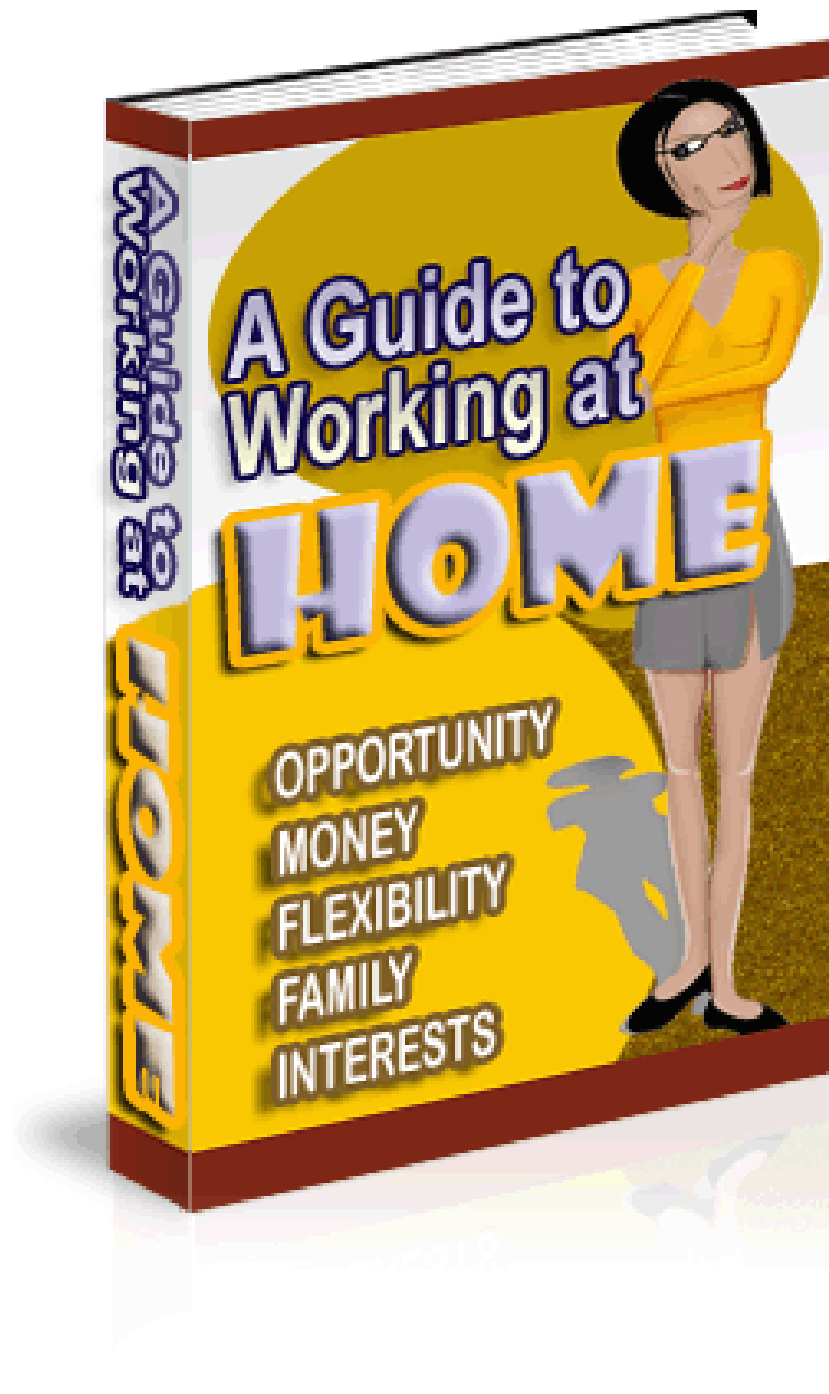


A GUIDE TO WORKING AT HOME



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A GUIDE TO WORKING AT HOME

INTRODUCTION

Back to the salt mines. Another day, another dollar. It's the daily grind. It's punching the clock.

It's a supervisor you can barely tolerate getting on your case even though you are clearly five times smarter than she'll ever be.

It's middle management boggles. It's upper management cold-heartedness.

It's a loud factory floor or a tiny slate gray cubicle. Forty hours per week, plus overtime.

Occasional weekends.

If you are a good boy or girl, that hourly wage will inch up just fast enough to almost keep up with inflation every year and some day you may even join the ranks of salaried management and longer hours dealing with even more annoying people.

It's described as everything from a hassle to a prison.

It's a job and you might be tempted to get rid of it. That's probably why you are reading this ebook.

Unfortunately, along with all of the agony, the job also brings with it money. If you're lucky, it might bring a lot of money, health benefits and even a shot at retiring without starving to death.

Jobs mean money. Money, whether it's the root of all evil or not, makes the world go 'round and 'round.

Thus, the inmates refuse to attempt to escape. In some workplace version of the Stockholm syndrome, the hostage employees begin to trust and rely upon their oppressive boss overlords even though they recognize that the guys upstairs don't have their best interests in mind.

Even in this modern twenty-first century economy where people change jobs like disposable lighters—use it for awhile, then get rid of it—many spend their idle hours dreaming of a comfortable work prison. Some place they can tolerate long enough to make it to age sixty-five with some benefits. They don't even want to grin and bear it for several decades. They just want to bear it. That alone would be enough. That is hard.

There are some people who are willing to make a break for it. They visualize a future that doesn't consist of years of abuse capped off with little more than a stooped back and a gold-plated retirement watch.

When they daydream, they think about running their own show. They imagine not just making a living, but actually living. They don't want a new office or to work for the company across town. They want to own their own future and they want to sweeten the deal by working at home.

Others are already at home and are looking for work. Instead of trying to find a gig on the bus route, they may be ready to do their own thing.

Others may just be looking for a way to add a few bucks to the family coffer every week while being able to spend quality time at home parenting. Instead of forking over their slave wages for daycare, they decide they can be both a parent and a provider at the same time by effectively operating a work at home business.

This ebook has been written for anyone who may be ready to escape the daily work ritual.

No more morning commutes with other wage-zombies. No more spilt gas station cappuccinos in the car. No more keeping your fingers crossed for a promotion.

If that sounds good to you, keep reading. We are going to examine the attraction and benefits of running your own home business. We are also going to honestly approach some of the challenges of escaping the traditional work force and how you can deal with them. We are going to cover some of the many work at home options available and discuss where to find new ones.

We'll talk about avoiding the scores of work at home scams and will spend some time discussing some of the unique challenges faced by those who are working with home and dealing with kids at the same time.

If you have ever wanted to toss your name tag like a ninja's shuriken right into the head or chest of a dimwitted middle manager, this is your ebook. If you'd like to redefine casual Friday to mean actually putting on pants, this is your resource.

This is a handy guide to working at home that won't pull any punches or sell any bogus dreams. You can consider it a letter of warning or a carefully-crafted escape plan. It may be both.

Of course, the whole issue of working from home is incredibly expansive and we don't profess to cover every single nook and cranny of the matter within these pages. We do, however, think this is a valuable resource that will help you decide whether or not working from home will work for you and, if so, can help you in deciding how to stop being a clock-puncher and to become your own boss.

WHY WORK AT HOME?

Why do people work at home? If you poll them (and that has been done, so there is no need for you to start canvassing the neighborhood), you will find that a variety of factors allow people to move from time clocks to self-reliance. Let's take a look at a handful of popular reasons for pursuing a work at home career.

OPPORTUNITY

If the idea of working at home is appealing, you might just be an opportunity junkie. Many of us crave the chance to do great things and find that our traditional nine to five work environments are very limiting.

Women may have a glass ceiling with which to contend, but all of us have another even harder ceiling to break through right above that one. It's the inevitable ceiling of being an employee instead of a business owner.

No matter how hard you work, no matter how smart you are, the structure of a traditional job and the limitations inherent in your role as one of the hive's worker bees will limit you.

You might become a boss some day, but you will never become The Boss. The opportunity just isn't there.

Even if there is enough opportunity to entice you to continue making the daily commute to the office for awhile, chances are those real chances for fulfillment are doled out arbitrarily and unfairly.

The shots you do get to move up the ladder or closer to your goals are few, far between, and inevitably mishandled by someone who outranks you.

Operating your own business from home restores opportunity. Any limits on your success or growth are within your own control.

If you want to do something, there is no head office to clear it. You don't have to fill out a requisition form if you want to invest in yourself. You don't need to smile during evaluation week so that your middle manager with the happy face obsession will give you a great performance review.

Opportunity is everywhere. When you have your own home business, the only limits are the one's you place upon yourself.

MONEY

Many of those who are break from the herd and work from home do so because of the prospect of greater earnings. Along with the aforementioned opportunity in a general sense comes the chance to make more dough.

Many work at home successes earn so much more than they ever would have if they continued on their prior path that it boggles the mind.

If you get a halfway decent job that you can stay at for decades and you are a good employee, you will probably find a way to make a decent living by popular standards. Your income will allow you to buy a home, keep your lawnmower blades sharpened and to occasionally take a family vacation. Two cars and a chicken in the pot are not things at which one should sneer, either. They beat a worn pair of shoes and a “will work for food” sign by a significant margin.

In the end, though, those in the regular workplace have a cap on their earnings. That cap may not be expressed in any contract or the result of any hard and fast law, but it is very real. The very factors that limit opportunity in general will also limit earning capacity.

By stepping outside the employee circle and into the world of running your own business, you can destroy that cap.

If having a chance to make big money is important to you, running your own operation is definitely appealing.

FLEXIBILITY

The fact that you work nine to five, Monday through Friday, might not be that distressing to you. Until your kid’s softball team makes it to the state tournament and plays their Thursday semi-final game at six in a city two hours away.

The fact that you only have five vacation days per year until you have been with the firm for more than two full years may make perfect sense for a company, but that provides little comfort when you finally meet the woman of your dreams and she wants to take you on a romantic, two-week tropical cruise. You get the idea.

Those who work from home have the ultimate in flexibility. They really can set their own hours the way very few employees can. Some work early. Others work late. Some work only a few hours a week, but for long hours on those days. Others work as necessary.

It depends on the home business. However, the home business is within the control of its boss, and if she wants to take mid-afternoon naps or if he wants to spend Wednesdays at the driving range, there is nobody one step higher on the corporate ladder to tell her or him “no.”

FAMILY

Every morning someone drops off his or her child at daycare, gets back in the car and starts to do the math in his or her head.

Their daycare provider has the kid from eight until five-thirty, five days a week. That's forty seven and a half hours per week.

The parent has the child from about six a.m. until eight and then again from five-thirty until that eight o'clock bedtime. That's twenty two and a half hours per week. Even if one gives himself or herself full credit for two full weekend days of "awake time," the total is still only at fifty two and a half hours per week.

That's right, the child only sees his or her parent for about five more hours per week than he does his daycare provider.

For many parents, that just isn't tolerable. In fact, it's heart-wrenching and it's one of the chief reasons why many are inspired to start their own work at home business.

Yes, it may be tough to seal big deals with a two year old trying to stick a Crayola up your nose, but that challenge is far more palatable than the idea of a child growing up with only slightly more contact with his or her parents than his or her babysitter.

Even those who don't have children may be interested in the familial advantages offered by stay at home work. Spouses can see more of each other. Those who are accustomed to being forced to do business on the road can finally enjoy a husband or wife again.

Working at home puts one in the midst of family as powerfully as regular jobs can separate one from his or her home life.

INTERESTS

Many people feel trapped doing jobs they despise. You can see it in their faces. From the angst-ridden barista at any one of ten local Starbucks who could be making shrewd stock deals all day to the slow-moving housepainter who always wanted to be a chef, you encounter people who are working outside of their interests and skills just to collect a check.

Some people learn to compromise. They take solace in *Mr. Holland's Opus* and convince themselves that eventually all of that compromise will add up to something meaningful. They shove their interests and true desires to the back of their mind and try to retain focus on doing their job.

Yes, a few people are lucky enough to find employment that really matches their skill levels and attitudes nicely, but many more spend their time doing things in which they have only a marginal interest outside of the bi-weekly paycheck their efforts produce.

Though some will swallow the disappointment and frustration, those who decide to work at home will not. They opt to pursue their dreams and to find ways to make their skills and their “calling” into action.

It can be far more fulfilling than simply working for the sake of earning a salary. It imbues one’s vocational life with great meaning and appeal.

CHALLENGES OF WORKING AT HOME

After reading the introductions scathing critique of employment and the several reasons why many opt to work from home, you might be very motivated to go out there and give it your best shot.

Before you do, however, make sure you could really handle it. Running your own show does offer a lot of advantages, but working at home has a few pitfalls, too.

To tell the truth, it has many challenges. Probably more than most “regular” jobs. Those who work at home confront new conundrums every day. How much to pay in quarterly taxes and how. Shopping for new equipment during cash flow problems. How to resist the allure of the television and its siren song at ten a.m. How to muster the energy to stay up a little later to get that project done tonight.

The struggles are many.

That laundry list of challenges just scratches the surface. There are so many challenges, and so many variations of each that it would be impossible to list them all. Most of those challenges, however, tend to fall into one of two categories. Let’s take a look at them.

RISK AND INSECURITY

When you are out in the workforce punching a clock, some things are almost guaranteed. You will have at least one co-worker who drives you crazy. There will be a few things about the way the operation is run that will annoy you at all times. At least one of your superiors will seem to have a personal axe to grind with your name emblazoned on the handle.

Oh, and you will receive your paycheck in a blue envelope or via direct deposit every two weeks.

The water fountain will almost always work. Someone will pay the electric bill even after Schmidt loses the Anderson account. If you lean back too far in your swivel chair again and break it, someone from maintenance will magically make a new one appear. Your insurance card will work when you go to the doctor and, again, that paycheck will arrive like clockwork right on schedule.

Although being part of the great herd of employees has many horrifying drawbacks, it does come with consistency and some level of security. You know what to expect and what you will get in exchange for your time and effort.

You may not get enough, but you will know what you are getting. That kind of security does have value.

Those who work at home have to be a bit more adventurous, because they can no longer work with those creature comforts in place. If you don't do business with your work at home operation, you don't have money. If you blow the Anderson deal, you suffer even worse than Schmidt would back at the office for doing the same thing. Water is your responsibility. If you break your swivel chair, you might find yourself working from a kitchen chair. And that paycheck? That's completely in your hands. No one else will make sure it arrives. That's up to you, too.

Those who have particularly risk-averse personalities are usually a poor match for working at home. The risk of failure is real and so is the lack of any traditional job security.

One may argue that today's economy leaves everyone a bit insecure, but nothing quite compares to having your whole livelihood in your own hands. Yes, that provides opportunity, but it also creates a lot of risk.

HARD WORK

Many people coast through their day jobs. The tasks aren't that challenging and after awhile, they can be accomplished without a great deal of thought or real effort. The trick to being a good employee, some have joked, is showing up. The rest, one way or another, tends to take care of itself.

Admittedly, some jobs are particularly difficult. Take a look at those road crews the next time you are driving across town on a hundred degree August afternoon and you will see that.

In many ways, however, working from home is probably more difficult than doing asphalt work while staving off a heat stroke.

Those who run their own work at home businesses have to learn so many new things.

They have to learn the business itself, of course, but they also have to learn how to run a business.

They have to learn about marketing, pricing, customer service, and a host of other things in addition to what they actually do to produce income. It can be overwhelming for many people.

When you work without a net, the way many of those working from home do, you are often required to exert more energy and to keep longer hours than those who are just out punching clocks five days a week before hitting the bars.

Running a work at home business requires unrivaled dedication and a serious work ethic. Anyone lacking those traits will probably find their home business flopping very quickly.

Once one has built their work at home business up and has mastered their “system,” things do tend to run more smoothly. However, every great work at home success story has its roots in a period of some very serious work. Working at home provides many benefits, but they don’t come free. The price is often hard work.

IS WORKING AT HOME RIGHT FOR YOU?

We’ve discussed some of the great attractions of the work at home world and some of the potential pitfalls of giving up on the workforce to pursue one’s own business. Now you might be wondering whether the challenge is surmountable.

The answer to that question invariably boils down to the individual involved. We are going to lay out some questions you should ask yourself. Your answers may help you decide whether or not working at home is a good fit for you or not.

This isn’t a test, so you don’t need sharpened number two pencils and you can take a deep breath if you tend to suffer from performance anxiety. The questions and your answers are not necessarily dispositive.

It is quite possible that some who seem like a horrible fit for working at home could turn out to be huge successes. Likewise, even those who appear to be the perfect work at home candidate may not be able to get the job done once push comes to shove.

However, despite the limitations of this chapter as a foolproof “should I work from home” diagnostic tool, thinking seriously about some of these issues can help you make a good decision and might help you decide whether tendering your resignation tomorrow morning at the office is really a great idea.

CAN YOU HANDLE THE STRESS?

Some people just aren't capable of handling the stress that comes with running their own business. Ask yourself if you can handle the pressure and responsibility that will come with running your own show.

For a few moments, push the idea of lazy afternoons spent at the ballpark or afternoons spent lounging on the couch in your pajamas aside and think, instead, about some of the pressures you will be facing.

How will you be able to handle knowing that next month's take home pay will be based on your output, not upon your time card? How will you be able to deal with the uncertainty of business?

Some people really need a greater level of security than working at home can ever provide. They need to know how much money they will be making, how many hours they will spend working, and what will happen tomorrow and in the future.

Those who run their own businesses from home don't get that. Instead, income is always a projection, hours are based solely on need and not on an arbitrary schedule. Tomorrow is a mystery and something unexpected is going to happen almost every day.

If you don't deal well with change and tumult, you might want to find some other way to make a living. Running your own work at home business may not match your needs or personality.

If, on the other hand, you are one of those rare people who tend to thrive under pressure and who love to face a series of tough new stressful challenges today, you might be able to skip the rest of these questions.

HOW DOES YOUR SPOUSE FEEL ABOUT YOU WORKING AT HOME?

Did you know that the most common cause of marital strife contributing to divorce is the handling of finances. Couples break up over money and married couples are no exception.

How will your spouse react to a decision to turn your family's financial lifestyle upside down and to take on a great deal of new risk? If you know the response wouldn't be positive, you might want to think about talking more about the matter before taking action.

A supporting spouse can help make a home business successful. In fact, many home businesses are operated by husband and wife teams.

By the same token, when a spouse is against the work at home plan, that can make it tougher to successfully build a working business. It can also lead to marital problems that everyone would prefer to avoid.

You have to be the right person for the job, but you cannot forget that your spouse is your partner and the plan should fit their objectives, too.

Some may say that having a spouse shouldn't stand in the way of pursuing one's dreams, but not everyone shares that perspective. Others will tell you that no business opportunity is worth causing marital discord. It is also worth mentioning that having the support of a husband or wife during the trials and tribulations of building a successful work at home business can be a tremendously valuable asset.

Be sure to consider the way your spouse or partner will react to the idea of starting a work at home business before making a decision.

ARE YOU ALLOWED TO WORK AT HOME?

If you rent your home, you may be surprised to learn that starting a home business isn't a purely personal decision. Many renters have leases that strictly prohibit the conduct of any business on the property.

In many cases, these prohibitions are written tightly and could serve as a justification for penalties and even eviction. In other cases, the lease is loose enough to allow some forms of home business, but not others.

Before you decide to embrace the idea of starting business in your home, you should check your lease and any attached "rules and regulations" riders to make sure you won't be in violation.

If your lease does prohibit work at home business, you will need to consider whether or not you can manage a move in order to start your venture.

This may not seem like an important consideration for some who are planning, for instance, on starting an online business of some sort. The odds of anyone noticing, one might think, are quite slim and there is little risk of the lease being enforced even if a discovery is made.

However, others may feel as though their agreement to abide by the terms of the lease is a bargain they cannot or should not make.

Others will be considering work at home businesses that are likely to be noticed and they will have to be careful about remaining true to lease terms regardless of their ethical stance on the issue.

Before you decide to jump into a work at home business plan headfirst, you should check your lease to make sure you are allowed to do it in the first place.

YOU'VE GOT PERSONALITY

But is it the right kind? Those who run their own business from home have a few character traits that help them succeed. Others may long for the advantages of a work at home lifestyle but are unsuited for the task. Let's examine some of the character traits you'll need to have to make a go of it.

RESILIENCY

A thick skin is a necessity. That's because you are going to try to do some things that just won't work. If failure crushes you, a job in the traditional work force might be a better idea for you.

You will have a great marketing idea that makes you absolutely nothing. You may have customers who are critical of you or your product. You might be expecting a big income month, only to find yourself bathing in red ink when the thirtieth hits.

Unless you are able to bounce back from your mistakes and mishaps, inspired by the learning opportunity they created, you'll soon find working at home running your own business to be a depressing prospect.

If you are able to roll with the punches and come out stronger after every tangle, however, you may be well suited for a work at home lifestyle.

SELF MOTIVATION

Do you spend your current work days (or if you aren't currently employed, did you in the past) staring at the clock, waiting for the day to pass until someone told you to get something done? If so, working at home may be a real problem for you.

That's because you won't have that manager or boss to tell you to get off your duff. You will be responsible for barking orders at yourself!

Those who can motivate themselves to work are the best prospects for a work at home business. Those who cannot often find themselves making little headway and consistently falling behind in their endeavors.

The television will be in the next room. Your bedroom will be readily available if you start to feel sleepy. No one is going to make you get any thing done. It will all be in your hands. That can be an enticing proposition for some, but others may find it nothing less than frightening.

Think long and hard about your ability to keep yourself motivated and to inspire yourself to complete tasks. Are you self-motivated? Your answer will tell you a lot about your hopes for work at home success.

STUDY SKILLS

No, you won't have to consult a textbook and brush up on the war of 1812, but you will have to have a special set of well-honed study skills to make it as a work at home business person.

Big corporations have research and development departments. They have a public relations department. They have an accounting division, a sales staff, management, custodial workers and people to answer the phone. Many different people are bringing many different skills into the office every day.

When you decide to venture off on your own, you really will be alone. You will handle everything from making the morning coffee to closing down at the end of the night. That means that you will need some talent, but it also means you are going to need to learn along the way.

Are you able to learn how to handle your books? Are you able to learn more about optimal customer service, marketing and all of the other aspects of running a business?

Many of those who are selling work at home systems will tell you just what you want to hear: that it is easy to learn all of those things and that all you need to bring to the table is dedication and a willingness to learn.

That is not quite true. Yes, dedication and a willingness to learn will put you on the right track, but you do need have some learning and business-style study skills in order to master your new occupation.

Are you willing and able to learn? If so, you are one step closer to being a perfect work at home candidate.

CREATIVITY

Most jobs don't require a great deal of creativity. You are given a series of tasks to complete on a regular basis. You are shown how the higher ups want those tasks completed. You may tweak the process a bit or add your own dash of personal flair to the process, but you are basically doing what you have been told to do in the manner you have been instructed to do it.

If just reading that paragraph made you bored a somewhat sleepy, you might be the kind of person who can succeed with a work at home business. If the process of doing things someone else's way is less than attractive, you might have the creative instincts it takes to do it yourself.

Why is creativity important? Because you will be covering a lot of new territory by yourself. You will need to find ways to get a lot of work done in a hurry. You will need to find a way to differentiate yourself from the competition. In a world filled with offices and stores offering the same thing you will be offering, you will need to find some means by which you can stand out and impress.

We've already discussed some of the reasons you will have to work hard in order to make it. That's really only part of the story, though. When you encounter a mountain of tasks, there are three things you can do to improve your lot. You can work harder. You can work smarter. Or, you can work harder and smarter.

The harder part is a matter of self motivation and resilience. The smarter part is a matter of learning and being able to inject a level of creativity into your work at home business.

Those who only function well performing rote tasks in a specified way have a hard time running their own work at home business. In order to succeed, you will have to have a creative side--an ability to think outside of the box when necessary and to put your unique spin on many of the things you do.

CAN YOU AFFORD IT?

If everything we have discussed so far makes working at home sound ideal to you, it's time to move from the theoretical to the practical. One of the biggest practical concerns in starting a home business is money.

That's a horrible irony, too, as many of those who want to pursue working at home are motivated, to at least some extent, by a desire to break free of their low paying jobs. Nonetheless, it is a reality.

The cost of starting a home business will depend on a variety of factors. Everything from supplies and equipment to marketing costs will determine the endeavor's price tag.

Take a good look at your resources and decide whether you can afford to part ways with your regular paycheck to pursue your dreams. There are a few things you should keep in mind while doing that.

RISK IS INEVITABLE

No matter what situation you are in, there will always be a risk in starting your own enterprise and leaving your steady job. That is going to be true at any point in your life. In other words, there is no "perfect time" to make the leap. Some times are better than others, but don't wait until the perfect set of circumstances hits. That only defers your dreams.

RISK IS MANAGEABLE

Even though there will always be some risk involved, that doesn't mean you have to hop on the first opportunity you see when you are not well-positioned to take full advantage of it. Having courage and taking massive action are prescriptions for success, but those strong acts tend to be much more successful when they are performed in a reasonable context.

If you have a hard time making ends meet and have big bills on the horizon, you might need to look at delaying your work at home aspirations or approaching them differently. That observation segues nicely to a third factor...

THE GREAT COMPROMISE

One of the best ways to start a work at home venture is to do it while simultaneously maintaining your regular employment. Whether you want to call it side jobbing, moonlighting, or just plain working your butt off after you clock out, many great home businesses started that way.

There is a downside to maintaining a job while starting a work at home business. It's tough to find enough time in the day to get both jobs done. It also forces one to grow their new business more slowly than they might prefer.

Still, if the choice is between jeopardizing your family's overall well being and working a little harder for awhile, the compromise approach may be a good one.

DON'T OVERESTIMATE YOURSELF

That little title you just read runs right across the grain of what hundreds of other work at home experts and salespeople will tell you. They want you to know that you can make it. That you will reach your goals. That with determination and a positive attitude, you can do anything.

All of that is probably true. However, most people stumble a little bit when they start out. Optimistic early projects are often not met. Things may start slowly. More often than not, those new to working at home overestimate their short term earnings and underestimate their expenses when making the decision to leave a regular job. That causes untold stress, disappointment and debt.

Err on the side of the worst case scenario when you do your planning. If you believe you can quickly make two thousand dollars in your first month, take a deep breath and pencil in a grand. Assume the worst when making your decision even though you may know in your heart that the best is on its way.

MONEY IN THE BANK

Some people will tell you not to go into business for yourself until you have the equivalent of a year's salary set aside off of which to live. Others will say six months. Some of the more daring will say three. Many of those who are selling scams and preying off of disappointments inherent in the standard workforce will tell you not to worry about it at all.

Use your own best judgment. Make good, conservative predictions regarding your ability to earn in the short run and be ready and able to cover any shortfalls that may occur. There is no magic number of months you need to save up, but having something in reserves does improve the chance of work at home success a great deal.

PLAN B

If you assess your financial ability to make the transition to working at home and believe you can do it but understand that you may be on relatively thin ice, it is a good idea to have a back up plan.

That might mean finding a way to leave the door to your old job open. It might mean knowing someone who will be willing to give you enough hours at some other job to keep you afloat if things don't work out. Hopefully it doesn't mean cashing in IRAs or running up credit card debt.

A responsible back up plan is a great thing to consider when looking at your financial ability to start a new business.

There may be something romantic and exciting about working without a net, but it certainly would feel quite as wonderful if your hands should slip from the work at home trapeze bar. Having some sort of reserve plan just makes sense.

**Do I REALLY
Want This??**



DO YOU REALLY WANT IT?

At this point, you have read nearly twenty pages of an ebook about working from home. Before that, you intentionally acquired this ebook. Obviously, you are interested in working from home, right? Why even bother asking “do you really want it?”

Well, being interested, fascinated, attracted or entranced just isn't the same thing as wanting. You need to be one hundred percent sure that you truly want to run your own business from home before doing it.

It's easy, in the abstract, to be a go-getter. When you are asked if you will work hard, you can immediately respond in the affirmative. The idea of struggling with new concepts on the way to success seems exciting. Those mentions of extra late hours or developing a thick skin seem manageable, too.

It's different, however, when you close the ebook and start feeling those things in real life. They can beat you down. They have beaten many others down.

You don't want to believe this, but running your own work at home business is hard. It will challenge you, upset you and will give you a million opportunities for self-doubt. Some weather the storms. Others crash.

The difference, in large measure, is want. How much do you want that home business? If it's just a passing notion or a "maybe" possibility, you might want to try to shoot for employee of the month next month.

If, on the other hand, you really want it, you can do it. If you need that work at home business to succeed. If your motivation comes from deep within and longs for the opportunity and its eventual rewards, you can make it through.

Ask yourself, in all sincerity, if you really want to do it. If you hesitate at all, you might want to think about something else. If you feel compelled to move forward, however, you might just have exactly what you need to run a successful work at home business.

CHOOSING A BUSINESS

You might already have your work at home business in mind. It could be a reflection of your talents or interests and be something you have long wanted to do.

Others may not know exactly what they want to pursue. The idea of working at home and escaping the daily grind may persuade them to work at home before they are certain of what they will be filling their days with. This section of the guide will outline some common work at home business opportunities.

The list, of course, is by no means exhaustive. As we have discussed, one of the common characteristics of success work at home business operators is their creativity. The options for a work at home career are infinite.

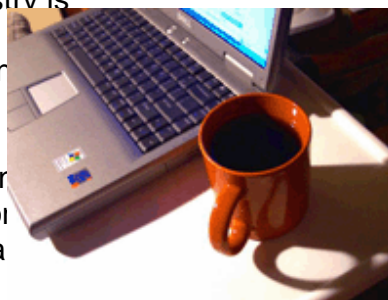
This list of some popular work at home options might contain the perfect gig for you. Or, it may spark some other concept that you can take all the way.

Because of the general nature of this ebook and its overall direction, the ideas presented will be summarized fairly quickly. Anyone interested in any of the outlined options should take the time to research the proposition in great detail before making a decision.

WORKING FROM BEHIND THE KEYBOARD

The fastest growing area in the work at home industry is online opportunities. Working with a computer, an internet connection and a great idea is becoming one of the most popular approaches.

There are millions of ways to make money online and most offline strategies could even benefit from an online component. Let's take a quick look at some popular means by which to make money online.



AFFILIATE MARKETING

Affiliate marketing is very attractive because it does not require one to have his or her own product. Instead, you spend your time and effort selling products others have produced in exchange for a commission on each sale.

Commission rates can be quite high--some vendors will supply you with up to seventy five percent commission. Other products may feature a much lower commission but may be a higher dollar value items.

Affiliate marketing requires a go-getter's personality, a willingness to learn the ropes through a great deal of research, and some decent computer skills.

One can get started without knowing much of the online world, but those who take the time to understand the nature of the business and how to make it work for them will fare far better.

Many marketers have purchased tools, software and instructional materials to jump start their career. If you are not particularly knowledgeable about "IM," this might be a great way to get started.

EBAY AND AUCTIONS

If you haven't heard of eBay, you have been living in your isolated mountain cave for way too long. It is one of the internet's most popular destinations. Millions flock to eBay every day looking to purchase goods and services in an auction setting. Other imitators are also out there, but eBay remains at the top of the heap.

There are many ways to make money using eBay. Some start by selling a few unused items from around their home and then begin to purchase re-sellable goods on a wholesale basis. Others rely on drop shippers, making sales and then having the drop shipping firm handle order fulfillment, leaving the seller to keep any profit margin.

You can make your own items and sell them on eBay if you are handy. You can also sell ebooks and informational products. If it's a commodity in which others have an interest, you can buy it and sell it on eBay.

The popularity of eBay has led to the creation of numerous guides and instructional materials about leveraging the site to one's advantage. Those who want to understand the "lay of the land" and to isolate possible areas of focus for their online business would be wise to invest in such material.

One nice thing about eBay is its ability to compliment virtually any business plan. If you are making arts and crafts you can sell them there and at local art fairs. If you are offering a service, you can use eBay as a means of marketing it. It is both a business opportunity and a potentially valuable tool.

ADSENSE AND CONTEXTUAL ADVERTISING

Although profiting with Google's AdSense program or another similar contextual advertising plan may be something of a subset of internet marketing, it doesn't really involve direct sales of other products and, thus, warrants mention as a unique entity.

Here is an abbreviated explanation of the process. You create a web site. Visitors to your web site are exposed to various advertisements placed by Google or another company with whom you have decided to do business. If any of the visitors to your site click on the ads, you get paid.

Payment varies on the nature of the ad, which is determined by the nature of the material on your web site. Prices are determined by what individual advertisers are willing to pay for clicks.

You can get started with AdSense using a single free web log with a simple interface and a little bit of your own writing. To be truly successful, however, you will either have to develop a very popular website or rely upon a network of smaller sites, making your profit from volume.

AdSense is a legitimate online business opportunity. It makes several thousand dollars per month for many users. However, profiting with AdSense does require some learning and expertise.

Fortunately, there are good resource materials available for those who might be interested in working at home using AdSense and other contextual advertising programs.

One nice thing about AdSense is that one can use it as a small part of an overall plan. Ads can be placed on other parts of your business' site, if desired, or one can simply try to diversify their income generating opportunities by adding some AdSense sites to the mix.

PROVIDING A SERVICE

If you don't want to sell another product online and are not interested in creating your own, you might want to consider offering your services to others who make a living on the internet.

If you are a talented writer, you may be able to carve out a career running your own at home freelance writing company. If you can design graphics, freelance graphics art jobs might be in your future. Programmers can also find ways to make money online.

People get paid to type, proofread, answer customer emails, and a host of other tasks online. Providing services to others is a low-overhead proposition that can produce a significant income.

One can market their services in a variety of ways. Some opt to start their work at home service business by signing up with sites like Rentacoder.com and Elance.com. These sites attract customers who will place jobs in front of freelancers who can then bid on a project. If the client likes your approach and your price, you can start earning right away.

Learning to be a successful freelancer can take some time and effort, but it is one of many ways to run a work at home business on the internet.

TELECOMMUTING

You might not hate your job and may wish you could keep it while still gaining some of the advantages of working at home.

You might not be ready to bite off owning and being responsible for your own business. You don't mind being an employee, you just need increased flexibility.

If either of those two paragraphs describes you, telecommuting might be a great work at home option. Telecommuters are those who work for someone else, but do so from the home.

They may take telephone calls, perform typing and other traditional office tasks, or perform a host of other functions. They are handled as employees of the hiring company just as if they were on-site. The only difference is that they connect with headquarters via the phone and internet instead of reporting to their desk each day.

This ebook is primarily focused upon starting one's own work at home business, as opposed to finding ways to hold a traditional job in a nontraditional fashion. However, if telecommuting sounds nice to you, it is definitely worth investigating further.

MYSTERY SHOPPING

Have you ever wondered how the big retailers really know what each and every one of their stores are up to? How does the head of Mega Mart know if the store in Widgetville is up to par?

They may use mystery shoppers.

A mystery shopper doesn't necessarily shop at all. Instead, he or she wanders the store as if shopping were on the agenda, but instead keeps eyes open for store strengths and weaknesses that are then reported so that the company can have some outside, independent assessments of individual store performance.

Grabbing a mystery shopping gig can be difficult. It's a flexible way to make extra money on one's own schedule, which has led many to pursuing the openings that do exist.

For those with a keen eye for detail and a desire to march through retail establishments, vying for a mystery shopping job makes a lot of sense.

MAKING IT (AND SELLING IT) YOURSELF

If you have a particular skill and can produce something in which others would be interested, that can become the foundation of your work at home business.

Those who sew may be able to make sellable clothing items. Crafters and artists might be able to produce some marketable items, too. Jewelry is another example.

If you have the skill to produce a winning product, you will just need to add an ability to sell the end result to the mix in order to succeed.

Flea markets, craft shows, eBay, your own website and a host of other options (including traditional local retail stores) might be perfect spots to offer one's wares.



There are production costs and supply costs, so the enterprise isn't overhead free. However, raw materials are often cheap and a handy person can turn a few bucks of this and that into a finished product worth several times its component parts.

AVON CALLING!

No, you don't necessarily have to sell makeup or skin cream to pull this one off. If you did, you wouldn't even have to do Avon (Arbonne, Mary Kay and a host of others are available, too).

You could sell Tupperware. Vitamins. Soap. You name it.

There are hundreds of companies offering everything from candles to adult "party favors" via a sales force recruited from the ranks of the work at home population.

You join up, you sell, and you recruit others to sell. Then, you profit.

It's often called multilevel marketing, and its an industry rife with controversy, converts, doubters, true believers and no matter what you think about it, it continues to grow each and every day.

The systems are different based on the company. Some require a larger initial investment than others. Some focus on product sales and others are more concerned with "downline recruitment."

There are countless people who join up and never recoup their initial investment. The argument is whether that is due to problems with the multilevel marketing structure and is reflective of an industry designed to ride on the back of those at the bottom of the pile or if its because it takes a certain combination of chutzpah and talent to make the business work.

MLM is a big deal. From candy bars to prepaid legal services, there is an opportunity meeting anyone's interests. The trick to making it work is being able to sniff out the rats and invest your time (and, yes, some of your money) with a winner.



THERE ARE NO LIMITS

This list of possibilities could literally go on forever. If you can do something or make something and can find someone who wants or needs it, you have a possible business.

The question becomes whether you can make or provide enough to make it profitable, whether you can find a large enough potential market and whether you can persuade that market to take action.

That dusty piano in the corner might just become the spot for some of the best introductory piano lessons in town, once you brush up on your skills and do some research on instruction.

Your great aunt keeps making those wonderful scarves and they just pile up. What if you offered to go fifty/fifty with her and sold them on eBay?

Have you noticed how many baseball cards keep showing up at those local garage sales. You can get them for pennies a stack. What could you sell them for?

You were the editor of the high school newspaper, made the Dean's list twice on your way to an English degree and still secretly wish you could be a writer. Why not do it? A career as a freelance journalist or a ghostwriter might be a few keystrokes away.

That first ashtray you made for your mother in second grade out of clay wasn't much to look at, but you sure got good at making ceramic vases and pots during that college class. How much would clay, slip, a wheel and renting some kiln space really cost? And what could you get out of your efforts?

A big garden is beautiful, but you can only eat so many of your bumper crop of tomatoes. What does it take to get a table at that popular downtown farmer's market, anyway?

You get the idea. If you can do something--anything--that others want, you can turn it into your own business.

Remember when we said creativity was at the heart of work at home success. This is a perfect time to use that character trait! Brainstorm scores of options, then start investigating them until you find something that fits your needs, skills, interests and provides an opportunity for success. You might be selling your barbecue recipes online or framed prints of your photos at the art show. Who knows?

MAKING WORKING AT HOME REALLY WORK

The idea of working at home is attractive, but the reality can be challenging. Fortunately, most of the challenges one faces can be managed with a little effort and forethought.

One of the most commonly encountered areas of frustration is combining work and home. A few factors converge to complicate things for those working at home. First, the traditional separation between work and home is eliminated. Lines become blurred and problems ensue. Second, a primary motivator for many working at home is a desire to spend more time with children. It's a laudable goal, but it also produces some complications.

Let's take a look at some common problems and how to address them.

SPLITTING TIME: WORK AND FAMILY

If you're new to working at home, you'll quickly find that it's not as easy as you thought it would be to manage the home, the kids, and the job. Many decide to leave the workforce, thinking that if they instead work at home, that they will have plenty of time to keep the house clean and organized while keeping the children under control.

The truth is, working at home takes much more motivation, perseverance and commitment than a job outside the home does.

Balancing work and family can seem almost impossible at first, but it is easier than that. While it is hard work to earn money while raising your children, it is infinitely more rewarding than spending all day away from your family only to come home tired and unwilling to participate in family activities.

However, if you're struggling for ways to keep the balance and maintain your sanity, look to these helpful tips.

Make lists and prioritize: This holds true for both personal and professional "to dos." Those who work at home will have no shortage of things around the house to keep up with.

Knowing exactly what you need to accomplish will help you prioritize your day, getting the most important things out of the way first. That way, if your day doesn't quite go as planned, it will be the least important things that don't get done.

Schedule your work and your play: When we have an outside job, our bosses determine our schedules. We're allowed breaks, lunches, and the occasional vacation day. When working at home, those who keep a schedule are able to stay on track and balance their work and home lives more efficiently.



Don't forget to schedule some fun time as well. That way you aren't taking away time from work that needs to be done, causing a situation where working overtime on a later day will cause family stress.

Respect your family's wishes: If your children or spouse prefers to spend more time with you when they get home, make a schedule that accommodates them.

Try to work less in the evenings and on the weekends, and work harder and more efficiently during the day while they're away.

Choose your battles wisely: Cutting the non-essential tasks from your day will save time, help you get your work done faster, and eliminate having your work overflow into family time.

Those who work at home may be tempted to tackle the pile of laundry instead of writing the proposal that is due, but choosing to fold laundry later while watching television with the family is a much better idea than having to miss family time so the proposal is done.

Being a work at home parent and spouse is a blessing, and many who are unable to be at home to raise their children will tell you they wish they had the means to work at home as well.

Though maintaining a healthy relationship with your work may be hard when trying to juggle the responsibilities of being a parent, there are ways to do it without sacrificing the precious time with your children or spouse.

GETTING SUFFICIENT ADULT CONTACT

Most people receive a large daily dose of social interaction at their jobs, while in school, or otherwise during the course of the day. Those who work at home (and especially those who have children), on the other hand, especially those who work entirely on the computer, may lack the daily contact needed on a regular basis.

Some may find themselves making frequent, but unnecessary, trips to the mall, bank, or grocery store just for some interactions with adults.

While it may be hard to meet new people when working at home, there are some ways to help get the social calendar filled. Other than pursuing personal hobbies and interests outside of work, there are some ways to get some social interaction during the course of your working hours. Here are a few tips to avoid the castaway feelings that can begin to surface when contact with the outside world is limited:

Network locally: Joining a local Chamber of Commerce will open the doors to new relationships that can be enjoyed both personally and professionally. If you can't afford to join, you can meet others at free career fairs or local workshops.

It doesn't matter if you network with other work at home moms or not; however, building a network primarily with other work at home moms and dads will give you contact with others who understand the challenges you face on a daily basis.

Network online: There are a many online groups and forums that moms can join for support, mentoring, or just casual conversation.

Over time, the friendships you make online can become strong enough to substitute a lack of personal relationships in your hometown. In some larger metro areas, member of online groups may even decide to meet in person and have regular get-togethers.

Schedule "out of office" meetings: Everyone needs a break now and then from their work. Hire a sitter if your children are still young enough to be home during the day.

Make an "appointment" with a friend or other family member to meet for lunch once or twice a week. Have these meetings during your normal working hours so you feel as if you are really getting a break.

This is also a good way to spend more time with your spouse, in the event that's whom you decide to have lunch with.

Simulate company: In some instances, if leaving the house is not an option, you can create artificial company. This sounds off-the-wall, but chances are you already do it. Turn on the television, watch the news, listen to the radio, or wear a hands-free headset and make telephone calls while working.

You can also use an internet personal messenger to communicate instantly with local and long-distance friends and family. Some even play online music and have the ability to make PC-to-PC calls.

Those who work at home can now enjoy a social life that consists of more than little drooling people with baby bottles and spit up. There will also be no more need to bombard spouses when they get home, talking incessantly in an attempt to make up for a day with no understandable human dialogue.

Use these few tips and start to enjoy a more well rounded work at home career and lifestyle today.

DEALING WITH FAMILY EXPECTATIONS

When both parents work outside the home, the details of taking care of the family and household are usually taken care of equally. The healthiest relationship consists of two partners who agree to split up duties; each taking in consideration what the other does for a living while away at work.

However, most families do not have such agreements in force, but rather they push and pull on each other to get things done when it apparent they have been neglected.

Alternatively, mothers may take on the role of house keeper and caretaker without question, drawing on the traditional “wife and mother” roles passed on from grandmothers. In some modern families, dad may play the traditional nurturing role.



However, what happens when the caretaker works from home? Many spouses of work at home parents may not realize the energy that is involved in essentially working two jobs at the same time. While one may be working while at home during the day, the other is not there to see the benefits that come out of the work that was done.

Unfortunately, many spouses have a hard time realizing that their work at home counterparts accomplish more during the day than most in the corporate world do. Therefore, their expectations of what should be done at home, in the evening and on weekends, may not change. Even worse, the expectations could grow.

Here are some ways to help your spouse recognize the work you do, and allow your role of work at home mom morph from the traditional role of wife and mother to something that matches the new dynamics in your family’s household.

Display your professionalism – Get up early, shower, and be dressed for work when your spouse leaves for work. Develop a working schedule and adhere to it to show that you are serious about what you do.

Create a separate office space, make business cards, and otherwise treat yourself as a self-employed individual.

Involve your spouse in your work – Whenever possible, share with your spouse how your day went, any new projects you are involved in, and even offer to let them help now and then.

This will help your spouse understand the concept that you actually provide a service or product to others, and make a living doing so.

Share the wealth and rewards – Nothing shows a spouse how hard you've been working than a share of the profits. While most income earned may be funneled directly into a joint account used for bills, set aside a small sum each month to use as "play" money.

Go on a special date, buy something special, or save up your money and take a small vacation.

When a spouse is finally able to recognize what is accomplished throughout the day, and see the rewards that are associated with that, they are more likely to be open to a redistribution of the family's responsibilities.

Not only will this make day-to-day life easier for the person working at home, but also it will bring a new appreciation from family members for the work that is done in support of the family.

BOUNDARY SETTING

Those who have never worked at home aren't always aware of the work that is involved in being self-employed. Some may have even known a business owner (or two) who lazily sat home, reading the news and drinking coffee all day while their employees did most of the work at an office or warehouse.

Unfortunately, this creates a negative image for those who consider themselves self-employed.

Those who work at home cannot always be compared to business owners, who most likely do delegate a good portion of their work. Rather, work at home individuals are often the owner and the employees, the planner and the executioner. In other words, many do all of the work required to make their businesses run.

Because many people do not realize this, friends and family of those working at home may often interrupt their workday with phone calls and unexpected visits that business owners just do not have time to deal with.

While your loved ones may have good intentions in their desire to communicate with you during work hours, here are a few tips to educate your friends and family about your need for boundaries:

Make a good sign to hang on your door. If you work primarily on the phone where a doorbell ringing might set the dogs off barking, this should help things a little. Print a note politely telling visitors you are unavailable during certain working hours.

Mention that packages may be left at the door without ringing the bell. Laminate it, and hang it up when you begin your workday.

Turn off the telephone ringer (if possible) or use Caller I.D. Screening your calls and only answering the business-related ones are a good way to cut back on annoying and frivolous phone calls. When your friends and family ask why you did not take their call, simply reply that you were working, and only taking calls from client.

After a few times of this happening, they should begin to get the point.

Don't let others talk you into doing errands or favors for them. Learn to say no without offering to help another time. Be firm. Many who work at home get phone calls from friends or other parents asking them to do a favor, run an errand, or transport their children for them.

Politely inform them that you are working, and that the only breaks you get throughout the day are to drop off and pick up your children from school.

Create a "set" schedule. If you work some hours one day and others another, it will be hard for your loved ones to know the best time to get in touch. Set your schedule and make sure everyone knows it.

Put it on the back of your business cards and hand them out at your next family function.

Whether your friends and family are crossing boundaries because they aren't aware of their existence, or because they don't truly believe in their necessity, following the above suggestions will help you educate them about your needs.

Hopefully, they will recognize your desires, sense your seriousness about needing boundaries, and be fully willing to comply.

PARENTING WHILE WORKING AT HOME

One of most important aspects of parenting is properly bonding with your child. Many work at home parents stress this to family and friends when the decision is made to raise their children instead of maintaining a job outside the home.

Studies have shown that children are most impressionable between birth and three years of age, and that by age three, they have learned whether they can trust others, including their parents. The bond that is created during this time is the foundation for all other relationships that will be forged during a child's life.

However, there can be some serious consequences for both parent and child when they are each constantly surrounded by the other. These should be taken into consideration when deciding if working at home is for you.

While these situations may be rare, they do happen. They can also be avoided with some creativity on the part of the work at home parent. Here is a short list of things that can result from spending too much time with your children, and how both mom and child can prevent them:

For the child:

Being spoiled: Children surrounded by only one parent (and no peers) may become accustomed to wanting only that parent around. Making sure your child spends ample time during the evening and on weekends with children and the parent not working at home.

This will help ensure that the child's develops a healthy concept of relationships and sharing.

Lack of social skills: Some work at home parents mistakenly don't take time to expose their children to outside activities such as play groups. Scheduling a day off, or a few hours each week, and exposing your child to other children and adults will help them learn to interact with others before they reach school age.

At age 3, it may be appropriate to enroll the child in preschool, to ensure a well-rounded social and learning environment to meet the child's growing needs.

For parents:

Loss of feeling of “self”: It’s very easy for those who parent full-time to feel like they don’t know themselves anymore. A parent may believe he or she is defined only as a parent, spouse, student, employee, housekeeper, or handyman. It is important for everyone to maintain their identity by remembering to indulge in their needs on occasion.

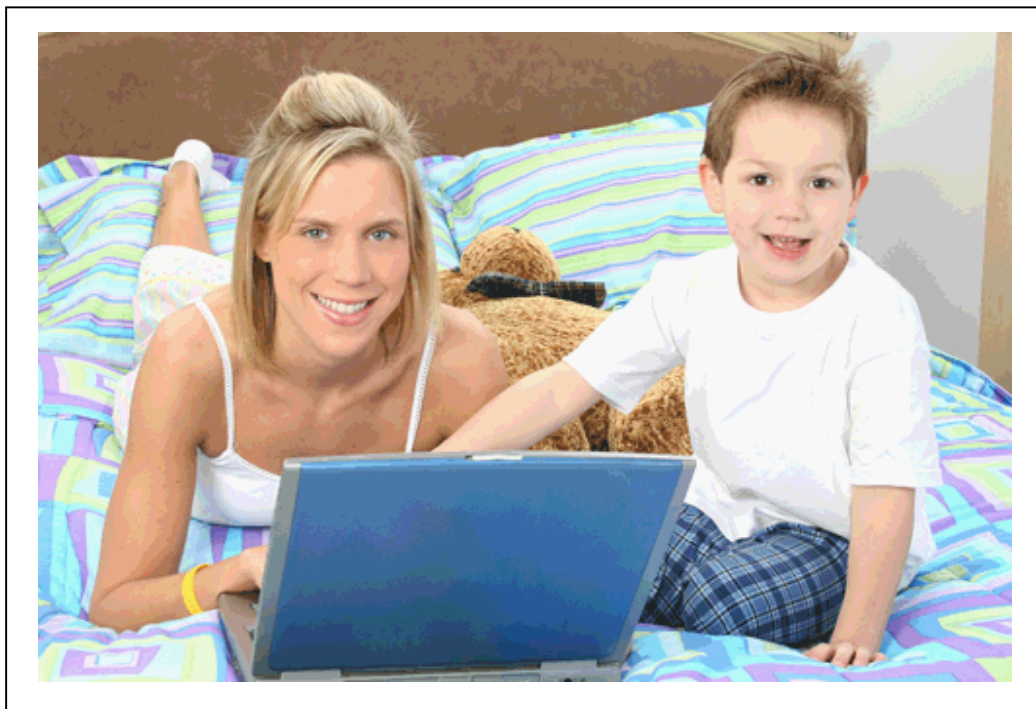
A night out with friends, or a hobby performed away from home could make one feel like a full person again.

Sadness or depression: Lack of adult contact and the struggle to manage both work and home life at the same time may lead some into a deep sadness. This is more apparent with those who infrequently leave the house, or work all day in their pajamas.

There are, of course, some for whom spending the day in p.j.’s is a dream come true!

Dressing up and spending some time out of doors goes a long way toward feeling like a functioning part of society.

These are serious aspects to consider for the work at home parent, and while most parents don’t run into these problems, it is important to educate others about the risks of them occurring



KEEPING THE KIDS OCCUPIED WHEN YOU ARE WORKING

Being a work at home parent isn't easy, but there are many rewards. First (and foremost) is the time you get to spend with your children. Granted you are *working*, but you are still raising your children by being there for them during your workday.

However, as wonderful as it is being a work at home parent, it's not as easy as some may think. There are constant interruptions to deal with, the sounds of children fighting, or the disruptions caused by loud horseplay.

While some may begin why they decided to work from home when they have to begin dealing with these challenges, there are a few simple ways to keep sane and productive. Following are a few suggestions for helping your children stay occupied while you try to make your clients happy:

Give them some entertainment. What sort of entertainment your child will prefer varies greatly depending on their age and their ability to remain focused on one task. Some good choices include movies, video games, educational television, coloring books and other self-sufficient art projects. Playing board games or cards with siblings work well, and if they're old enough, let them run around outside in the yard or ride their bike up and down the street.

Make compromises with your children. While bribes are not the answer, offering to provide your child with rewards for good behavior while you're working is a good idea. Studies show children will respond better if you use positive reinforcement instead of threatening a consequence should they act up.

In other words, it is better for the parent to offer a trip to the ice cream store after dinner instead of threatening to take away toys and/or other things special to the child.

Establish a time for peaceful activities. Schedule a time of the day when the television and radio are off and when playtime means finding a quiet activity. Make it a routine occurrence. Draw the blinds and eliminate any distractions.

Examples of peaceful activities include reading, writing, playing with puzzles, coloring, or just playing quietly. Quiet toys such as building blocks are great for "quiet time." A nap may even be in order.

Take advantage of community resources. Many are hesitant to use help when it comes to taking care of their children, but community programs are there for a reason.

Enroll your child in a fun summer camp or in a sports program. Girls Scouts, the YMCA, and the Boys and Girls Club are good ideas as well.

There are certain work at home jobs and careers that are quite impossible to work if there are small children at home. Such jobs include telemarketing, telephone customer service, and certain art disciplines since as painting.

In addition, depending on your child's age, or your personal ability to deal with distractions, you may have a hard time being accurate with detail-oriented jobs such as bookkeeping, writing, and proofreading. In these cases, finding an in-home sitter, parent's helper, or outside daycare may be the best option for you or your kids.

WORK AT HOME MOMS: *AVOIDING THE SUPER-MOM SYNDROME*

Many women in today's society are concerned about their abilities to be a great mom. As any mother knows, it is tough to not compare yourself to others, and while one mom may be a fantastic caregiver, she will almost always find fault with her parenting styles and/or abilities.

She begins to feel stress about her duties as "mom," "wife," and "housekeeper." The pressure to be the so-called "super mom" builds even more when she is a work at home parent, and adds "employee" to the list.

Working at home while raising children has become wildly popular with today's families, as costs for childcare and commuting to work skyrocket. With more and more moms, and dads, entering the work at home field, the dynamics of the family as we know it are changing.

You might think the pressure to be a "super mom" would be less for those able to spend time at home with the children, but there are other things to take into consideration. For one, moms that work at home are probably still be viewed as the main caregiver, housekeeper, and organizer.

When spouses and other family members fail to contribute to the household, moms often take the burden of doing it all, often without complaint, because they feel the need to be that "super mom."

This can be a dangerous trap for moms to fall into. While the family has clean laundry, an impeccably cleaned kitchen, a nice meal to come home to and money in the bank account, mom herself is falling apart. The key to keeping it together is keeping it in perspective. Moms who work at home may earn less than they did in the corporate world, but they have schedules that are more flexible and get to spend more time with their family.

To avoid overwork as a result of wanting to become a mom who does it all, it is important for mothers to remember what is important to them. Why was the decision made to work at home instead of in a traditional office?



Often the answers involve children, money, and flexibility. Getting raise her children, saving money on childcare, and having the flexibility for when children are sick are key ingredients in the work at home mom's life.

The best "super mom" is the mom who takes care of herself as much as she does her family. It is impossible to have the energy and patience to deal with young children, a messy house, or an unmotivated spouse if mom gets minimal sleep, or leaves little time to eat healthy and relax from the everyday stresses that come with parenting.

In addition, giving too much to others, becoming a "people pleaser," is a sure way to enter a cycle in which moms give so much they eventually withdraw all help and resent those whom she actually bent over backwards to help previously.

When moms can learn to take care of themselves with the energy that they give to their families, they will be in the right frame of mind to prioritize the needs within the family dynamic. She can be the best mom for her family, while avoiding the trap and pitfalls of becoming a "super mom."

APPENDIX 1: FTC SCAM INFORMATION

The Federal Trade Commission of the United States Federal Government has provided information to help you avoid work at home scams and rip-offs.

Though there are many legitimate work at home opportunities, there are also nefarious individuals willing to scam other out of their money using tempting work at home offers.

When you review work at home possibilities, keep the FTC's warnings in mind:

Work-at-Home Schemes

Be part of one of America's Fastest Growing Industries!

Earn thousand of dollars a month - from your home - Processing Medical Billing Claims.

You can find ads like this everywhere - from the street light and telephone pole on your corner to your newspaper and PC. While you may find these ads appealing, especially if you can't work outside your home, proceed with caution.

Not all work-at-home opportunities deliver on their promises.

Many ads omit the fact that you may have to work many hours without pay. Or they don't disclose all the costs you will have to pay. Countless work-at-home schemes require you to spend your own money to place newspaper ads; make photocopies; or buy the envelopes, paper, stamps, and other supplies or equipment you need to do the job.

The companies sponsoring the ads also may demand that you pay for instructions or "tutorial" software. Consumers deceived by these ads have lost thousands of dollars, in addition to their time and energy.

Classic Work-at-Home Schemes

Several types of offers are classic work-at-home schemes.

Medical billing.

Ads for pre-packaged businesses - known as billing centers - are in newspapers, on television and on the Internet. If you respond, you'll get a sales pitch that may sound something like this: There's "a crisis" in the health care system, due partly to the overwhelming task of processing paper claims. The solution is electronic claim processing. Because only a small percentage of claims are transmitted electronically, the market for billing centers is wide open.

The promoter also may tell you that many doctors who process claims electronically want to "outsource" or contract out their billing services to save money. Promoters will promise that you can earn a substantial income working full or part time, providing services like billing, accounts receivable, electronic insurance claim processing and practice management to doctors and dentists. They also may assure you that no experience is required, that they will provide clients eager to buy your services or that their qualified salespeople will find clients for you.

The reality: you will have to sell. These promoters rarely provide experienced sales staff or contacts within the medical community.

The promoter will follow up by sending you materials that typically include a brochure, application, sample diskettes, a contract (licensing agreement), disclosure document, and in some cases, testimonial letters, videocassettes and reference lists.

For your investment of \$2,000 to \$8,000, a promoter will promise software, training and technical support. And the company will encourage you to call its references. Make sure you get many names from which to choose. If only one or two names are given, they may be "shills" - people hired to give favorable testimonials. It's best to interview people in person, preferably where the business operates, to reduce your risk of being misled by shills and also to get a better sense of how the business works.

Few consumers who purchase a medical billing business opportunity are able to find clients, start a business and generate revenues - let alone recover their investment and earn a substantial income. Competition in the medical billing market is fierce and revolves around a number of large and well-established firms.

Envelope stuffing.

Promoters usually advertise that, for a "small" fee, they will tell you how to earn money stuffing envelopes at home. Later - when it's too late - you find out that the promoter never had any employment to offer. Instead, for your fee, you're likely to get a letter telling you to place the same "envelope-stuffing" ad in newspapers or magazines, or to send the ad to friends and relatives. The only way you'll earn money is if people respond to your work-at-home ad.

Assembly or craft work. These programs often require you to invest hundreds of dollars in equipment or supplies. Or they require you to spend many hours producing goods for a company that has promised to buy them. For example, you might have to buy a sewing or sign-making machine from the company, or materials to make items like aprons, baby shoes or plastic signs. However, after you've purchased the supplies or equipment and performed the work, fraudulent operators don't pay you. In fact, many consumers have had companies refuse to pay for their work because it didn't meet "quality standards."

Unfortunately, no work is ever "up to standard," leaving workers with relatively expensive equipment and supplies - and no income. To sell their goods, these workers must find their own customers.

Questions to Ask

Legitimate work-at-home program sponsors should tell you - in writing - what's involved in the program they are selling. Here are some questions you might ask a promoter:

- What tasks will I have to perform? (Ask the program sponsor to list every step of the job.)
- Will I be paid a salary or will my pay be based on commission?
- Who will pay me?
- When will I get my first paycheck?
- What is the total cost of the work-at-home program, including supplies, equipment and membership fees? What will I get for my money?

The answers to these questions may help you determine whether a work-at-home program is appropriate for your circumstances, and whether it is legitimate.

You also might want to check out the company with your local consumer protection agency, state Attorney General and the Better Business Bureau, not only where the company is located, but also where you live. These organizations can tell you whether they have received complaints about the work-at-home program that interests you. But be wary: the absence of complaints doesn't necessarily mean the company is legitimate. Unscrupulous companies may settle complaints, change their names or move to avoid detection.

Where to Complain

If you have spent money and time on a work-at-home program and now believe the program may not be legitimate, contact the company and ask for a refund. Let company representatives know that you plan to notify officials about your experience. If you can't resolve the dispute with the company, file a complaint with these organizations:

- The Federal Trade Commission works for the consumer to prevent fraud and deception. Call 1-877-FTC-HELP (1-877-382-4357) or log on to www.ftc.gov.
- The Attorney General's office in your state or the state where the company is located. The office will be able to tell you whether you're protected by any state law that may regulate work-at-home programs.
- Your local consumer protection offices.

- Your local Better Business Bureau.
- Your local postmaster. The U.S. Postal Service investigates fraudulent mail practices.
- The advertising manager of the publication that ran the ad. The manager may be interested to learn about the problems you've had with the company.

For More Information

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

APPENDIX 2: THE WORK AT HOME INDUSTRY / GOVERNMENT STATISTICS

Technical information: (202) 691-6378
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USDL 05-1768

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691-5902

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WORK AT HOME IN 2004

In May 2004, 20.7 million persons usually did some work at home as part of their primary job, the Bureau of Labor Statistics of the U.S. Department of Labor reported today. These workers, who reported working at home at least once per week, accounted for about 15 percent of total nonagricultural employment in May 2004, essentially the same percentage as in May 2001. (See table A.)

These findings are from a special supplement to the May 2004 Current Population Survey (CPS). The CPS is a monthly survey of about 60,000 households that obtains information on employment and unemployment among the nation's civilian noninstitutional population age 16 and over. Data on work at home were last collected in the CPS in May 2001. The May 2001 data presented in this release have been revised to be comparable with the May 2004 estimates. For further information, see the Technical Note.

Occupation and Industry

The likelihood of working at home varies greatly by occupation. This is not surprising, since some jobs are more readily done away from the workplace than others. Almost 30 percent of workers in management, professional, and related occupations reported working at home in May 2004. Nearly two-thirds of persons who usually worked at home were employed in these occupations. About 1 in 5 sales workers usually worked at home. In contrast, only 3 percent of workers in production, transportation, and material moving occupations performed job-related work at home. From an industry perspective, workers employed in professional and business services, in financial activities, and in education and health services were among the most likely to work at home in 2004. (See table 1.)

Pay Status

Of the 13.7 million wage and salary workers who usually did some work at home in 2004, about 3.3 million, or 1 in 4, had a formal arrangement with their employer to be paid for the time they put in at home. About half of these paid home workers spent 8 hours or more per week working at home, and about 1 in 7 put in 35 hours or more per week at home. On average, those with a formal arrangement to be paid for their work time at home logged about 19 hours per week at home. (See tables 3 and 6.)

About three-fourths of wage and salary workers who did job-related work at home on a regular basis did so without a formal arrangement to be paid for this work. Of these 10.2 million workers just taking work home from the job, about 22 percent regularly worked 8 hours or more per week at home. Workers doing unpaid job-related activity at home averaged about 7 hours per week at home. (See tables 4 and 6.)

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Table A. Job-related work at home on primary job by selected characteristics, May 2001 and May 2004

(Percent)

Persons who usually worked at home (1)

Percent distribution by class of worker
(2)

Characteristic	Percent of total employed	Wage and salary			Self- employed (3)
		Total	Paid work at home	Unpaid work at home	
May 2001 r					
Total, 16 years and over.....	14.9	100.0	17.1	51.9	30.2
Men.....	14.6	100.0	15.9	50.4	32.8
Women.....	15.2	100.0	18.3	53.5	27.3
White(4).....	16.2	100.0	17.1	51.5	30.6
Black or African American(4).....	7.7	100.0	15.1	57.7	26.0
Asian(4).....	10.0	100.0	18.6	56.8	24.0
Hispanic or Latino ethnicity.....	6.6	100.0	18.5	48.8	31.4
Total, 25 years and over.....	16.7	100.0	16.9	51.7	30.5
Less than a high school diploma....	4.2	100.0	18.2	16.4	64.3
High school graduates, no college(5).....	7.9	100.0	17.9	31.5	49.5
Some college or associate degree...	12.9	100.0	19.6	36.5	42.3
Bachelor's degree and higher(6)....	32.3	100.0	15.6	63.1	20.7
May 2004					
Total, 16 years and over.....	15.1	100.0	16.2	49.3	33.7
Men.....	14.9	100.0	14.7	47.3	37.6
Women.....	15.4	100.0	17.8	51.4	29.4
White(4).....	16.3	100.0	16.4	49.0	33.8
Black or African American(4).....	7.9	100.0	14.2	53.0	31.0
Asian(4).....	12.7	100.0	14.2	52.1	33.7
Hispanic or Latino ethnicity.....	7.1	100.0	19.1	45.0	34.4
Total, 25 years and over.....	17.0	100.0	16.0	49.1	34.0
Less than a high school diploma....	4.9	100.0	15.7	24.0	58.9
High school graduates, no college(5).....	7.6	100.0	15.4	28.7	54.0
Some college or associate degree...	13.7	100.0	19.4	32.8	46.7
Bachelor's degree and higher(6)....	31.6	100.0	15.0	60.5	24.1

1 Persons who usually work at home are defined as those who work at home at least once per week as part their primary job.

2 Unpaid family workers and wage and salary workers who did not report pay status are included in the total but are not shown separately.

3 Includes both the incorporated and unincorporated self-employed.

4 Beginning in 2003, includes persons who selected this race group only; persons who selected more than one race group are not included. Prior to 2003, persons who reported more than one race group were included in the group they identified as their main race. Asian data for 2001 include Pacific Islanders.

5 Includes persons with a high school diploma or equivalent.

6 Includes persons with bachelor's, master's, professional, and doctoral degrees.

r = revised. Data for May 2001 have been revised to incorporate population controls from Census 2000 and new industry and occupational classifications. See the Technical Note for additional information.

NOTE: Data refer to employed persons in nonagricultural industries who reported that they usually work at home at least once per week as part of their primary job. Estimates for the above race groups (white, black or African American, and Asian) do not sum to totals because data are not presented for all races. In addition, persons whose ethnicity is identified as Hispanic or Latino may be of any race and, therefore, are classified by ethnicity as well as by race.

Among those with a formal arrangement to be paid for work at home, more than half worked in management and professional jobs, and another 1 in 5 worked in sales occupations. Managers and professionals accounted for about four-fifths of those just taking work home from the job. School-teachers and instructors (excluding college) especially were likely to take work home, with 2.8 million--or about half of all teachers--reporting such activity in the May 2004 survey. About 1 in 10 persons who put in time at home without a formal arrangement worked in sales jobs. (See tables 1, 3, and 4.)

Self-Employed Persons and Home-Based Businesses

About one-third of persons who usually worked at home in May 2004 were self-employed. Of the 7.0 million self-employed persons who worked at home, two-thirds had a home-based business--that is, a business run from their home and no other location. Nearly half of self-employed persons with a home-based business worked at least 8 hours per week at home, and almost 22 percent put in 35 hours or more at home. On average, self-employed persons with a home-based business worked 25 hours per week at home. (See tables 1 and 5.)

About 45 percent of self-employed persons with home-based businesses were in management, professional, and related occupations in May 2004. Sixteen percent were employed in sales and related occupations. On an industry basis, about 1 in 4 self-employed persons with a home-based business worked in professional and business services. Some 18 percent of persons with a home-based business were employed in the construction industry. (See table 5.)

Demographics

Women and men were about equally likely to work at home in 2004, at about 15 percent each. Whites (16 percent) were twice as likely as blacks (8 percent) and Hispanics or Latinos (7 percent) to work at home, reflecting, at least in part, the relatively higher concentration of whites in occupations that are associated with work at home. Nearly 13 percent of Asians worked at home in 2004. The work-at-home rate for parents was slightly higher than for persons without children. Married persons were more likely to work at home than their non-married counterparts. (See tables 1 and 2.)

The likelihood of working at home increased with educational attainment. Employed persons 25 years and over with a bachelor's degree or higher were more than 6 times more likely to work at home as those without a high school diploma (32 and 5 percent, respectively). Much of this disparity is due to the varying occupational patterns of workers with different levels of education. For example, college graduates are much more likely to be employed in managerial and professional occupations--which have a greater work-at-home rate--than are high school dropouts. (See table 1.)

Reason for Job-Related Work at Home

Among wage and salary workers who were taking work home without a formal arrangement to be paid for that work, the most common reason for working at home was to "finish or catch up on work" (56 percent). An additional 32 percent reported that they worked at home at least once per week because it was the "nature of the job." For those paid to work at home as part of a formal arrangement with their employer, the reasons were more varied. For example, 40 percent reported it was the "nature of the job," 24 percent indicated that "business is conducted from home," 13 percent worked at home to "finish or catch up on work," and 9 percent arranged to work at home to "coordinate work schedule with personal or family needs." Almost half of all self-employed workers--and more than 60 percent of those with home-based businesses--indicated the main reason for working at home was because their "business is conducted from home." An additional 24 percent of self-employed persons responded that it was the "nature of the job" to work at home. (See table 7.)

Use of Electronic Equipment

About 8 in 10 of those engaged in job-related work at home in May 2004 used a computer as part of their work at home, and just slightly fewer used a telephone. About 70 percent of all persons who usually worked at home made use of the Internet or e-mail to work at home. In general, wage and salary workers who were paid to work at home as part of a formal arrangement were more likely to use electronic equipment at home than those who were just taking work home from the job. (See table 6.)

Frequency of Work at Home

The focus of this report is the 20.7 million persons who reported in May 2004 that they worked at home at least once per week. The total number of persons who reported that they worked at home in the May 2004 survey--regardless of how often they engaged in home-based work activity--was 25.4 million (18.6 percent of total nonagricultural employment). This includes, in addition to those who usually worked at home, 1.9 million persons who worked at home at least once every 2 weeks, 1.6 million who worked at home at least once per month, and about 880,000 who worked at home less than once per month. While the total number of persons who reported some work at home in the May 2004 survey was about the same as in May 2001, the share working at home at least once per week (81 percent in May 2004) edged up somewhat. (See table 8.)

Technical Note

These data and other information on work at home were obtained from a supplement to the May 2004 Current Population Survey (CPS). The CPS is a monthly sample survey of about 60,000 households conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS), principally to gather information on employment and unemployment for the nation. Respondents to the May 2004 supplement answered questions about work schedules, job-related work at home, and other related topics. The data in this release pertain to workers who did some job-related work at home on their primary job in nonagricultural industries.

Information in this release will be made available to sensory impaired individuals upon request. Voice phone: 202-691-5200; TDD message referral phone number: 1-800-877-8339.

Reliability of the estimates

Statistics based on the CPS are subject to both sampling and nonsampling error. When a sample, rather than the entire population, is surveyed, there is a chance that the sample estimates may differ from the "true" population values they represent. The exact difference, or sampling error, varies depending on the particular sample selected, and this variability is measured by the standard error of the estimate. There is about a 90-percent chance, or level of confidence, that an estimate based on a sample will differ by no more than 1.6 standard errors from the "true" population value because of sampling error. BLS analyses are generally conducted at the 90-percent level of confidence.

The CPS data also are affected by nonsampling error. Nonsampling error can occur for many reasons, including the failure to sample a segment of the population, inability to obtain information for all respondents in the sample, inability or unwillingness of respondents to provide correct information, and errors made in the collection or processing of the data.

For a full discussion of the reliability of data from the CPS and information on estimating standard errors, see the "Explanatory Notes and Estimates of Error" section of Employment and Earnings.

Concepts

The principal concepts used in connection with the work-at-home data are described briefly below.

Work at home. Respondents were asked whether they do any of their work at home as part of their primary job in nonagricultural industries. Persons who worked at home at least once a week--referred to as those who usually worked at home--are the focus of this report. Wage and salary workers who worked at home were asked if they have a formal arrangement with their employer to be paid for the work that they do at home, or if they were just taking work home from the job.

Home-based business. Self-employed persons who usually worked at home and whose business is run from home and no other location are considered to have a home-based business. This includes all self-employed persons in nonagricultural industries, whether or not their business is incorporated who reported that they usually worked at home at least once per week as part of their primary job.

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Data discussed in this release on job-related work at home were obtained from the following questions:

As part of this job, do you do any of your work at home?

1. Yes
2. No

(Wage and salary workers only) Do you have a formal arrangement with your employer to be paid for the work that you do at home, or were you just taking work home from the job?

1. Paid
2. Taking work home

(Self-employed only) Do you run your business from home or some other location?

1. Home
2. Some other location
3. Both

How frequently do you work at home? (Interviewer reads all.)

1. At least once a week
2. At least once every two weeks
3. At least once a month
4. Less than once a month

When you work at home, how many hours per week do you work at home for this job?

1. Hours: ____
2. It varies

Do you use any of the following equipment at home to do your work?
(Interviewer reads all.)

1. Computer, including laptop
2. E-mail or Internet access
3. Fax
4. Telephone, cell phone, or pager
5. Some other electronic or communication equipment

What is the main reason why you work at home? (Interviewer reads all.)

1. Finish or catch up on work
2. Business is conducted from home

3. Nature of the job
4. Coordinate work schedule with personal or family needs
5. Reduce commuting time or expense
6. Local transportation or pollution control program
7. Some other reason

Special notes on May 2004 work-at-home data

This release focuses on persons who worked at home at least once per week on their primary job in nonagricultural industries. This group--referred to as those who usually worked at home--totaled 20.7 million in May 2004 and accounted for about four-fifths of all persons who responded that they did job-related work at home. When persons who worked at home less frequently are included (that is, at least once every 2 weeks, once per month, or less than once per month), a total of 25.4 million workers engaged in work at home to some degree in May 2004. Unpublished tabulations of May 2004 data for all workers--not restricted by frequency of work at home--are available upon request.

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Historical comparability

Data in this release for May 2004 and May 2001 are not strictly comparable with earlier data on work at home. The May 2001 data in this release have been revised to incorporate population controls from Census 2000. The revised data also reflect new industry and occupational classifications, which affect the class of worker status--that is, the classification of workers as either self-employed or wage and salary workers. These changes affect comparability with 2001 estimates as originally published in "Work at Home in 2001" (USDLE 02-107, March 1, 2002). In addition, changes in the wording of questions in 2001 affected comparability with data collected in previous surveys. For a fuller discussion of these changes, see the Technical Note of "Work at Home in 2001."

Table 1. Job-related work at home on primary job by sex, occupation, industry, race, Hispanic or Latino ethnicity, educational attainment, class of worker, and pay status, May 2004

(Numbers in thousands)

				Persons who		
usually worked at home (2)						
Percent distribution by class of worker						
(3)						
Characteristic				Total employed (1)	Total	Percent of total employed
Wage and salary						
Self-						
Total employed						
Paid work Unpaid (4)						
at home work at						
home						
	Total, 16 years and over.....			136,602	20,673	15.1
100.0	16.2	49.3	33.7			
	Men.....			72,417	10,780	14.9
100.0	14.7	47.3	37.6			
	Women.....			64,185	9,893	15.4
100.0	17.8	51.4	29.4			

Occupation

	Management, professional, and related occupations.....	47,829	13,445	28.1
100.0	13.9 59.9 25.7			
	Management, business, and financial operations occupations.....	19,205	5,602	29.2
100.0	16.2 46.6 36.9			
	Professional and related occupations.....	28,623	7,842	27.4
100.0	12.2 69.5 17.7			
	Service occupations.....	22,752	1,414	6.2
100.0	20.6 20.9 54.8			
	Sales and office occupations.....	35,133	4,291	12.2
100.0	24.1 36.1 38.6			
	Sales and related occupations.....	15,886	3,137	19.7
100.0	21.8 35.4 42.2			
	Office and administrative support occupations.....	19,247	1,154	6.0
100.0	30.5 38.0 28.9			
	Natural resources, construction, and maintenance occupations.....	13,111	1,036	7.9
100.0	10.2 15.1 73.8			
	Farming, fishing, and forestry occupations.....	195	3	1.5
100.0	(5) (5) (5)			
	Construction and extraction occupations.....	7,927	705	8.9
100.0	6.1 13.3 80.6			
	Installation, maintenance, and repair occupa- tions.....	4,989	329	6.6
100.0	18.4 19.1 59.6			
	Production, transportation, and material moving occupations.....	17,777	488	2.7
100.0	10.6 26.6 62.8			
	Production occupations.....	9,240	276	3.0
100.0	12.8 22.1 65.0			
	Transportation and material moving occupa- tions.....	8,538	212	2.5
100.0	7.7 32.5 59.8			

Industry

	Mining.....	491	44	9.0
100.0	(5) (5) (5)			
	Construction.....	10,316	1,491	14.5
100.0	7.1 19.4 72.8			
	Manufacturing.....	16,626	1,488	8.9
100.0	26.3 55.3 18.2			
	Wholesale and retail trade.....	20,766	2,416	11.6
100.0	21.1 36.2 41.8			
	Transportation and utilities.....	6,845	459	6.7
100.0	14.7 43.7 39.5			
	Information.....	3,520	638	18.1
100.0	30.0 41.6 28.4			
	Financial activities.....	9,874	2,210	22.4
100.0	21.3 39.9 38.4			
	Professional and business services.....	13,905	3,401	24.5
100.0	17.6 33.2 48.8			
	Education and health services.....	29,290	6,189	21.1
100.0	9.2 76.0 14.3			
	Leisure and hospitality.....	12,078	731	6.0
100.0	10.7 27.5 61.8			
	Other services.....	6,971	1,113	16.0
100.0	18.4 41.0 33.7			
	Public administration.....	5,918	493	8.3
100.0	31.4 67.6 -			

Race and Hispanic or Latino ethnicity

	White.....	111,756	18,255	16.3
100.0	16.4 49.0 33.8			
	Black or African American.....	15,800	1,245	7.9
100.0	14.2 53.0 31.0			
	Asian.....	5,630	718	12.7
100.0	14.2 52.1 33.7			

	Hispanic or Latino ethnicity.....	17,577	1,255	7.1
100.0	19.1 45.0 34.4			

Educational attainment

	Total, 25 years and over.....	117,610	20,024	17.0
100.0	16.0 49.1 34.0			
	Less than a high school diploma.....	10,979	539	4.9
100.0	15.7 24.0 58.9			
	High school graduates, no college (6).....	34,760	2,631	7.6
100.0	15.4 28.7 54.0			
	Some college or associate degree.....	32,772	4,482	13.7
100.0	19.4 32.8 46.7			
	Bachelor's degree and higher (7).....	39,099	12,372	31.6
100.0	15.0 60.5 24.1			

- 1 Includes persons who did not provide information on work at home.
 - 2 Persons who usually work at home are defined as those who work at home at least once per week as part of their primary job.
 - 3 Unpaid family workers and wage and salary workers who did not report pay status are included in the total but are not shown separately.
 - 4 Includes both the incorporated and unincorporated self-employed.
 - 5 Data not shown where the base is less than 75,000.
 - 6 Includes persons with a high school diploma or equivalent.
 - 7 Includes persons with bachelor's, master's, professional, and doctoral degrees.
- NOTE: Data refer to employed persons in nonagricultural industries. Estimates for the above race groups (white, black or African American, and Asian) do not sum to totals because data are not presented for all races. In addition, persons whose ethnicity is identified as Hispanic or Latino may be of any race and, therefore, are classified by ethnicity as well as by race. Dash represents or rounds to zero.

Table 2. Job-related work at home on primary job by sex, marital status, presence and age of children, class of worker, and pay status, May 2004

(Numbers in thousands)

		Persons who usually worked at home (2)				
		Percent				
distribution by class of worker (3)		Total employed (1)	Total	Percent of total employed	Wage and Paid work at home	
Characteristic (4)					Total	
salary						
Self-employed						
Unpaid work at home						
Total, 16 years and over.....		136,602	20,673	15.1	100.0	16.2
49.3	33.7					
Married, spouse present.....		77,243	14,623	18.9	100.0	16.4
48.1	34.6					

52.2	Not married.....	59,359	6,050	10.2	100.0	15.7
	31.5					
58.1	Never married.....	36,857	3,087	8.4	100.0	17.7
	23.2					
46.1	Other marital status.....	22,502	2,963	13.2	100.0	13.6
	40.2					
50.5	Without own children under 18.....	86,591	12,090	14.0	100.0	15.4
	33.4					
47.5	With own children under 18.....	50,011	8,584	17.2	100.0	17.4
	34.0					
47.8	With youngest child 6 to 17.....	28,638	4,985	17.4	100.0	16.0
	34.9					
47.3	With youngest child under 6.....	21,373	3,599	16.8	100.0	19.2
	32.8					
47.3	Men, 16 years and over.....	72,417	10,780	14.9	100.0	14.7
	37.6					
47.5	Married, spouse present.....	43,493	8,114	18.7	100.0	15.0
	37.1					
46.8	Not married.....	28,924	2,666	9.2	100.0	13.9
	39.1					
50.3	Never married.....	20,104	1,565	7.8	100.0	16.2
	33.3					
41.8	Other marital status.....	8,820	1,101	12.5	100.0	10.5
	47.4					
46.5	Without own children under 18.....	46,514	6,247	13.4	100.0	14.5
	38.6					
48.4	With own children under 18.....	25,903	4,533	17.5	100.0	15.1
	36.3					
46.3	With youngest child 6 to 17.....	13,861	2,547	18.4	100.0	14.5
	38.8					
51.0	With youngest child under 6.....	12,042	1,986	16.5	100.0	15.8
	33.0					
51.4	Women, 16 years and over.....	64,185	9,893	15.4	100.0	17.8
	29.4					
48.8	Married, spouse present.....	33,750	6,509	19.3	100.0	18.2
	31.4					
56.5	Not married.....	30,435	3,384	11.1	100.0	17.1
	25.5					
66.2	Never married.....	16,754	1,522	9.1	100.0	19.2
	12.7					
48.6	Other marital status.....	13,681	1,862	13.6	100.0	15.3
	35.9					
54.8	Without own children under 18.....	40,077	5,842	14.6	100.0	16.3
	27.9					
46.6	With own children under 18.....	24,108	4,051	16.8	100.0	19.9
	31.5					
49.3	With youngest child 6 to 17.....	14,777	2,438	16.5	100.0	17.7
	30.8					
42.6	With youngest child under 6.....	9,331	1,614	17.3	100.0	23.4
	32.6					

1 Includes persons who did not provide information on work at home.

2 Persons who usually work at home are defined as those who work at home at least once per week as part of their primary job.

3 Unpaid family workers and wage and salary workers who did not report pay status are included in the total but are not shown separately.

4 Includes both the incorporated and unincorporated self-employed.

NOTE: Data refer to employed persons in nonagricultural industries. Children are own children and include sons, daughters, step-children, and adopted children. Not included are nieces, nephews, grandchildren, and other related and unrelated children.

Table 3. Hours of paid job-related work at home on primary job among wage and salary workers by selected characteristics, May 2004

(Numbers in thousands)

hours worked at home (2)				Percent distribution by			
				Paid work		Total	Hours vary
Mean weekly	Characteristic			(1)			
8 hours or more than hours	hours	usually	worked at home				
Total	35 hours						
or more							
	Total, 16 years and over.....			3,349	100.0	29.0	
21.1	49.5	14.8	18.6				
	Men.....			1,589	100.0	30.0	
22.2	47.2	14.7	18.3				
	Women.....			1,760	100.0	28.0	
20.0	51.6	14.8	18.9				
Occupation							
	Management, professional, and related occupations.....			1,866	100.0	27.8	
23.0	48.7	12.2	16.5				
	Management, business, and financial operations occupations.....			908	100.0	25.9	
19.2	54.5	15.9	18.8				
	Professional and related occupations.....			958	100.0	29.7	
26.6	43.2	8.7	14.3				
	Service occupations.....			292	100.0	27.8	
13.0	58.4	29.3	28.2				
	Sales and office occupations.....			1,035	100.0	31.6	
16.7	51.4	16.0	20.8				
	Sales and related occupations.....			682	100.0	33.9	
14.2	51.6	17.4	22.4				
	Office and administrative support occupations.....			352	100.0	27.3	
21.5	51.2	13.3	18.1				
	Natural resources, construction, and maintenance occupations.....			105	100.0	31.3	
44.1	24.7	4.1	8.8				
	Farming, fishing, and forestry occupations.....			2	100.0	(3)	(3)
(3)	(3)	(3)					
	Construction and extraction occupations.....			43	100.0	(3)	(3)
(3)	(3)	(3)					
	Installation, maintenance, and repair occupations....			60	100.0	(3)	(3)
(3)	(3)	(3)					
	Production, transportation, and material moving occupations.....			52	100.0	(3)	(3)
(3)	(3)	(3)					
	Production occupations.....			35	100.0	(3)	(3)
(3)	(3)	(3)					
	Transportation and material moving occupations.....			16	100.0	(3)	(3)
(3)	(3)	(3)					
Industry							
	Mining.....			6	100.0	(3)	(3)
(3)	(3)	(3)					

	Construction.....			106	100.0	21.1
27.7	51.1	7.9	13.7			
	Manufacturing.....			391	100.0	20.6
23.2	56.2	11.8	16.2			
	Wholesale and retail trade.....			511	100.0	33.4
17.8	48.8	12.8	19.0			
	Transportation and utilities.....			68	100.0	(3)
(3)	(3)	(3)				(3)
	Information.....			191	100.0	27.9
22.6	49.5	17.0	19.5			
	Financial activities.....			471	100.0	37.7
11.0	49.8	16.0	22.2			
	Professional and business services.....			598	100.0	26.4
18.4	54.5	22.2	21.8			
	Education and health services.....			571	100.0	23.0
29.7	47.2	13.8	17.7			
	Leisure and hospitality.....			78	100.0	12.9
18.5	68.6	19.6	18.2			
	Other services.....			205	100.0	41.1
22.6	35.1	11.4	16.4			
	Public administration.....			155	100.0	39.0
23.8	37.2	2.3	11.7			

Race and Hispanic or Latino ethnicity

	White.....			2,999	100.0	28.1
20.9	50.8	15.3	19.0			
	Black or African American.....			176	100.0	36.8
33.6	29.6	5.4	11.7			
	Asian.....			102	100.0	32.5
3.5	58.9	18.6	22.7			
	Hispanic or Latino ethnicity.....			240	100.0	32.7
12.6	54.7	16.9	21.1			

Educational attainment

	Total, 25 years and over.....			3,214	100.0	29.2
20.5	49.9	15.0	18.9			
	Less than a high school diploma.....			85	100.0	12.1
19.8	67.1	35.6	26.7			
	High school graduates, no college (4).....			405	100.0	35.4
16.7	47.6	16.3	20.2			
	Some college or associate degree.....			870	100.0	28.2
25.5	46.2	14.9	17.9			
	Bachelor's degree and higher (5).....			1,854	100.0	29.1
19.0	51.3	13.8	18.7			

1 Includes persons who worked at home at least once per week but did not report the number of hours usually worked.

2 Persons who did not report the number of hours worked are included in the total but are not shown separately.

3 Data not shown where the base is less than 75,000.

4 Includes persons with a high school diploma or equivalent.

5 Includes persons with bachelor's, master's, professional, and doctoral degrees.

NOTE: Data refer to employed persons in nonagricultural industries who reported that they usually work at home at least

once per week as part of their primary job and exclude the incorporated and unincorporated self-employed. Estimates for the

above race groups (white, black or African American, and Asian) do not sum to totals because data are not presented for all

racess. In addition, persons whose ethnicity is identified as Hispanic or Latino may be of any race and, therefore, are

classified by ethnicity as well as by race.

Table 4. Hours of unpaid job-related work at home on primary job among wage and salary workers by selected characteristics, May 2004

(Numbers in thousands)

hours worked at home (2)				Percent distribution by			
Mean	Characteristic			Unpaid			
weekly	hours			work at			
8 hours or more	usually			home (1)	Hours	Less	
than	worked at			Total	vary	8	
hours	home						
Total	35 hours						
or more							
Total, 16 years and over.....				10,189	100.0	29.6	
47.8	21.9	.9	6.8				
Men.....				5,099	100.0	31.6	
45.8	21.8	.8	6.9				
Women.....				5,090	100.0	27.6	
49.7	22.1	1.1	6.8				
Occupation							
Management, professional, and related occupations.....				8,058	100.0	28.7	
48.6	22.0	.8	6.8				
Management, business, and financial operations							
occupations.....				2,608	100.0	30.9	
51.2	17.4	.9	6.3				
Professional and related occupations.....				5,450	100.0	27.6	
47.4	24.2	.7	7.0				
Service occupations.....				295	100.0	35.6	
51.2	13.2	3.3	6.8				
Sales and office occupations.....				1,549	100.0	32.9	
40.9	25.3	1.3	7.5				
Sales and related occupations.....				1,110	100.0	33.6	
35.1	30.1	1.4	8.5				
Office and administrative support occupations.....				438	100.0	30.9	
55.7	13.1	1.2	5.2				
Natural resources, construction, and maintenance							
occupations.....				157	100.0	36.6	
47.9	15.5	.4	5.8				
Construction and extraction occupations.....				94	100.0	32.9	
55.0	12.2	-	4.5				
Installation, maintenance, and repair occupations....				63	100.0	(3)	(3)
(3)	(3)	(3)					
Production, transportation, and material moving							
occupations.....				130	100.0	28.4	
66.4	5.2	-	3.3				
Production occupations.....				61	100.0	(3)	(3)
(3)	(3)	(3)					
Transportation and material moving occupations.....				69	100.0	(3)	(3)
(3)	(3)	(3)					
Industry							
Mining.....				28	100.0	(3)	(3)
(3)	(3)	(3)					
Construction.....				290	100.0	23.8	
61.6	14.6	.1	4.8				
Manufacturing.....				822	100.0	28.5	
53.3	16.8	.7	6.2				
Wholesale and retail trade.....				876	100.0	29.6	
45.2	24.0	1.3	7.0				
Transportation and utilities.....				201	100.0	37.3	
54.4	8.3	-	4.2				

38.6	Information.....	266	100.0	29.0
	32.3 2.0 8.3			
38.2	Financial activities.....	881	100.0	36.9
	24.1 1.3 8.1			
44.3	Professional and business services.....	1,130	100.0	33.9
	21.8 1.1 7.2			
49.4	Education and health services.....	4,706	100.0	25.3
	24.7 .6 6.8			
55.1	Leisure and hospitality.....	201	100.0	30.9
	14.0 .6 5.5			
36.4	Other services.....	457	100.0	48.5
	14.3 2.5 8.7			
58.7	Public administration.....	333	100.0	32.2
	7.3 1.2 5.0			

Race and Hispanic or Latino ethnicity

48.3	White.....	8,952	100.0	28.8
	22.1 .7 6.7			
41.1	Black or African American.....	660	100.0	43.2
	15.5 .8 6.3			
44.5	Asian.....	374	100.0	27.0
	27.6 2.5 8.4			
59.0	Hispanic or Latino ethnicity.....	564	100.0	23.0
	17.6 1.9 6.5			

Educational attainment

47.3	Total, 25 years and over.....	9,836	100.0	29.8
	22.2 1.0 6.9			
49.0	Less than a high school diploma.....	130	100.0	45.7
	5.3 - 4.9			
49.2	High school graduates, no college (4).....	756	100.0	36.6
	13.9 1.4 5.7			
49.9	Some college or associate degree.....	1,471	100.0	31.5
	18.0 .8 6.3			
46.6	Bachelor's degree and higher (5).....	7,479	100.0	28.5
	24.2 1.0 7.2			

1 Includes persons who worked at home at least once per week but did not report the number of hours usually worked.

2 Persons who did not report the number of hours worked are included in the total but are not shown separately.

3 Data not shown where the base is less than 75,000.

4 Includes persons with a high school diploma or equivalent.

5 Includes persons with bachelor's, master's, professional, and doctoral degrees.

NOTE: Data refer to employed persons in nonagricultural industries who reported that they usually work at home at least

once per week as part of their primary job and exclude the incorporated and unincorporated self-employed. Estimates for the

above race groups (white, black or African American, and Asian) do not sum to totals because data are not presented for all

racess. In addition, persons whose ethnicity is identified as Hispanic or Latino may be of any race and, therefore, are

classified by ethnicity as well as by race. Dash represents or rounds to zero.

Table 5. Self-employed persons with home-based businesses by selected characteristics, May 2004

(Numbers in thousands)

Self-employed persons with home-based businesses (2)	Self-employed	
	Self-	Percent
distribution by hours worked at home		

(3)	Mean Characteristic				employed persons who worked at home (1)	Total	Percent of self-employed who worked at home with a home-based business	Total
weekly hours	usually							
Hours vary	Less than 8 hours	worked at home						
Total or more	35 hours							
	Total, 16 years and over.....				6,960	4,627	66.5	100.0
37.7	13.3	48.7	22.3	25.4				
	Men.....				4,056	2,471	60.9	100.0
38.3	16.7	44.6	18.9	22.7				
	Women.....				2,904	2,156	74.2	100.0
37.1	9.4	53.5	26.2	28.3				
Occupation								
	Management, professional, and related occupations.....				3,458	2,103	60.8	100.0
38.5	9.9	51.3	23.8	26.6				
	Management, business, and financial operations occupations.....				2,067	1,289	62.3	100.0
39.7	9.7	50.3	23.3	25.6				
	Professional and related occupations.....				1,390	814	58.6	100.0
36.6	10.0	53.0	24.5	28.0				
	Service occupations.....				774	662	85.4	100.0
23.2	9.4	67.3	44.3	34.4				
	Sales and office occupations.....				1,657	990	59.8	100.0
41.4	12.5	46.0	16.1	23.0				
	Sales and related occupations.....				1,323	725	54.8	100.0
43.6	11.3	44.9	15.3	23.3				
	Office and administrative support occupations...				334	265	79.2	100.0
35.4	15.5	49.2	18.3	22.1				
	Natural resources, construction, and maintenance occupations.....				765	620	81.0	100.0
43.0	27.8	28.5	5.3	12.8				
(4)	(4)	(4)	(4)	20.0	1	1	(4)	100.0
	Construction and extraction occupations.....				568	481	84.6	100.0
42.8	31.6	24.8	3.0	9.8				
	Installation, maintenance, and repair occupations.....				196	138	70.6	100.0
43.9	14.8	41.2	13.2	23.2				
	Production, transportation, and material moving occupations.....				306	253	82.4	100.0
41.9	19.7	38.4	19.5	22.3				
	Production occupations.....				180	151	84.0	100.0
38.5	13.5	48.0	26.5	28.2				
	Transportation and material moving occupations.....				127	102	80.2	100.0
47.0	28.8	24.2	9.2	12.1				
Industry								
	Mining.....				11	6	(4)	100.0
(4)	(4)	(4)	(4)	9.2				
	Construction.....				1,086	843	77.6	100.0
40.9	27.1	31.5	5.1	12.2				
	Manufacturing.....				271	182	67.0	100.0
28.5	9.3	62.2	38.6	31.6				
	Wholesale and retail trade.....				1,011	585	57.9	100.0
46.4	11.6	42.0	14.9	23.9				

42.6	Transportation and utilities.....	181	124	68.3	100.0
	28.9 28.5 15.4 15.1				
30.7	Information.....	181	136	74.9	100.0
	6.6 62.7 37.8 32.1				
39.5	Financial activities.....	848	443	52.2	100.0
	7.9 52.2 22.4 26.5				
41.7	Professional and business services.....	1,658	1,182	71.3	100.0
	10.2 47.8 23.2 26.6				
20.5	Education and health services.....	885	585	66.0	100.0
	9.0 70.1 49.4 35.5				
39.3	Leisure and hospitality.....	452	288	63.8	100.0
	5.5 54.9 20.3 29.0				
32.4	Other services.....	375	255	68.0	100.0
	12.6 55.0 16.6 24.3				

Race and Hispanic or Latino ethnicity

37.4	White.....	6,163	4,147	67.3	100.0
	14.0 48.4 21.7 24.8				
43.9	Black or African American.....	386	255	65.9	100.0
	1.0 54.1 30.8 34.6				
26.3	Asian.....	242	97	40.3	100.0
	19.9 53.8 25.6 24.2				
45.4	Hispanic or Latino ethnicity.....	431	307	71.1	100.0
	13.7 40.9 24.3 26.3				

Educational attainment

37.6	Total, 25 years and over.....	6,815	4,499	66.0	100.0
	13.4 48.8 22.4 25.4				
43.7	Less than a high school diploma.....	318	275	86.6	100.0
	12.6 43.8 22.2 28.3				
36.2	High school graduates, no college (5).....	1,420	1,087	76.6	100.0
	19.5 43.9 22.2 23.3				
39.2	Some college or associate degree.....	2,092	1,434	68.5	100.0
	10.9 49.6 20.7 25.8				
36.0	Bachelor's degree and higher (6).....	2,985	1,703	57.0	100.0
	11.7 52.0 24.1 25.9				

1 Includes persons who worked at home at least once per week but did not report the number of hours usually worked.

2 Refers to self-employed persons who worked at home and reported that they ran their business from home and no other location.

3 Persons who did not report the number of hours worked are included in the total but are not shown separately.

4 Data not shown where the base is less than 75,000.

5 Includes persons with a high school diploma or equivalent.

6 Includes persons with bachelor's, master's, professional, and doctoral degrees.

NOTE: Data refer to self-employed persons, regardless of whether their business is incorporated, in nonagricultural industries who reported that they usually work at home at least once per week as part of their primary job.

Estimates for the above race groups (white, black or African American, and Asian) do not sum to totals because data are not presented for all races. In addition, persons whose

ethnicity is identified as Hispanic or Latino may be of any race and, therefore, are classified by ethnicity as well as by race.

Table 6. Job-related work at home on primary job by usage of electronic equipment at home, sex, class of worker, and pay status, May 2004

equipment for	Characteristic	Percent of workers using electronic	
		Worked at home (1)(in thousands)	work

		Computer	Internet	Fax	Telephone	
		or e-mail				
Other						
6.6	Total, 16 years and over.....	20,673	80.6	69.6	43.1	78.0
7.7	Men.....	10,780	82.9	73.0	48.6	83.4
5.5	Women.....	9,893	78.1	65.8	37.1	72.1
Class of worker and pay status (2)						
6.5	Wage and salary workers (3).....	13,678	83.0	71.5	35.0	73.4
10.2	Paid work at home.....	3,349	84.8	78.3	55.3	84.6
5.3	Unpaid work at home.....	10,189	82.8	69.6	28.3	69.7
6.9	Self-employed (4).....	6,960	76.0	65.8	58.9	87.0
6.6	With a home-based business (5).....	4,627	74.0	63.2	58.9	86.9

1 Includes persons who worked at home at least once per week. This total includes persons who did not report usage of electronic equipment.

2 Excludes unpaid family workers, not shown separately.

3 Includes persons who worked at home but did not report pay status.

4 Includes both the incorporated and unincorporated self-employed.

5 Refers to self-employed persons who worked at home and reported that they ran their business from home and no other location.

NOTE: Data refer to employed persons in nonagricultural industries who reported that they usually work at home at least once per week as part of their primary job. The sum of workers using electronic equipment at home exceeds the total number who worked at home because many of these workers used more than one type of equipment. "Other" electronic equipment includes scanners and other types of computer-related peripheral equipment.

Table 7. Job-related work at home on primary job by reason for working at home, sex, class of worker, and pay status, May 2004

		Reason for working at home (percent)				
		Worked at home	Business		Coordinate work	
		(1)(in	is	Nature of	schedule	
		thousand-	Finish or	the job	with	
		s)	catch up	conducted	personal	
			on work	from home	or family	
					needs	
1.6	Total, 16 years and over.....	20,673	35.5	21.0	30.8	5.4
	.1	5.2				
	5.2					

1.7	Men.....	10,780	35.4	21.7	31.4	3.6
	.1	5.5				
1.5	Women.....	9,893	35.6	20.3	30.2	7.3
	-	4.8				
Class of worker and pay status (2)						
2.0	Wage and salary workers (3).....	13,678	44.9	8.2	34.3	4.8
	.1	5.3				
5.2	Paid work at home.....	3,349	13.0	23.5	40.4	9.3
	.2	7.7				
1.0	Unpaid work at home.....	10,189	55.8	2.7	32.3	3.4
	-	4.5				
.7	Self-employed (4).....	6,960	17.2	46.3	23.8	6.5
	.1	4.9				
.6	With a home-based business (5).....	4,627	4.7	63.8	21.1	5.1
	.1	4.0				

1 Persons who worked at home at least once per week. This total includes persons who did not report a reason for working at home.

2 Excludes unpaid family workers, not shown separately.

3 Includes persons who worked at home but did not report pay status.

4 Includes both the incorporated and unincorporated self-employed.

5 Refers to self-employed persons who worked at home and reported that they ran their business from home and no other location.

NOTE: Data refer to employed persons in nonagricultural industries who reported that they usually work at home at least once per week as part of their primary job. Dash represents or rounds to zero.

Table 8. Job-related work at home on primary job by sex, occupation, industry, race, Hispanic or Latino ethnicity, educational attainment, and frequency of work at home, May 2004

(In thousands)

at home	Worked at home least once	Worked at home at least once	Worked at home less than once	Characteristic	Total who worked at home (1)	Worked at home at least once per week (2)	Worked at every
2 weeks	per month	per month					
	Total, 16 years and over.....	25,437	20,673				
1,929	1,637	881					
	Men.....	13,309	10,780				
1,093	836	438					
	Women.....	12,128	9,893				
835	800	443					
Occupation							
1,377	Management, professional, and related occupations....	16,665	13,445				
	1,092	536					
608	Management, business, and financial operations occupations.....	7,073	5,602				
	523	270					
769	Professional and related occupations.....	9,591	7,842				
	569	266					
78	Service occupations.....	1,617	1,414				
	63	48					
347	Sales and office occupations.....	5,285	4,291				
	373	209					
211	Sales and related occupations.....	3,586	3,137				
	141	65					
137	Office and administrative support occupations.....	1,700	1,154				
	232	144					

	Natural resources, construction, and maintenance occupations.....	1,273	1,036
105	57 55		
-	Farming, fishing, and forestry occupations.....	3	3
	- -		
62	Construction and extraction occupations.....	834	705
	35 26		
43	Installation, maintenance, and repair occupations.....	436	329
	22 29		
22	Production, transportation, and material moving occupations.....	597	488
	51 33		
12	Production occupations.....	338	276
	29 21		
11	Transportation and material moving occupations.....	259	212
	22 12		

Industry

	Mining.....	51	44
3	? 2		
122	Construction.....	1,758	1,491
	77 52		
183	Manufacturing.....	1,965	1,488
	178 89		
213	Wholesale and retail trade.....	2,939	2,416
	164 114		
42	Transportation and utilities.....	601	459
	61 35		
98	Information.....	849	638
	77 33		
212	Financial activities.....	2,739	2,210
	190 89		
331	Professional and business services.....	4,264	3,401
	323 148		
485	Education and health services.....	7,322	6,189
	364 191		
46	Leisure and hospitality.....	873	731
	51 32		
80	Other services.....	1,302	1,113
	70 28		
114	Public administration.....	773	493
	82 69		

Race and Hispanic or Latino ethnicity

1,728	White.....	22,418	18,255
	1,422 749		
97	Black or African American.....	1,554	1,245
	106 75		
69	Asian.....	924	718
	81 45		
64	Hispanic or Latino ethnicity.....	1,491	1,255
	100 48		

Educational attainment

1,854	Total, 25 years and over.....	24,579	20,024
	1,565 827		
13	Less than a high school diploma.....	599	539
	29 11		
197	High school graduates, no college (3).....	3,300	2,631
	271 147		
448	Some college or associate degree.....	5,686	4,482
	431 278		
1,197	Bachelor's degree and higher (4).....	14,995	12,372
	835 392		

1 Includes persons who did not report frequency of work at home.

2 Persons who usually work at home—that is, persons who worked at home at least once per week—are the focus of this report.

3 Includes persons with a high school diploma or equivalent.

4 Includes persons with bachelor's, master's, professional, and doctoral degrees.

NOTE: Data refer to employed persons in nonagricultural industries who reported that they work at home as part of their primary job. Estimates for the above race groups (white, black or African American, and Asian) do not sum to totals because data are not presented for all races. In addition, persons whose ethnicity is identified as Hispanic or Latino may be of any race and, therefore, are classified by ethnicity as well as by race. Dash represents or rounds to zero.

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