Economic Monitor, with information on the local cost of living, the Harrison County Labor Market Summary, and the Harrison County Outlook. Complete details for each publication are available online at www.bber.wvu.edu.

Harrison County posted job, population, and per capita personal income gains during the past five years. Average annual job growth from 2002-2007 in Harrison County was 0.6 percent, which equaled the state rate, but was almost one-half the national rate (1.1 percent). Per capita income growth in the county averaged 4.4 percent per year from 2001-2006, which exceeded both the state (3.9 percent) and national rates (3.7 percent). Population growth in the county was relatively slow from 2002-2007, at 0.1 percent, which equaled the state rate but fell far below the national average. In addition, the Harrison County unemployment rate was 4.2 percent in 2007, below the state and national rate of 4.6 percent.

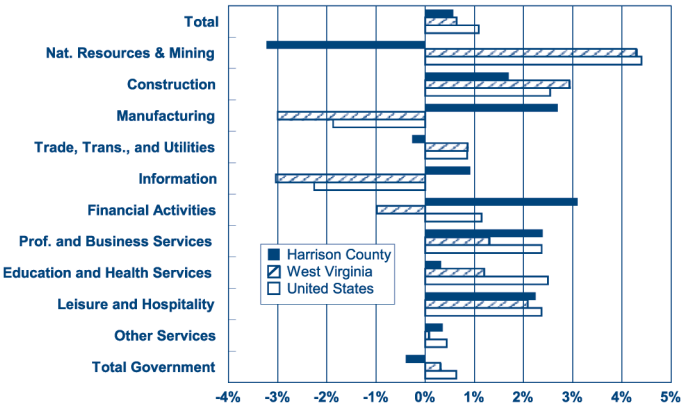
Harrison County showed strong job growth in manufacturing (2.7 percent per year) during the past five years, as Figure 1 shows, far exceeding the huge job losses experienced by both the state and the nation during the period. The aerospace sector contributed significantly to manufacturing job gains during the period.

Also posting strong job growth were financial activities (3.1 percent), professional and business services (2.4 percent), and leisure and hospitality (2.2 percent). Leisure and hospitality includes hotels, restaurants, as well as the gaming sector. Construction employment grew at 1.7 percent per year between 2002 and 2007 in Harrison County, reflecting both rising residential and nonresidential activity in the county (new United Hospital Center construction, as well as activity at Charles Pointe). However these job gains were partly offset by declines in natural resources and mining (-3.2 percent), as well as job losses in trade, transportation, and utilities, and government.

The forecast calls for the county to continue to generate job, income, and population gains on average during the next five years. Overall, job and per capita income growth are forecast to be close to rates expected for the state. Population gains are forecast to fall just short of the state rate and well below the national rate. The expected growth in Harrison County reflects new investments in Charles Pointe and White Oaks, as well as expansion in the aerospace sector (possible new activity at EADS and Seargant Fletcher) and health care (new United Hospital Center), and the continued development of the biometrics sector of the county economy.

The Harrison County outlook depends in part on the outlook for the national economy, which is expected to fall into a mild recession in 2008. If the national downturn turns out to be more dire than expected, then it will contribute to slower county growth, and perhaps even a downturn. Further, skyrocketing oil prices have the potential to adversely impact the transportation sector, including aerospace.

Figure 1
Harrison County Annual Job Growth
2002-2007



*Annual job growth is based on non farm payroll data.

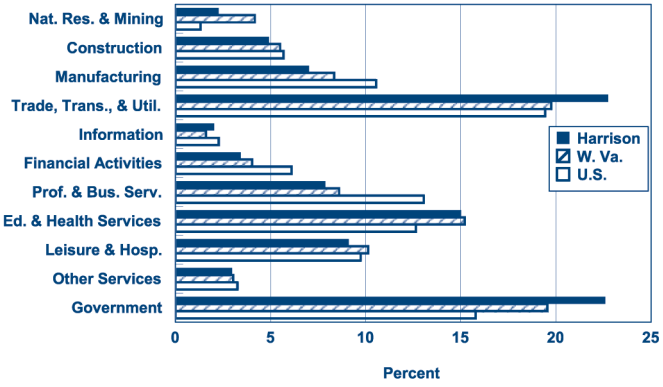
Executive Summary of the Harrison County Labor Market Summary

By George W. Hammond, Associate Director
Eric Makela, Undergraduate Research Assistant

This summary provides an overview of the current labor market performance of Harrison County, the state of West Virginia, and the U.S. Table 1 below contains summary data for the county, the Harrison County labor market area, nearby metropolitan and micropolitan areas, the state, and the nation.[1] Data summarized in this document (and detailed in the associated Excel database) include job growth and wages by industry, the unemployment rate and labor force participation, population growth and demographics, educational attainment, job turnover by industry, and commuting patterns. Funding support for this research was provided by the Harrison County Development Authority.

Harrison County added 1,035 jobs during the 2002-2007 period, according to data from the Quarterly Census of Employment and Wages.[2] That translates into an average annual rate of growth of 0.6 percent per year, which was just below the state rate of 0.7 percent, but fell far short of the national average rate of 1.1 percent per year (during the 2002-2006 period). National data for 2007 has not yet been released. Rapid job growth was posted by financial activities; manufacturing; professional and business services; leisure and hospitality; and construction. Strong gains in manufacturing employment in the county contrast with huge job losses for the state and the nation and reflect growth in the aerospace sector during the past five years. Professional and business services reflects the high-tech sector of the local economy (including engineers and computer programmers), as well as lawyers, accountants and call center jobs. Leisure and hospitality job growth reflects gains in hotels and restaurants, as well as the gaming sector of the local economy. Construction job growth reflects both increased residential and nonresidential activity in the county (new United Hospital Center construction, as well as activity at Charles Pointe). Recent activity at the White Oaks development will affect employment growth in 2008 and beyond.

Figure 1
Nonfarm Employment Shares 2007
Harrison County, WV, and US



Source: Employment and Wages, Workforce WV.
US data is for 2006.

The Harrison County employment mix is heavily weighted toward the government sector, as Figure 1 shows. Indeed, the federal government sector accounted for 11.5 percent of county jobs in 2007, compared to 3.2 percent for West Virginia. The national share in 2006 was 2.0 percent. This concentration of jobs reflects the location of the FBI Criminal Justice Information Services Center in the county, as well as the Veterans Administration Hospital. Manufacturing remains an important sector of the local economy, with aerospace activity accounting for a large number of jobs. Indeed, Pratt and Whitney and Bombardier both rank in the top 10 employers in the county. Education and health care is also a large employer in the county accounting for 15.0 percent of total jobs. This reflects in part the location of United Hospital Center in the county.

Solid job gains in the county during the past five years have been accompanied by solid gains in annual wages. Indeed, average annual wages per worker in the county grew by 3.8 percent per year during the past five years, exceeding the state rate of 3.5 percent and the national rate of 3.7 percent per year (during the 2002-2006 period).[1] Average annual wages in Harrison County hit $34,986 in 2007, compared to $34,001 for West Virginia. The highest paying industries in Harrison County in 2007 were the federal government ($61,250); natural resources and mining ($60,258); and manufacturing ($48,792). Keep in mind that annual wage data excludes fringe benefits.

Harrison County population declined by 259 residents from 2000-2007, which translates into an annual percent change of -0.1 percent. That is similar to the rough population stability posted by the state, but is well below the 1.0 percent per year growth of the nation.

Harrison County's population losses are related to its relatively high median age, at 41.3 years in 2006, which exceeded the state average (40.7 years), the

national average (36.4 years). As a result, Harrison County has experienced 330 more deaths than births so far this decade. Likewise, the Harrison County labor force has declined by 0.3 percent per year, so far this decade. However, not all counties nearby have posted labor force declines, as Barbour, Marion, Monongalia, Preston, and Upshur have seen some labor force growth so far this decade.

Resident employment in the county has risen by 497 since 2002. Combined with population losses, this employment growth has driven the county's unemployment rate down from 5.9 percent in 2002 to 4.2 percent in 2007. The county's unemployment rate in 2007 was below the state and national rates of 4.6 percent. Since 2002, the county has posted stronger growth in jobs than employed residents, which reflects the fact that Harrison County is a net importer of workers from other counties.

In 2006, the estimated county labor force participation rate was 58.3 percent, which is above the West Virginia rate (55.7 percent), but well below the national rate of 65.2 percent. The Harrison County labor force participation rate for males (69.2 percent) is far above the female participation rate of 48.7 percent.

One important measure of labor market performance is the job turnover rate. According to new data released by U.S. Census Bureau, the county's overall turnover rate is 8.9 percent, which is below the state average of 9.7 percent, the Marion County average of 10.8 percent and the Morgantown metropolitan statistical area average of 10.1 percent. This suggests that employment tenure is a bit more stable in Harrison County than it is for nearby labor market areas.

Harrison County posted a college attainment rate (Bachelor's degree or better) of 18.9 percent in 2006, which exceeds the state rate of 16.5 percent, but falls short of the national rate of 27.0 percent and the Monongalia County rate of 34.0 percent. The high school attainment rate (percent of residents age 25 and older with at least a high school degree) for Harrison County hit 85.4 percent in 2006, exceeding the state (81.0 percent) and national (84.1) rates.

The value of construction starts (measured by FW Dodge) in Harrison County rocketed up to $246.2 million in 2007, more than quadruple the 2006 level. This reflects rising levels for both nonresidential and infrastructure projects, but by far the largest increase was posted by nonresidential activity. This reflects the start of construction on the new United Hospital Center facility.

[1] The Harrison County labor market area includes those counties which meet a 1.0 percent commuting threshold (either in or out) with Harrison County. The labor market area thus includes Barbour, Doddridge, Harrison, Lewis, Marion, Monongalia, Taylor, and Upshur counties. Preston County is also included due to its tight commuting ties with Monongalia County.

[2] Data from the Quarterly Census of Employment and Wages differs slightly from nonfarm payroll employment estimates used in the Harrison County Outlook.

[3] National data for 2007 has not yet been released.

Table 1
Summary Data for Harrison County

	Harrison County	Harrison Lbr Mrkt Area	Clarksburg Micro SA	Fairmont MicroSA	Morgantown MSA	W.Va.	U.S.A.
Nonfarm Jobs (2007)*	33,063	132,494	37,136	20,797	57,025	708,313	^^133,833,834
Annual Job Growth (2002-2007, %)	0.64	1.55	2.80	1.33	2.60	0.72	^^1.07
Average Annual Wage Per Worker (2007)	$34,986	$33,441	$33,970	$34,130	$34,121	$34,001	^^$42,53
Job Turnover Rate (Four Qtr. Avg., %)**	8.9	—	8.8	10.8	10.1	9.7	—
Unemployment Rate (2007, %)	4.2	4.0	4.4	4.2	3.3	4.6	4.6
Labor Force Participation Rate (2006, %)***	58.3	—	—	—	57.4	55.7	65.2
Population (2007)	68,309	322,371	91,688	56,728	117,770	1,812,035	301,621,157
Annual Population Growth (2000-2007, %)	-0.05	0.30	-0.06	0.06	0.82	0.04	0.96
Median Age (2006)	41.3	—	—	—	33.8	40.7	36.4
Share of residents with:							
Bachelors Degree or More (2006, %)^	18.9	—	—	—	27.6	16.5	27.0
Associates Degree or More (2006, %)^	25.6	—	—	—	31.9	22.3	34.4
High School Degree or More (2006, %)^	85.4	—	—	—	84.6	81.0	84.1
Per Capita Personal Income (2006)	$31,333	$28,412	$28,995	$28,738	$30,011	$28,206	$36,714

*Quarterly Covered Employment and Wages (QCEW).
**Per quarter, from second quarter 2006 to second quarter 2007.
***Ages 16+, including institutionalized population.
^Percent of population age 25 and older.
^^Data for jobs and average annual wage is from 2006.
Annual job growth is calculated from 2002-2006.
Harrison Labor Market Area contains Barbour, Doddridge, Harrison, Lewis, Marion, Monongalia, Preston, Taylor, and Upshur counties. Clarksburg MicroSA includes Doddridge, Harrison, and Taylor counties. Fairmont MicroSA includes only Marion County. Morgantown MSA includes Monongalia and Preston counties.

Self-Employed Women: Work and Family Activities

By: Dr. Tami Gurley-Calvez, Dr. Amelia Biehl, and Katherine Harper

Self-Employment and Women

The twentieth century saw a dramatic increase in the number of women working outside of the home. This increase in time spent working likely means that women are spending more time working and less time in other activities. One possible way to increase family time is to become self-employed. However, women are far less likely than men to become self-employed and little is known about the differences between men and women. This study examines whether self-employed women spend more time in family activities than men or women who are employed in wage and salary jobs. Large differences in time would support the idea that women choose self-employment for family rather than career or earnings reasons.

Previous Research

Research has found that women are not as concerned about earnings in their decisions to become self-employed, compared to men. Instead, women are more motivated by lifestyle factors. For example one study found that women became self-employed to have more time for household activities and childcare.[1] However, other studies have found that self-employed women value career goals as much as men[2] and are motivated to become self-employed by the desire for challenge and self-determination as well as the desire to balance family and work activities.[3]

Despite the growing literature examining self-employed women, little is known about how self-employed women divide their time between work and other life activities. In addition, different groups of women, such as high income women, might differ in how they spend their time. Using the American Time Use Survey (ATUS) from 2003 to 2006, this study compares the daily activities of self-employed women with wage and salary employed women and men. Comparisons are also made by industry, education level, and household income.

Table 1
Education, Family, and Industry Statistics by Employment Sector

	Wage and Salary		Self-Employed	
	Female	Male	Female	Male
Highest Level of Educational Attainment				
High School Diploma	0.297	0.313	0.284	0.296
Some College	0.287	0.245	0.330	0.238
Bachelor's Degree	0.221	0.214	0.215	0.226
Master's Degree	0.114	0.104	0.099	0.091
Professional Degree	0.013	0.018	0.017	0.061
Characteristics				
Presence of Children in Household under 18	0.449	0.455	0.444	0.400
Age	43.756	42.732	47.421	48.757
Married, spouse present	0.612	0.685	0.753	0.751
Industry of Main Job				
Agriculture, forestry, fishing and hunting	0.003	0.008	0.044	0.047
Mining	0.000	0.005	0.000	0.001
Construction	0.007	0.057	0.023	**0.118**
Manufacturing	0.083	0.175	0.037	0.037
Wholesale and retail trade	**0.119**	0.142	**0.155**	**0.111**
Transportation and utilities	0.026	0.084	0.022	0.041
Information	0.027	0.030	0.013	0.016
Financial activities	**0.087**	0.055	0.086	0.087
Professional and business services	0.082	0.096	**0.193**	**0.208**
Educational and health services	**0.379**	0.109	**0.187**	0.061
Leisure and hospitality	0.061	0.047	0.073	0.058
Other services	0.017	0.022	0.107	0.058
Public Administration	0.058	0.061	0	0

Entries represent means for 2003-2006 ATUS respondents, age 25 or older, weighted to population totals. Excluding age, all variables equal to 1 for positive response category, otherwise equal to 0.

Basic Statistics

Summary statistics presented in Table 1 include education, family characteristics, age, and industry. Self-employed women were most likely to have some college education (33 percent) while self-employed men were most likely to have only a high school education (30 percent). Self-employed men were least likely to have a child under the age of 18 living in the household (40 percent) while wage and salary men had the highest rates of children in the home (46 percent). Self-employed respondents of both genders were older and more likely to be married than those employed in the wage and salary sector. The most frequent industry affiliations for self-employed women were professional and business services, educational and health services, and wholesale and retail trade.

Time Spent Working

Self-employed women spent the least amount of time in work activities, just over 6 hours per day (Table 2). Wage and salary employed women spent a little more than 7 hours working while self-employed and wage and salary employed men spent closer to 8 hours working. Wage and salary employed men spent the most time in work activities. There were also differences across industry. For example, self-employed women and men in the financial services industry spent between 1 and 1.5 fewer hours per day on work activities.

Comparing women with different levels of education, self-employed women with a professional degree worked slightly more than wage and salary women with the same amount of education. However, self-employed women at all other levels of education worked less than wage and salary employed women of the same education level. Unlike the statistics for women, a clear pattern existed for men. Men with higher education levels spent less time working.

Wage and salary employed women and men spent about the same amount of time on work activities regardless of their household income. Time spent working varied by more than an hour a day for self-employed women but there was no clear pattern from low to high income levels. Self-employed women in the highest income households ($150,000 or more) worked the least followed by those in the second lowest ($20,000 to $40,000) category.

Time Spent Caring for Others

Self-employed women spent the most time caring for others (Table 3). They spent about 2 hours a day directly caring for another person, most often a child and 3 hours per day in secondary care. Secondary care is being at the same location as the person needed care, such as a child, but primarily doing another task. For example secondary care could be a mother who is at home with her children but is primarily cooking dinner or returning phone calls.

Statistics by education and income levels level do not indicate any conclusive patterns in time spent caring for others. Although, there is some evidence to suggest that more educated people spent more time caring for their children than those with lower levels of education.

Time Spent on Other Activities

Self-employed women also differed in the time they spent on other activities (Table 4). For instance, self-

Table 2
Hours per Day Spent Working by Gender and Industry

	Wage and Salary		Self-Employed	
Industry	Female	Male	Female	Male
All	7.33	8.24	6.20	7.63
Agriculture, forestry, fishing and hunting	8.09	9.69	6.34	8.80
Construction	6.47	8.31	6.90	7.86
Manufacturing	7.79	8.32	7.11	8.59
Wholesale and retail trade	7.38	8.22	5.97	7.58
Transportation and utilities	7.36	8.68	9.93	7.48
Information	7.13	7.45	4.88	7.32
Financial activities	7.33	7.83	5.93	6.80
Professional and business services	7.22	7.98	5.64	7.25
Educational and health services	7.39	7.93	7.01	7.89
Leisure and hospitality	7.04	8.22	6.24	7.84
Other services	6.50	8.86	6.32	7.80

Table 3
Hours per Day Spent Caring for Others by Gender

	Wage and Salary		Self-Employed	
	Female	Male	Female	Male
Primary Care	1.60	1.35	1.90	1.45
Secondary Care	2.41	1.94	3.02	1.78

employed women spent the most time completing household activities. They spent about 2.8 hours per day on household activities followed by wage and salary women who spent about 2.3 hours and men who spent just under two hours. This translates into self-employed women spending about 3.5 more hours in household activities per week than wage and salary employed women and 6 hours more than men. Self-employed women also spent more time on education activities, about two hours per week, than wage and salary employed women but men in both employment sectors devoted more time to education. There were not large differences in time spent socializing and in religious activities. Men spent more time on sports, exercise and recreation, volunteering, and traveling.

Taken together, we find convincing evidence that the time-use patterns of self-employed women differ substantially from men and even wage and salary employed women in many instances. Self-employed women spent less time in work related activities and more time providing child care. The largest differences were in the category of secondary care, where a parent is at the same location as the child but is primarily engaged in another activity (e.g. work or household activities). Our results suggest that self-employed women place great importance on being with their children and this is likely a motivation for becoming self-employed. Policies that promote a work-life balance or make it easier to be near children while working would likely increase self-employment rates among women.

[1]Hundley, Greg, 2000. "Male/Female Earnings Differences in Self-Employment: The Effects of Marriage, Children, and the Household Division of Labor." I*ndustrial and Labor Relations Review* 54: 1, 95-114.

[2]DeMartino, Richard, Robert Barbato, and Paul H. Jacques, 2006."Exploring the Career/Achievement and Personal Life Orientation Difference between Entrepreneurs and Nonentrepreneurs: The Impact of Sex and Dependents." *Journal of Small Business Management* 44:3, 350-368.

[3]Buttner, E. Holly, and Dorothy P. Moore, 1997. "Women's Organizational Exodus to Entrepreneurship: Self-Reported Motivations and Correlates with Success." J*ournal of Small Business Management* 35:1, 34-46.

Table 4
Hours per Day Spent on Off-the-Job Activities by Gender

	Wage and Salary		Self-Employed	
	Female Mean	Male mean	Female mean	Male mean
Personal Care	9.14	8.70	8.96	8.70
Household Activities	2.26	1.86	2.76	1.93
Education	2.82	3.20	3.11	3.73
Consumer Purchases	1.01	0.82	0.99	0.72
Professional and Personal Care Services	0.85	0.79	0.91	0.74
Government Services and Civic Obligations	0.78	0.72	0.31	0.47
Eating and Drinking	1.10	1.21	1.17	1.32
Socializing, Relaxing and Leisure	3.55	3.98	3.52	3.85
Sports, Exercise and Recreation	1.26	1.92	1.16	1.93
Religious and Spiritual Activities	1.54	1.57	1.41	1.60
Volunteer Activities	1.73	1.90	1.79	2.07
Telephone Conversations	0.65	0.57	0.58	0.61
Traveling	1.41	1.49	1.39	1.47

West Virginia and United States Economic Indicators

	07 Q2	07 Q3	07 Q4	08 Q1	08 Q2	2005	2006	2007
United States								
Real GDP(Bil. $2000 Chain-Wtd.)	11,491.4	11,625.7	11,620.7	11,646.0	11,740.3	10,989.5	11,294.9	11,523.9
% Change	4.8	4.8	-0.2	0.9	3.3	2.9	2.8	2.0
Consumer Price Index (CPI-U) (1982-84=100)*	207.7	208.2	209.7	212.1	216.8	195.3	201.6	207.3
% Change	7.9	1.1	2.9	4.6	9.1	3.4	3.2	2.9
Total Nonfarm Payroll Employment (Mil.)	137.5	137.8	138.0	137.9	137.7	133.7	136.1	137.6
% Change	0.9	0.8	0.8	-0.3	-0.6	1.7	1.8	1.1
Unemployment Rate (%)	4.5	4.7	4.8	4.9	5.3	5.1	4.6	4.6
Initial Claims for Unemployment Ins. (Thous.)	317	315	337	351	374	332	313	322
Industrial Production (1997=100)	111.1	112.1	112.2	112.3	111.4	107.2	109.6	111.4
% Change	3.2	3.6	0.3	0.4	-3.1	3.3	2.2	1.7
Capacity Utilization Rate	81.0	81.3	81.0	80.6	79.8	80.2	80.9	81.0
Housing Starts (Mil.)	1.460	1.298	1.151	1.053	1.025	2.073	1.812	1.341
Retail & Food Service Sales (Bil.$)	4,479	4,499	4,544	4,553	4,596	4,079	4,314	4,486
% Change	5.3	1.8	4.1	0.8	3.8	6.4	5.8	4.0
Federal Funds Rate*	5.25	5.07	4.50	3.18	2.09	3.21	4.96	5.02
Bank Prime Loan Rate*	8.25	8.18	7.52	6.21	5.08	6.19	7.96	8.05
30-Year Concentional Mortgage Rate*	6.37	6.55	6.23	5.88	6.09	5.87	6.41	6.34
West Virginia								
Total Nonfarm Payroll Employment (Thous.)**	756.8	756.8	757.9	758.3	759.9	746.5	756.1	757.0
% Change	0.2	0.0	0.6	0.2	0.8	1.3	1.3	0.1
Natural Resources and Mining	28.4	28.8	28.7	28.9	29.3	26.0	28.0	28.6
% Change	1.9	6.2	-1.8	2.3	6.6	9.2	7.7	2.1
Construction	38.7	38.4	38.0	37.9	37.9	36.8	39.4	38.8
% Change	-11.2	-3.4	-3.8	-1.7	0.0	6.4	7.1	-1.5
Manufacturing	59.3	58.8	58.6	57.9	57.5	62.2	61.0	59.0
% Change	-1.8	-3.3	-1.1	-4.5	-3.0	-1.3	-1.9	-3.3
Trade, Transportation, and Utilities	142.8	142.9	143.2	142.6	141.7	139.5	141.8	143.0
% Change	-1.3	0.5	0.7	-1.5	-2.7	1.6	1.6	0.8
Information	11.4	11.5	11.5	11.3	11.4	11.7	11.5	11.4
% Change	3.6	6.0	0.0	-7.9	3.6	-1.7	-1.7	-0.9
Financial Activities	29.8	29.8	29.8	29.6	29.6	29.7	30.1	29.8
% Change	-0.4	0.0	0.0	-2.7	0.9	-2.0	1.3	-1.0
Professional and Business Services	60.8	60.8	60.5	61.3	62.0	58.9	59.9	60.5
% Change	5.0	0.2	-2.2	5.6	4.6	0.9	1.7	1.0
Educational and Health Services	113.3	114.4	115.0	115.2	116.2	113.0	113.0	113.8
% Change	2.8	3.8	2.1	0.6	3.6	2.0	0.0	0.7
Leisure and Hospitality	71.3	71.5	71.7	72.6	72.8	69.3	71.0	71.3
% Change	4.2	1.3	1.1	5.1	0.7	1.6	2.5	0.4
Other Services***	55.6	55.4	55.7	56.0	55.5	55.7	55.7	55.7
% Change	-1.9	-1.7	2.2	2.4	-3.8	0.4	0.0	0.0
Government	145.5	144.5	145.2	145.0	146.0	143.7	144.7	145.1
% Change	0.4	-2.7	2.1	-0.5	2.8	0.3	0.7	0.3
Unemployment Rate (%)	4.5	4.7	4.6	4.6	5.2	5.0	4.7	4.6
Initial Claims for Unemployment Ins. (Thous.)	1.338	1.197	1.410	1.305	1.383	1.365	1.290	1.307
Avg. Weekly Hours Natrl Rsrces and Mining**	47.1	46.8	47.3	46.4	47.1	46.7	46.8	46.9
Avg. Weekly Hours Manufacturing**	41.2	41.5	41.5	41.1	41.2	41.4	41.4	41.3
Avg. Hourly Earnings Natrl. Rsrces/ and Mining ($)**	21.01	21.53	21.54	21.56	21.90	19.51	20.49	21.25
% Change	1.6	10.3	0.2	0.3	6.4	6.1	5.0	3.7
Average Hourly Earnings Manufacturing ($)**	18.72	18.68	18.81	18.93	18.98	17.14	17.89	18.70
% Change	2.6	-0.9	2.6	2.6	1.0	3.4	4.4	4.6
Real Personal Income (Mil. 2000$)	44,960	45,205	45,240	45,335	45,943	42,606	43,995	45,113
% Change	-0.7	2.2	0.3	0.8	5.5	1.1	3.3	2.5
Wage and Salary	21,440	21,563	21,659	21,790	21,791	20,638	21,225	21,559
% Change	-2.4	2.3	1.8	2.4	0.0	1.5	2.8	1.6
Other Labor	6,147	6,220	6,232	6,271	6,277	6,212	6,104	6,179
% Change	2.0	4.9	0.8	2.5	0.4	2.5	-1.7	1.2
Proprietors	3,101	3,094	3,114	3,064	3,061	2,883	2,961	3,097
% Change	2.8	-0.9	2.5	-6.3	-0.3	1.4	2.7	4.6
Dividends, Interest, and Rent	5,839	5,917	5,903	5,864	5,840	5,271	5,579	5,855
% Change	5.4	5.4	-0.9	-2.7	-1.6	-2.9	5.8	5.0
Transfer Payments	11,534	11,559	11,516	11,603	12,221	10,774	11,218	11,558
% Change	-3.0	0.9	-1.5	3.1	23.1	1.3	4.1	3.0
Non-Building Const. Contracts ($ mil., NSAAR)	2,049	824	835	389	1,261	990	917	2,443
Non-Residential Const. Contracts ($ mil., NSAAR)	2,001	615	362	417	780	727	1,030	885
Residential Const. Contracts ($ mil. NSAAR)	1,100	971	956	714	777	1,134	1,226	1,035
Total Const. Contracts ($mil)	5,151	2,410	2,152	1,520	2,818	2,851	3,174	4,363
% Change	-80	-95	-36	-75	1,079	37	11	37
W. Va. Export-Weighted U.S. Dollar (1980=100)*	120.2	117.0	111.8	110.8	109.6	127.8	124.5	118.3
% Change	-12.2	-10.3	-16.6	-3.5	-4.3	-3.6	-2.6	-5.0

Notes: West Virginia average weekly hours, average hourly earnings, and initial claims for unemployment insurance data are obtained from the West Virginia Bureau of Employment Programs and seasonally adjusted using seasonal factors derived by the Bureau of Business and Economic Research. West Virginia employment and the state unemployment rate are seasonally adjusted by the West Virginia Bureau of Employment Programs. Personal income data are seasonally adjusted by the Bureau of Economic Analysis, U.S. Dept. of Commerce. Components may not sum to totals due to rounding. All percent changes are measured from the previous period and expressed as annual rates. Value of total housing permits data are from the Bureau of the Census, U.S. Dept. of Commerce. * Not Seasonally Adjusted. n/a Not Available. **Data source now based upon the North American Industry Classification System (NAICS).

West Virginia
Business & Economic
REVIEW

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Morgantown, WV 26506-6025

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The West Virginia Business & Economic Review is published four times a year by the Bureau of Business and Economic Research, College of Business and Economics, West Virginia University, P.O. Box 6025, Morgantown, WV 26506-6025. It is available free of charge in either print or electronic versions. To subscribe, contact the BBER:

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