

Employment in Small Towns

Microbusinesses, Part-Time Work, and Lack of Benefits Characterize Iowa Firms

As a whole, smalltown Iowa businesses employ more part-time than full-time employees and are less likely to provide benefits than are small businesses in general. Benefits are significantly lower for part-time employees. However, type and size of business vary greatly. Roughly half of the employment opportunities represented by smalltown Iowa businesses are in firms with fewer than 20 employees.

One of the most perplexing problems facing many rural communities is the presence of a labor shortage coupled with low wage levels. This study is based on a survey of smalltown businesses in one State, which exemplifies both conditions. In Iowa, the jobless rate for 1997 was 3 percent and the 1994-97 average was just 3.5 percent (Iowa Department of Economic Development, 1998). One out of four nonmetropolitan (nonmetro) counties in the State had 2 percent or fewer unemployed, and 68 percent of them fell in the 2.1 percent to 3.4 percent unemployed category for September 1997. This compares with the national unemployment rate of 4.9 percent for the same period (Iowa Department of Economic Development, 1997, 1998).

During this time of low unemployment in Iowa, wages have also remained relatively low. In 1995, the average annual earnings (in 1995 dollars) for Iowa nonfarm workers was \$23,950 compared with the U.S. average of \$29,268. Workers in Iowa nonmetro areas fared even worse. In manufacturing, for example, the average nonmetro worker made \$32,823 in 1995; a metro worker aver-

aged \$41,403 (Bureau of Economic Analysis, 1969-96). Low-quality employment opportunities make it difficult for communities to attract and retain residents, especially the well-educated young population. Developers do not find it profitable to build houses in an affordable price range for workers, contributing to the housing shortage in many rural communities. Without an adequate supply of affordable housing, attracting new residents or businesses is difficult. Low wages depress the tax revenue of communities, affecting local public services, such as education, libraries, and infrastructure. Further, local businesses are limited in their ability to expand their operations and to replace workers who leave.

Relatively low levels of compensation in Iowa, particularly in rural areas, may partially explain the shortage of workers, even while puzzling us about why wages have not risen. However, other conditions of employment in nonmetro areas might also play a significant role in compensating for low wages or exacerbating the situation. The purpose of this article is to examine those other dimensions of employment in smalltown businesses.

Type of Business Affects Benefit Coverage and Turnover Rates

Table 1 shows selected employment dimensions of businesses by their Standard Industrial Classifications (SIC).

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Table 1

Characteristics of employment by business SIC*Conditions of employment vary by business type*

Selected characteristics	Business SIC's ¹								Total
	Agriculture	Construction	Manufacturing	Transportation	Wholesale	Retail	Finance/insurance/real estate	Service	
All employees (percent)	1.8	7.5	6.8	5.3	11.7	36.3	6.2	24.2	100.0
Average employees per firm (number)	5.8	9.3	23.2	12.9	4.2	10.2	4.9	10.4	10.2
Full-time employees per firm (average percent)	44.6	55.9	69.2	71.4	69.1	33.9	61.9	41.3	47.1
Women employees per firm (average percent)	46.0	18.4	49.6	38.2	31.0	67.5	81.0	62.5	58.5
Average age of business (years)	24.5	28.0	50.8	35.9	29.3	24.9	32.6	26.1	28.0
Average change in number of employees per 5 years (percent)	35.0	56.0	39.7	29.0	38.0	22.0	23.0	31.0	29.7
Average evaluation of success (1=very unsuccessful, 5=very successful)	4.1	4.1	3.9	4.0	4.0	4.0	4.2	4.2	4.1
Average turnover (percent)	16.4	35.0	7.9	10.1	14.6	27.6	7.3	16.9	20.2
Average labor concern ²	6.7	8.3	8.3	8.1	8.2	8.1	6.9	7.6	7.8

SIC = Standard Industrial Classification

¹Mining was dropped as an SIC category due to its low number in the sample and to simplify the table.²Additively constructed from three labor concern questions, each coded 1-5. Additive variable recoded: 1 = lesser concern, 13 = greater concern.

Source: Department of Sociology, Iowa State University, "Doing Business in Iowa Small Towns."

The SIC system is used to categorize establishments by the type of activity in which they are engaged: agriculture, mining, construction, manufacturing, transportation, wholesale, retail, finance/insurance/real estate, or service. The table shows that agricultural and finance firms have fewer employees on average than other firms. Manufacturing and wholesale businesses average the largest number of employees per firm (23.2 and 14.2, respectively). Nonetheless, the greater number of retail and service establishments (36.2 and 23.7 percent), compared with other businesses, make them the major employers in rural communities. About 7 percent of all workers employed by businesses sampled worked in manufacturing firms compared with 36.3 percent in retail and 24.2 percent in service establishments. For the State as a whole in 1995, 30 percent of employees of private, for-profit, nonagricultural organizations worked for service and retail businesses combined. Twenty-four percent of employees were employed in manufacturing businesses (Bureau of Labor Statistics, 1997).

The dominance of the retail and service sectors among smalltown employers contributes to the low percentage of

full-time employment opportunities offered by smalltown businesses. Overall, only 47.1 percent of the employees in the sample businesses are full-time permanent employees. Retail, service, and agriculture are the only categories of businesses that fell below 50 percent of employees who are classified as permanent full-time. The average percentage of women employees is highest in retail, finance, and service businesses. Construction, transportation, and wholesale businesses have the lowest average percentage of women in their workforce.

Job security was gauged by average age of business, average percentage gain in number of employees, and average level of success as evaluated by the business operator. The reasoning is that categories of firms that have been more successful, have added employees, and are older should be more secure places to work. Using this measure, job security does not significantly vary by business SIC category. The difference between the perceived success and the percentage gain in employees over the last 5 years is not statistically significant, based on the business SIC category. Categories do vary by age, with manufacturing firms significantly older than other firms. Because two out

Background Information About Iowa Smalltown Employers

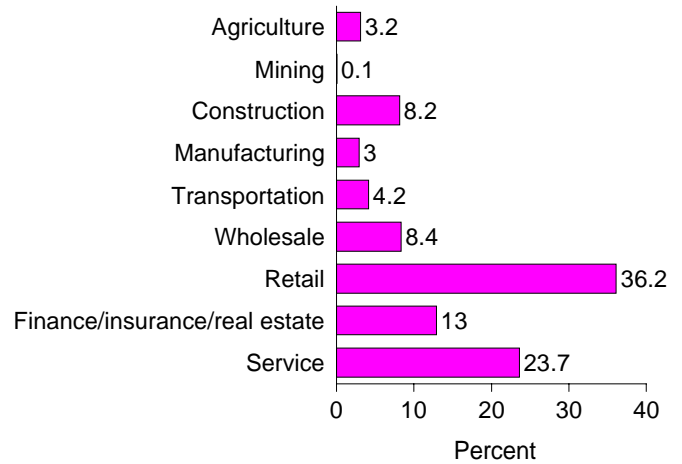
Most employers (59.9 percent) are retail and service establishments (fig. 1). However, only a small percentage of firms (11.8 percent) are owned by or are a franchise of another company outside of the community. Adding in the locally owned franchises, approximately 96 percent of smalltown business employers are locally owned (fig. 2). About 74 percent of owners are men, and 58 percent are sole owners. Among respondents, 75 percent are owners and the remainder managers. In addition, 8 percent of the businesses are less than 5 years old, 59 percent plan to expand in the next 5 years, almost 80 percent of operators judge their businesses to be successful or very successful by their own standards of success, and 46.4 percent of businesses with employees in 1990 have increased their number of employees. These findings point to a more positive view of businesses in rural communities than is generally believed.

Percentage change in employment was calculated by subtracting the number of employees at a business in 1990 from the number employed in 1995 and dividing by the 1990 number. Those without employees in 1990 were coded as missing to prevent greatly skewing the statistic.

Figure 1

Types of businesses in Iowa smalltown business sample

Retail and service firms make up over half of businesses in sample

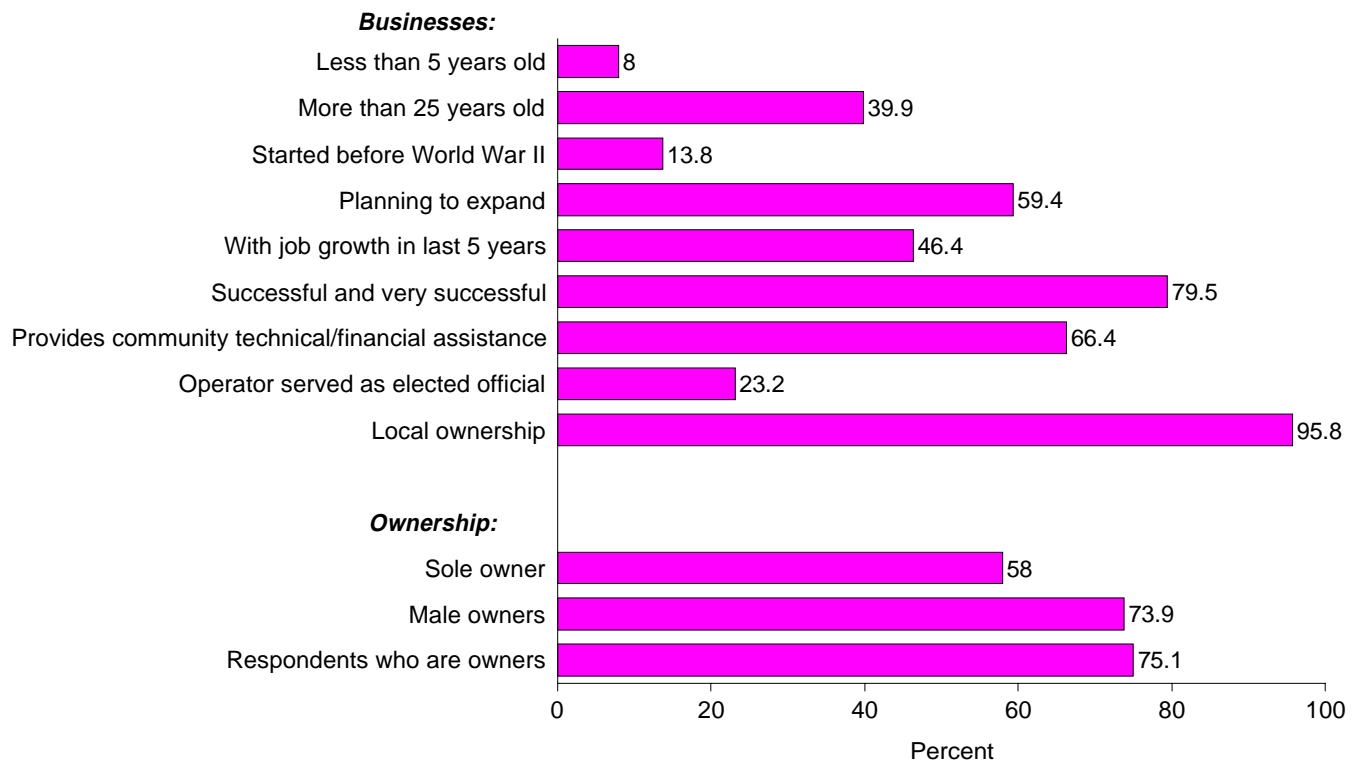


Source: Department of Sociology, Iowa State University, "Doing Business in Iowa Small Towns."

Figure 2

Characteristics of the Iowa smalltown business sample

Many small businesses see themselves as successful, plan to expand



Source: Department of Sociology, Iowa State University, "Doing Business in Iowa Small Towns."

How Data for This Study Was Collected

The sample of businesses for this study was randomly drawn from a list of all businesses (defined as for-profit organizations with a business listing in the local and regional telephone directories) operating in 30 communities which, in turn, were randomly selected from 99 rural Iowa communities from a previous study. A rural community is defined here as an incorporated municipality with a population between 500 and 10,000 that is not contiguous to a metro area. The sample of businesses was stratified to oversample the businesses in the smaller towns. The data were weighted to allow for generalization to all Iowa towns with 500 to 10,000 populations. In the summer of 1995, telephone interviews averaging 36 minutes were conducted with 1,008 business owners and managers. Eighty-nine percent of the business operators contacted agreed to participate. Of the 1,008 businesses in the sample, 18.6 percent had no employees. Therefore, the sample size under consideration here is 820, or only those businesses with employees.

Using these data, smalltown employers can be analyzed from three different perspectives. First, differences in the situation of employees are considered according to the Standard Industrial classification (SIC) of employers in order to answer the question: "Do dimensions of employment vary by type of business?" Second, business size, as measured by number of employees in a business, is used to determine whether larger businesses offer a significantly different employment climate than smaller businesses. This also provides a way to gauge the relative contribution of businesses by size to the total employment opportunities available in small Iowa towns. In the third perspective, employers are grouped and compared by their turnover rates, a frequently used indicator of employee job satisfaction. One would expect that dimensions of employment will vary significantly as turnover rates increase.

of three measures of job security show no significant differences, it would be hazardous to draw any conclusions about differential job security based on SIC category.

Two indicators that can help measure employee job satisfaction are average percentage turnover and management's assessment of the shortage of labor (labor concern). The turnover rate was calculated by asking respondents the number of employees who voluntarily left their jobs in the last year and dividing that amount by the total number of employees. Labor concern is an additive scale constructed by summing answers to three questions each of which asked "how much of a threat to your business is _____?" on a scale of 1 (for no threat) to 5 (for severe threat). The threats were "labor costs," "availability of labor," and "quality of labor force." The logic for using these two variables to measure job satisfaction is that higher levels of employee dissatisfaction will lead to greater employee turnover, especially in the labor shortage situation prevalent in Iowa rural communities today.

Likewise, higher levels of employee dissatisfaction should increase employer concern about labor quality, availability, and cost.

On both dimensions, the difference between types of firms is statistically significant. Average turnover rates are highest in construction and retail firms. Construction firms provide seasonal work by their nature, at least partially explaining the higher turnover in that category. Management's greatest labor concerns are in construction and manufacturing firms. In the case of manufacturing, labor concern may result from difficulty in securing employees for expansion plans rather than the dissatisfaction of current employees. Given the incongruence of the second lowest turnover rate for manufacturers coupled with high perceived labor concern, this seems logical. On the other hand, retail firms have high average turnover and relatively high average labor concern. This points to the possibility that employee dissatisfaction may be highest among retail firms.

Looking at benefits offered to workers by their smalltown employers, we see a great deal of variation by type of business (table 2). Retail and service establishments fall below the average for the group in almost every benefit category. Again, the large number of these two business types contributes to the fact that the overall sample of firms offers less coverage for their employees than that offered by small businesses across the country (national figures are from the Bureau of Labor Statistics, 1994). While 58 percent of Iowa smalltown businesses offer health benefits, the national figure for small businesses is 66 percent. As for retirement benefits, the comparison is 34.1 percent for Iowa small towns, 42 percent nationally; for paid vacations, it is 53.4 percent for Iowa small towns and 88 percent nationally.

Part-time workers in the Iowa sample (not shown) are less likely than full-time employees to receive benefits: 9.4 percent have health benefits; 9.2 percent, retirement; 20.3 percent, paid vacations; and 12.4 percent, sick leave. The low health and retirement benefits coverage provided by many categories of rural businesses, as well as the lower coverage for part-time employees, raises concern. Also noteworthy is the relatively low percentage of manufacturing employers who provide paid sick leave for employees compared with all other employers, including construction and retail employers. Only 31.8 percent of manufacturers indicated they offered sick leave compared with an average for all firms of 53.4 percent.

Smaller Businesses Are Less Likely to Offer Full-Time Work and Benefits

Studies have consistently shown that large firms offer the best advancement potential, training opportunities, benefits packages, security, and wages (Kalleberg and Van

Buren, 1996; Brown, Hamilton, and Medoff, 1990). All but six of the employers in this study are small firms, and those 6 have between 101 and 200 employees. Even though the businesses are small by standard definitions, one could argue that the employment situation of working in a business with 2 other employees is quite different

from working with 90 other employees. To more fully understand the impact of size on employment among small nonmetro firms, the sample was broken down into five size categories. Most rural community employers are not just small; they are very small microenterprises (table 3). Slightly more than half of the businesses report

Table 2

Benefits offered by type of business

Retail, service, and construction firms offer fewer benefits to employees

Selected characteristics	Business SIC's ¹								Total
	Agriculture	Construction	Manufacturing	Transportation	Wholesale	Retail	Finance/insurance/real estate	Service	
	Percent								
Health benefits for full-time	75.0	58.2	72.7	66.6	84.4	47.9	63.8	51.8	58.3
Average share of health benefits paid by employer	82.9	62.4	74.5	75.1	83.9	72.4	83.9	68.1	75.2
Retirement for full-time	30.0	23.6	40.9	51.5	57.8	27.0	44.6	27.4	34.1
Paid vacation for full-time	85.0	65.4	77.3	78.8	90.6	64.4	77.1	72.6	72.9
Paid sick leave for full-time	70.0	38.2	31.8	66.7	67.2	43.2	69.9	56.3	53.4

SIC = Standard Industrial Classification.

¹Mining was dropped as an SIC category due to its low number in the sample and to simplify the table.

Source: Department of Sociology, Iowa State University, "Doing Business in Iowa Small Towns."

Table 3

Employer size and conditions of employment

Sizable percentages of employees work for very small businesses

Selected characteristics	Firms with					Total
	1-4 employees	5-9 employees	10-20 employees	21-50 employees	51 or more employees	
Firms (number)	425	186	133	49	27	820
(percent)	51.8	22.6	16.2	6	3.3	100
Total employees (percent)	12.0	14.7	22.2	18.4	32.7	100
Full-time employees per firm (average percent)	43.4	48.0	52.1	56.7	57.8	47.1
Women employees per firm (average percent)	62.7	53.6	54.2	50.7	60.3	58.5
Average age of business (years)	24.4	32.3	31.3	34.8	26.4	28.0
Average change in number of employees per 5 years (percent)	16.0	45.0	41.0	57.0	20.0	30.0
Average evaluation of success (1 = very unsuccessful, 5 = very successful)	4.0	4.1	4.2	4.2	4.3	4.1
Average turnover (percent)	18.3	19.6	21.5	32.1	28.0	20.2
Average labor concern ¹ (percent)	7.1	8.5	8.5	8.8	9.8	7.8

¹Additively constructed from three labor concern questions, each coded 1-5. Additive variable recoded: 1 = lesser concern, 13 = greater concern.

Source: Department of Sociology, Iowa State University, "Doing Business in Iowa Small Towns."

employing four or fewer workers (full-time, part-time, and temporary). Additionally, 67.3 percent of employees represented by this random sample of smalltown businesses work in businesses with less than 51 employees. This sizable group of workers and employers is sometimes overlooked in rural employer studies. At the same time, the largest employers (that group with 51 or more employees) constitute only 3.3 percent of all establishments, but account for a disproportionately large share of employees—32.7 percent.

Business size is significantly related to several of the employment dimensions explored in this analysis. The percentage of full-time employees, management’s perceived labor concern, and the likelihood of offering health, retirement, and vacation benefits to full-time employees all increase significantly with size of firm (table 4). The other significant differences shown in tables 3 and 4 defy obvious explanation. What is clear is that the opportunities for employment offered by smalltown businesses are about as likely to be in firms with 20 or fewer employees as in larger organizations. Furthermore, the smallest firms are less likely to offer opportunities for full-time employment or employer-supported benefits. Another noteworthy finding is the lack of statistically significant differences in perceived success and in turnover rates by size of business. In spite of the lower benefits and reduced full-time work opportunities, small firms do not seem to suffer greater turnover. Apparently, employees are considering other aspects of employment—for example, interest in the work, sociability with the owner and other employees, length of commute to work, and flexibility of work schedule—in their decisions to remain with an employer.

No Turnover Does Not Necessarily Equate to the Best Working Conditions

Voluntary turnover rate is the traditional measure of employee job satisfaction. The validity of this measure varies, however, by the specifics of the economy and culture at the time and place under consideration. This is illustrated by considering the low voluntary turnover rates that characterize businesses during times of economic recession and businesses located in geographic areas experiencing regional recession or limited employment opportunities. During the data collection period of this study, unemployment levels in rural communities in Iowa were at record lows. Under such circumstances, workers have greater opportunities to change employers if they are dissatisfied with their current situation. Therefore, turnover rates should be a fairly valid measure of employee satisfaction for this study.

Employment dimensions from the perspective of turnover rate are examined in table 5. In spite of the way turnover rate is displayed in the table, one should not infer that turnover rate causes differences in benefits. In fact, a strong argument could be made that the opposite is more likely the case. These findings can demonstrate significant association between factors, but not the order of causation. Over half of the businesses fall into the 0-percent turnover category. Employers with the highest turnover (100 percent or more) apparently differ significantly from the other employers (table 5). The youngest businesses have the highest turnover and the lowest percentage of full-time employees. They are significantly less likely to provide retirement, vacation, and sick leave benefits, have decreased in size in the last 5 years, and are more likely to be concerned about labor matters.

Table 4
Benefits offered by size of business
Larger employers are more likely to offer benefits to employees

Selected benefits	Firms with					Average
	1-4 employees	5-9 employees	10-20 employees	21-50 employees	51 or more employees	
	Percent					
Health benefits for full-time	43.2	59.9	71.1	81.2	96.3	58.2
Average health benefits paid by employer	75.8	75.3	74.4	77.0	70.7	75.2
Retirement for full-time	23.3	27.8	49.6	56.2	74.1	34.3
Paid vacation for full-time	62.4	77.2	78.5	85.4	100.0	72.8
Paid sick leave for full-time	47.4	56.8	56.7	45.8	74.1	53.0

Source: Department of Sociology, Iowa State University, “Doing Business in Iowa Small Towns.”

Table 5

Turnover rate by selected business characteristics*Lowest turnover does not equate to the best working conditions*

Selected characteristics	Turnover rate									
	0 percent		1-27 percent		28-99 percent		100 percent+		Total	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
	0	0	15.9	6.4	47.8	15.4	127.6	53.0	20.2	14.5
Businesses (number)	416		183		159		44		802	
(percent)	51.9		22.8		19.3		5.4		100.0	
All employees (percent)	25.0		46.4		24.5		4.0		100.0	
Average employees per firm (number)	4.5		18.8		11.4		6.8		10.2	
Full-time employees per firm (average percent)	46.9		56.6		41.6		29.1		47.1	
Women per firm (average percent)	59.2		52.7		62.1		56.5		58.2	
Average age of business (years)	29.7		32.8		21.5		18.8		28.2	
Average change in number of employees per 5 years (percent)	24.0		53.0		28.0		-18.0		30.0	
Average evaluation of success (1 = very unsuccessful, 5 = very successful)	4.1		4.1		4.1		3.8		4.1	
Average labor concern ¹	7.2		8.4		8.3		8.8		7.8	
Health benefits for full-time (percent)	51.0		70.2		56.4		45.4		57.3	
Average health benefits paid by employer (percent)	79.2		73.8		70.7		70.9		75.2	
Retirement for full-time (percent)	27.4		47.9		30.6		9.0		33.2	
Paid vacation for full-time (percent)	65.3		84.2		77.4		50.0		72.6	
Paid sick leave for full-time (percent)	51.0		60.2		51.6		18.0		52.6	

Note: Total may not add due to rounding. S.D. = Standard deviation.

¹Additively constructed from three labor concern questions, each coded 1-5. Additive variable recoded: 1 = lesser concern, 13 = greater concern.

Source: Department of Sociology, Iowa State University, "Doing Business in Iowa Small Towns."

The significant employment dimensions displayed in table 5 are not necessarily directly related to turnover rates. That is, employers with 0-percent turnover may not offer the best employment conditions even if the 100-percent turnover employers offer the worst. Employers with 0-percent turnover do not provide the highest likelihood of benefit coverage. The second category, 1- to 27-percent turnover, has that distinction. Employers with 0-percent turnover do not have the highest percentage of full-time employees; the 1- to 27-percent category does. The average age of businesses in the 0-percent turnover category (29.7 years) is second oldest to the 1- to 27-percent category, with an average of 32.8 years in business. Another aspect that differentiates the 1- to 27-percent turnover group from the other employers is their significantly larger size and their ranking as highest in average percentage gain in employment in the last 5 years.

The 1- to 27-percent turnover category of employers apparently provides the best working conditions of the employers in this sample. This group of businesses is older and larger than the other categories of businesses, employs about half the workers, and has experienced an average increase in employment of 53 percent over the last 5 years. The large number of retail and service businesses in the sample leads to their dominance in all of the turnover categories, providing little information about the relationship of turnover rates and types of businesses.

Another way to analyze this relationship is to calculate the percentage of each SIC category that falls in each turnover rate category (table 6). From this view, we see that most finance/real estate/insurance, agriculture, service, manufacturing, and transportation firms are in the 0-percent turnover category. As compared with other cate-

Table 6

Business SIC's by turnover rate*Business type affects turnover rate*

Business SIC's	Turnover rate				Total
	0 percent	1-27 percent	28-99 percent	100 percent+	
	Percent				
Agriculture	60.0	20.0	16.0	4.0	100.0
Construction	47.8	14.9	23.9	13.4	100.0
Manufacturing	58.3	33.3	8.3	0.0	100.0
Transportation	54.3	37.1	8.6	0.0	100.0
Wholesale	44.1	38.2	14.7	2.9	100.0
Retail	38.5	25.2	29.7	6.6	100.0
Finance/real estate/insurance	77.4	14.2	5.7	2.8	100.0
Service	59.2	17.8	17.3	5.8	100.0

SIC = Standard Industrial Classification.

Source: Department of Sociology, Iowa State University, "Doing Business in Iowa Small Towns."

gories of businesses, a higher proportion of wholesale, transportation, and manufacturing businesses are in the 1- to 27-percent category. Construction, retail, and service firms have a higher probability than other firms of falling into the 100-percent plus turnover category. Put another way, for any given randomly selected finance/real estate/insurance business chosen from the sample, the chances are 77 out of 100 that it will be in the 0-percent group. For a randomly selected construction firm, the odds that it is in the 100-percent-plus turnover category are 13 out of 100, or higher than a firm in any other kind of business.

Smalltown Employment Opportunities Dominated by Part-time Jobs Without Benefits

This analysis draws on information gathered in only one State, but it suggests some useful insights into the condition of employment offered by businesses in rural communities of like circumstances throughout the Midwest and other parts of the country. It clearly demonstrates the dominance of retail and service businesses as smalltown employers. The vast majority of establishments are locally owned, despite the growth of franchising nationally. Moreover, most businesses show ample signs of vitality: 59 percent plan to expand, the average firm has had an increase of 30 percent in employment in the last 5 years, and almost 80 percent judge their business to be successful or very successful. Equally striking is the large percentage of employment opportunities represented by the smallest of the small businesses—that is, approximately 27 percent of employees are employed at businesses with fewer than 10 employees, and 67 percent work for employers with 50 or fewer employees.

Although there are differences depending on the various perspectives presented in this article, overall part-time employees outnumber full-time. Fifty-three percent of employees working for an average business in this sample are part-time. We do not know whether these employees prefer part-time work or would rather work full-time. Missing in this research are the voices of the workers themselves. They could tell us not only about their preferences in work status, but also about their evaluation of less tangible aspects of work like autonomy, sociability, and flexibility of schedule. Regardless of the desirability of part-time employment, there is reason for concern about the low benefit offerings available to this very sizable group of workers and the large proportion of full-time employees who do not receive health, sick leave, or retirement benefits.

Rural Employment May Be Enhanced by Directing More Resources Toward the Smallest Employers

The significant number of employment opportunities available in firms of 50 or fewer employees suggests the potential advantage of focusing attention on the smallest employers. Community economic development groups, State departments of economic development, and university extension services should direct extra effort at encouraging the involvement of the owners and managers of the smallest businesses in development strategies, and programming, training, and consulting offerings. There is a certain cost-effective rationale to efforts that pay more attention to businesses with the largest number of employees. The evidence presented here argues for a more balanced strategy, however.

Providing attention to the smallest employers must be coupled with recognition of the limited resources possessed by this group. Since most of the smallest employers are retail and service firms, the tactics to improve labor productivity and satisfaction developed for other kinds of businesses, like manufacturing, may not be applicable. Thus, new ideas and creative strategies are called for in order to improve the work conditions in smalltown businesses.

Ways to improve the employment situation at these firms might include collaboration among the businesses or public/private partnerships to provide more lucrative employee benefits (especially health and retirement benefits), employee training, information and technology sharing to improve worker productivity, and the pooled provision for child care and transportation. Gary Green suggests the development of career ladders between firms as a technique to provide advancement and training opportunities for employees of smalltown businesses. Another possibility is to discover what the high-growth, low-turnover firms identified in table 5 (the 1- to 27-percent turnover category) do that makes them able to offer a better employment situation than other firms of the same industrial classification. Lessons gleaned from this group could provide the basis for strategies to be used by other smalltown businesses.

For Further Reading . . .

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