

## **Home-Based Business**

## **Combining Work with Family**

Do you want to earn more money? Be more creative? Have more contact with persons outside your family and neighbors? Are you looking for more control over your work? More flexibility in your schedule of work and play? More time with members of your family? More adventure and challenge?

These are ideas often cited as reasons for being self-employed or for looking into a home-based business. Working at or from the home can promote the enterprising, creative, individual nature of many businesses while lowering or eliminating costs of commuting, renting an office or owning a separate work space. Persons employed at home can combine work for pay with the responsibilities of keeping house and caring for family members.

Flexible time schedules make home-based business attractive to persons who want to make money while being available for other family tasks. They are there to look in on a sleeping baby, to welcome a first grader home from school, see a teenager or wife off to an afternoon shift at a burger haven or hospital, bring in clothes from the line when rain threatens or stoke the wood stove. This arrangement allows at-home workers to save as well as make money and to have their lives more interwoven with the lives of other family members.

## Away-From Versus At-Home Careers

Working out of the home for pay may complicate scheduling of household tasks, such as taking children to doctors, picking up dry cleaning or meeting with the tax preparer. It also may require more income for the same lifestyle as the family eats out more often, buys prepared foods, hires a house cleaner or puts children in after-school programs.

Not being at home may make it more difficult to find out what is *really* going on with a spouse or child who has little time alone with the worker. While the worker is away from home, little except emergencies intrudes on those eight to ten hours. Away-from-home workers may worry about where the children are or occasionally wish they could run home and start a load of laundry or check on livestock. Few jobs have that flexibility. Thus, most workers learn to put home and family matters aside while on the job.

At-home workers have less opportunity to forget or ignore home and family circumstances. They see unwashed dishes, hear the children who want attention and notice the weeds in the lawn. Such cues distract from work and may cause conflict. What gets done when? Who needs attention and who can wait? How long is this going to take?

Before getting into a home-based business you have to analyze how the business will function along with the home environment. The more easily these can work together, the greater the chance for success of the home-based business.

This publication was written by Alma Owen, extension family economics and management specialist at Lincoln University and Mary Gray, assistant professor in child and family development, University of Missouri-Columbia. It is one in a series of publications on home-based business and part of a project called Alternatives for the '80s to help generate more income for Missourians.



## **Family Patterns**

In any home business, family support is vital. Depending on the type of business, family members may not be able to avoid becoming involved, such as taking phone messages, greeting customers and assuming some household chores. To help all family members prepare, the following points need to be considered.

Attitude. What is the attitude of the spouse and other family members concerning involvement in this home business? Will they be tolerant of the many demands a business will make? How will they cope with the intrusions and infringement into their home and lifestyle that a home-based business may make? Is their attitude based on any realistic understanding of the changes ahead?

Care needs. How many family members are there? What are their ages? Their health situations? Space needs? Does the business demand uninterrupted work time often enough that "other-thanmother" child care is necessary?

Time. What is the family's involvement in activities outside the home? If working at home, what outside activities will have to be given up? What friendships, support or services might the family lose as a result of changes in how time is spent?

Flexibility. How skilled and comfortable is the family in adapting to new circumstances? The beginning of a home-based business represents many unknowns. The product or service may be in immediate demand and override usual

family patterns. Does the family see this as a challenge they can handle or do they have a high need for stable, continuing patterns?

To learn the answers to these questions, families with businesses at home need to *communicate* with each other, encourage ongoing discussion and let everybody have a say in decisions on matters that may be changed by the business. This may involve both group and one-on-one discussions.

The family members may need to compromise based on this communication. A former full-time homemaker may have to compromise household cleaning standards to have pre-teens assist in those tasks. A farmer may have to borrow the teenager's hot rod to get a tractor part because his knitter wife needs the truck to pick up yarn and deliver sweaters. A family may need two telephone lines or an answering machine to have an uninterrupted meal. A mechanic may need to set strict hours on his next door garage to have monthly 4-H meetings in his back yard. These are not issues likely to come up for away-from-home employees but they are common enough in a home-based business to pose family conflict and, in some cases, lead to moving the business from home.

#### **Home Environment**

Both the inside and the outside of the home need to be considered in analyzing the environment. Look at your home from the standpoint of operating a business in it. Is there a separate area big enough for the work that has to be performed? Is the work

area suitable for this work, such as enough square footage, phone connections, a water supply, equipment, privacy, electrical hookups? If there are preschool children, is their supervision possible from the work area?

Assuming the house has the necessary square footage for the chosen business, the arrangement of space makes a difference. Is this a business which requires storage space, lots of supplies, an area for customer interaction, specialized tools and equipment or convenient access to pickup and delivery?

Are there issues of confidentiality about client interactions that are affected by the arrangement of work and family space? If poisonous chemicals or dangerous or expensive equipment are used, is there a place to store them safely away from a 5-year-old's prying fingers? Can business records be kept orderly and confidential, not on the family dining table? Do tools need to be kept ready to use but off limits to others, such as sewing scissors away from hands making paper dolls?

If the space required for business results in the loss of a person's private space or a function of the home, what are the implications of this loss? How does a teenager feel about sharing a bedroom with the raw materials and finished items for a mail-order business? Do noninvolved family members feel edged out of their own home by the invasive functions of a day care center in the house?

## Friends and Neighbors

No matter what part of the

house is used, business may change the neighborhood in which it is conducted if any aspect of sales or materials delivery occurs at home. Businesses in your neighborhood may not be prohibited by law, but how do the neighbors feel about them? A quiet, dead-end street with children playing in unfenced yards is changed immensely by a high volume sewing alterations shop, for example. A seamstress may consider fitting garments at clients' houses and securing alteration business through a clothing store or dry cleaners to preserve the character of the neighborhood. Even pickup and delivery for a mail-order business may bring unwanted truck traffic to some streets, so consider shipping and delivery to a post office box or parcel service branch office.

If the neighbors are disenchanted with having a business on their block, include the loss of this support network in assessing the impact of the home business on the family. Children may lose playmates and the worker may lose a trusted friend's support and encouragement when it is most needed. If a child loses playmates as a result of a business at home, will there be greater need for attention from family members to make up for the loss?

# Business and Family Interaction

Different businesses make different demands on the life of a family. Across the top of Table I are listed words describing family patterns and the home environment. Space, time and people are the resource

groups which are managed by families. Down the side are business functions. As a person planning a home business, a careful review of this chart may help you decide what business functions it is possible to have within your home. Then realistic plans can be made for deliberately placing some business functions outside your home, either through hiring them out or doing them off the premises. After this planning process, you may need to alter the business you are considering, or change the size or growth rate you want for the business. The result should be a better fit between business and family.

## **Family Environment**

Under SPACE, both the neighborhood and home have to be considered when deciding whether a business can be conducted from a residence. Under neighborhood, think about zoning laws, traffic patterns and atmosphere. Floor space, layout and road access are considerations for the home itself.

TIME has three aspects to consider in deciding whether to have certain business functions at home. **Duration and interruption** refers to how long it is necessary for you to work at a stretch or how long an interruption may last *if* a job can be stopped and restarted. This is important in assessing what kind of business may fit into a family at different life cycle stages.

Bookkeeping as a business may require long stretches of uninterrupted time. This is possible with a teenager who can be asked to wait but then given full attention for a similarly long period. On the other hand, a preschooler needs contact often but for short periods each time, thereby breaking the worker's concentration on a task. In addition, your own thinking style needs to be evaluated. Can you break your work pattern and then successfully pick it up again as is often required when others are present?

**Schedule control** is the degree to which the worker can decide when business functions are done. Work at home may have both seasonal and daily fluctuations that need to be considered in light of family needs. Sculptors may have full control and freedom to pace themselves to get a contract completed on time. A tax preparer may have similar freedom except from March 15 through April 15 each year. A travel agent working at home may be on 24-hour call and have to find ways to control client contact. Generally, businesses connected to tourism, holiday sales or harvest seasons have their own schedules to which the family will need to adapt.

**Attention engagement** refers to whether a business task can be performed while doing other home and family work. The picture of having stew cooking, keeping an eye on the goat in the yard and listening for the baby's cry while machine knitting a sweater sounds too good to be true and probably is! But the ability to do two tasks at the same time is one of the great potential benefits of doing business at home. Depending on the business, some for-pay work can be done while household tasks are performed.

**PEOPLE** commitments are another important reason for working at home. There are three specific people considerations to explore—family feeling, skills and knowledge and family needs.

Consider the **feeling** of the home environment—use of time, where things are kept, who does what when and how. When do the family members come together to share news, make plans, enjoy each other's company? Then think of how different businesses might change that.

Skills and knowledge are important to a successful business. Assess the extent to which you have skills to perform business functions. For those skills you lack, consider purchasing some or see if a family member or business partner can complement your skills and knowledge.

To understand family needs, consider the number and ages of children, whether there are adults who require standby care or other attention, and the family's goals.

Each of these eight concepts—neighborhood, home, duration and interruption, schedule control, attention engagement, home feeling, knowledge and skills and family needs—should be included in family discussion and decisions about what business functions can be performed in the home. After these discussions, family members are in a better position to assist if desired or necessary and to negotiate involvement. At-home workers are also better equipped to know services that may need to be hired out.

## **Business Functions**

Planning refers to the research and decision making which accompanies being in business. What to make or sell? Where to buy equipment or get financing? All these and more go into the process of planning a business.

Design assumes you have decided to sell a product that is not made yet. A weaver may design a tapestry. A computer programmer may design a software package to mail order out of the garage. Design often has different space and time requirements than production so it needs to be considered separately.

Production of an item in the home is where many people begin when they enter into business. Will expansion of production mean something different from what production does now? How will the family handle space and time intrusions? In the cottage industries, production is usually the *only* function the worker performs in his or her home.

Promotion may have two thrusts. One is the image of the business and of the at-home worker as a business person. The second is the specific promotion of the product or service. Logos, stationery, business cards and ads about the business are used to build an image. In addition, stories in the media and speaking engagements at various clubs and service organizations widen your audience.

Even though the business may be conducted at home, sales do not necessarily have to occur there. Selling items at home is the business function most likely to intrude on all

aspects of home and family life. Customers may come at any time but are most likely to stop in the evening or on weekends-times most commonly held as family and private times. Some families maintain control of this by keeping strict business hours, having the shop slightly removed from the residence or using a telephone answering machine at family times. Other families enjoy the excitement of meeting new people and enriching their children's lives through contact with many people. At-home businesses may be sales oriented yet have all business functions except sales take place at home. Avon and Watkins are examples.

Accounts and records have to be kept for all businesses, no matter how small. Several factors influence whether you do all your own bookkeeping or hire a professional for the most demanding tasks. What would it cost? How complex are the necessary records? What local, state and federal laws have to be complied with, including taxation laws? A small business may start out with only a separate checkbook and filing taxes on a supplemental form with personal income taxes. If a partnership develops outside the family, more complex legal and taxation arrangements may be needed.

Record keeping is the business function which requires the most confidentiality and perhaps the most attention to detail. There needs to be a place for these records to be stored where they are safe from jelly spills and a place to work on them that is away from prying eyes of neighbors.

TABLE I

	Spa	Space		Time			People	
	Neighborhood	Home	Duration/ Interruption	Schedule Control	Attention Engagement	Feeling	Skills/ Knowledge	Family Needs
Planning								
Design								
Production								
Promotion								
Sales								
Accounts/ Records								
Business & Family Interaction								

**Business** and family **interaction** is the final business function listed on Table I. Similar to the home feeling and family categories across the top, this sums up the parts of the business which are important but cannot be slipped easily into classes. What are the emotional rewards from being in business? What are the costs? How much time does it take to coordinate the business functions listed elsewhere on the table? These and other questions are a part of this category.

The colored squares marked in Table I represent areas where attention most commonly has to be directed. Other boxes may or may not be relevant to a given business. It is up to home-based business persons to decide which are important to the business they are considering or have chosen. The work world and family life relationship is the creative result of studying and implementing practices chosen for your unique circumstances.

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