

## **Risky Undertakings: The Employment Decision-Making of Women Lawyers and Accountants**

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**Key words:** risk avoidance; employment decision-making; work-family conflict; employment sectors; lawyers; accountants

**Abstract:** This study uses the concept of risk avoidance to analyze responses from in-depth interviews with a group of women lawyers and accountants about their employment decision-making in order to provide a deeper understanding of why and how some women come to choose government employment over private-sector employment. An analysis of interviews reveals that some women perceived work-family conflict, economic precariousness, and fewer protections against employers' arbitrary decision-making as potential risks associated with private-sector employment. To reduce these risks, some women "chose" to work in government rather than in the private sector. This study contributes to existing literature by identifying risk avoidance in employment decision-making as a response to work-family conflict and social class constraints and by illustrating why and how this risk avoidance occurs among some women in elite white-collar professions.

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## 1. Introduction

Research finds that women are disproportionately concentrated in the government or public sector, where wages and job prestige are reported to generally be lower than wages and job prestige in the private sector (MILLER, 1996; U.S. DEPARTMENT OF LABOR, 2009a). This includes women employed in elite white-collar jobs within the fields of law, accountancy, medicine, and politics (BELLI & UNFLAT, 2009; FOX, 2003; VERLANDER, 2004). Using a risk avoidance framework, this article explores the question, why and how do some women come to "choose" public-sector employment over private-sector employment, at the expense of income and occupational prestige?<sup>1</sup> [1]

The importance of understanding women's public sector concentration and other employment characteristics has become paramount, because of the increasing number of women who work in the U.S. labor market, or head households, or do both. Women make up nearly half the U.S. workforce (U.S. DEPARTMENT OF LABOR, 2009a) and, for the first time in U.S. history, the number of women in the workforce is projected to exceed the number of men in the workforce (U.S. DEPARTMENT OF LABOR, 2009b). Single women head one in five American families currently, and mothers are the primary breadwinners in four in ten American families (BOUSHEY, 2009). [2]

Two explanations that existing literature offers for women's skewed labor market distribution and concentration in the public sector are risk aversion theory (VERSTERLUND, 1997), and the constraining affect of female gender roles on women's employment decision-making (AMERICAN BAR ASSOCIATION, 2009; AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS, 2004; FOX, 2003; WARDE, ALLEN & GELBERG, 1996; WILLIAMS, 2007). This paper builds upon existing literature by integrating research on gender and employment under a broad view of risk avoidance. In line with this broad view, I define risk avoidance as strategies used to minimize a perceived potential loss in the things people value, such as income, employment, marriage, and family. Contrary to the conventional view that risk avoidance is a fixed personality trait not subject to social influence, a broad view of risk avoidance considers the social and economic underpinnings of risk avoidance (e.g., the gender norms and family income that influence risk perceptions and behavior). [3]

The influence of risk avoidance on women's employment decision-making "emerged from the data" during my analysis of responses from the in-depth, face-to-face interviews I conducted with 43 women lawyers and accountants as part of a larger research study of 63 women. Qualitative and exploratory in nature, the study was designed to provide a rich and detailed description of women's accounts of their employment attitudes, decision-making, and experiences. [4]

Elements of risk in three main areas were noted to constrain the women's employment choices: elements of risk in work-family conflict; elements of risk in

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<sup>1</sup> I use the term "risk aversion" to refer to the concept as viewed under conventional risk aversion theory, and the term "risk avoidance" to refer to the concept as viewed in this study.

economic precariousness; and elements of risk in work settings with a less formalized organizational structure that were seen as providing fewer protections against employers' arbitrary decision-making.<sup>2</sup> The women's perception and understandings of these risks and their responses to them are conveyed through interview narratives presented in the article. [5]

Few studies use a broad risk avoidance framework to examine the effect of female gender roles and economic precariousness on women's employment choices and labor market patterns. This study's use of a broad risk avoidance framework pushes research and theory on risk avoidance, gender, and women's employment decision-making in new directions. The article ends with a discussion of the implications of study findings for research and theory on women's labor market patterns and employment decision-making. [6]

## 2. Theoretical Framework

### 2.1 Risk aversion theory and its limitations

The theory of risk aversion has been applied to the study of risk-taking in financial investment (ABBOTT, QUILGARS & JONES, 2006; CHANG, 2005), health and safety (MOORE & ROSENTHAL, 1999; WEBER, BLAIS & BETZ, 2002), sports and recreation (WEBER et al., 2002), and religion (FREESE 2004; ROTH & KROLL, 2007). Some researchers also have used risk aversion theory to explain women's concentration in public-sector employment and lower wages relative to men (NIEDERLE & VESTERLUND, 2007; VESTERLUND, 1997).

Conceptualizing risk aversion as a fixed personality trait not subject to social influence, risk aversion theory suggests that, because women are naturally more risk averse than men, women naturally choose government employment for its reported job security. [7]

The view that risk avoidance is a fixed personality trait may be problematic however for women whose behavior contradicts presumptions of conventional risk aversion theory. Ignoring effects of differences in social roles, economic resources, and other group differences (e.g., gender or age), conventional risk aversion theory presumes that people perceive and respond to risk uniformly (TAYLOR-GOOBY & ZINN, 2006). The theory presumes such uniformity despite the fact that literature reports group differences in risk perception, risk behavior, and risk impact (ABBOTT et al., 2006; LUPTON & TULLOCH, 2001; MYTHEN, 2005; SMITH, CEBULLA, COX & DAVIES, 2006). Conventional risk aversion theory also presumes that people focus on self when deciding things—when, in fact, research indicates that women consider the impact of their decisions on others when deciding their careers (FOX, 2003; VERLANDER, 2004). [8]

In addition, risk aversion theory implies that there is little that people can do to change their perception and behavior, because risk aversion is a *fixed* personality trait (somewhat biologically driven). Albeit unintentional, presumptions of

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2 Economic precariousness is defined as a state of financial insecurity resulting from low or uncertain income and wealth (e.g., wages, savings, stocks, homes, vehicles).

conventional risk aversion theory seem to encourage self-blame, and the theory seems to offer few prospects for change or for the social advancement of some groups. This self blame, these poor prospects, and the stigma of not "fitting in"—because one's behavior contradicts others' predictions—can be harmful to women. Moreover, when risk aversion theory is accepted without question, its limitations are overlooked and effort is wasted when the wrong solutions to women's employment problems are undertaken. [9]

It is not the intent of this article or study to summarily dismiss the contributions of conventional risk aversion theory, however. Instead, I offer a broader view of risk avoidance that can provide a deeper understanding of why and how some women come to choose government employment over private-sector employment. This view—which emphasizes the social and economic underpinnings of risk avoidance—takes into account group diversity, women and men's gender roles, structural inequality (such as differences in income and wealth), and human agency (i.e., women's ability to change their perception, behavior, or circumstances). Consistent with a social-cultural perspective of risk (TAYLOR-GOOBY & ZINN, 2006), this broader view of risk avoidance treats risk avoidance as a dynamic social construct embedded in social roles and economic resources. Under this view, risk avoidance is embedded within and results from the structure, ideas, and norms that define the social role of wife (mother) relative to that of husband (father) for instance. And under this view, risk avoidance is embedded within and results from the structure, ideas, and norms that define the economic resources attached to different employment sectors, occupations, and jobs.<sup>3</sup> [10]

Missing from conventional risk aversion theory, and the research that draws upon it, is a clear and comprehensive explanation of *why* women may be more risk averse than men. By integrating research on gender and employment under a broad view of risk avoidance, this study helps fill this research void. [11]

Per E. GUSTAFSON's (1998, p.809) conceptual model on gender structure, gender ideology, and risk supports this study's focus on the effect of gender roles on women's risk avoidance. The model provides a framework in which it is possible to explain situations where women are either more risk averse than men or less risk averse than men. For example, applying her model to gender differences in responses to risk in infertility treatment, GUSTAFSON illustrates *why* and *how* women come to accept *higher levels* of risk in infertility treatment than men. GUSTAFSON (p.807) suggests that women generally accept higher levels of risk in infertility treatment than men because, under the traditional gender norms that women are often socialized to accept, female social identity is realized and expressed primarily through the procreation, care, and nurturance of children. Because, traditionally, male social identity is expressed primarily through the provider role, and less through the procreation and nurturance of children, men have less reason to accept high levels of risk in infertility treatment. Central themes in GUSTAFSON's article are risk perception and behavior are socially

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<sup>3</sup> See discussion of differences between the government and the private sector in wage structure and governance in America in DiPRETE (1989), JOHNSON and LIBECAP (1994).

constructed around gender norms and roles; people may accept either higher or lower levels of risk in order to realize, preserve, and protect their social identity; and risk perception and behavior vary across context. In short, risk perception and behavior are *dynamic social constructs*. This study builds upon GUSTAFSON's (1998) work by examining how gender roles affect risk avoidance within an employment decision-making context. [12]

## **2.2 Gender, women's employment decision-making and employment characteristics**

Researchers also have examined the influence of female gender roles on women's employment decision-making to explain their employment characteristics. Much of the literature on gender and employment suggests that female gender roles have a constraining affect on women's employment decision-making and on their careers. For example, reporting that women often weigh the potential impact of employment on their family obligations when deciding their careers, some researchers find family obligations may hinder women from even considering certain types of employment (FOX, 2003; VERLANDER, 2004). In a study of gender and political ambition, for example, Richard FOX (2003, p.10) found that the more household chores a woman performed, the less likely she was to consider running for political office. Similar findings have been reported by researchers studying women in medicine. For example, Glese VERLANDER (2004, p.334) reports that female physicians often state that their interest in academic medicine is lessened due to their concerns about balancing the demands of family and career. Not surprisingly, women are proportionately under-represented in academic medicine (VERLANDER, 2004). Research suggests that career-family conflict also affects *when or how soon* female physicians begin their careers (WARDE et al., 1996, p.729). Women attorneys and accountants also report experiencing career-family conflict and many perceive government employment to be more "family friendly" than private-sector employment (AMERICAN BAR ASSOCIATION, 2009; AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS, 2004; WILLIAMS, 2007). [13]

## **2.3 Social class effects in women's risk aversion in employment decision-making**

Finally, this study explores whether and how the social class position of my study participants influences their risk perception and behavior in the context of their employment decision-making. Prior research suggests that social class could influence risk avoidance in employment in several ways. For example, people with weak financial safety nets (e.g., few savings, no stocks, bonds, or home equity) may avoid employment associated with fluctuating or uncertain income, such as solo law practice. Social class might also affect employment outcomes in more subtle ways than is apparent in its effects on financial safety nets. Mark GRANOVETTER's seminal study (1974) found that people often relied upon individuals and information within their social networks to secure employment and that lower-income groups often had limited (i.e., narrower and less diverse) social networks and job contacts compared to higher-income groups. Extrapolating from

GRANOVETTER's study results, it is conceivable that the availability of social networks and job contacts for higher-income women to call upon may reduce the sense of risk associated with accepting a job that offers less security but a higher salary. Conversely, lower-income women with few or no contacts to offer support may be more inclined to accept a job that offers more job security but less pay. This article builds upon GRANOVETTER's work on social network ties by examining how low income and limited social network ties may affect the priority that women give to job security when choosing their employment. [14]

### 3. Methodology

#### 3.1 Participants

As part of a larger study of women's employment attitudes and decision-making, I conducted in-depth, face-to-face interviews with a quota sample of 43 women (20 [15]

lawyers and 23 accountants)<sup>4</sup>. In accordance with a quota sampling plan that established the number and distribution of women I would interview, women were evenly distributed across occupation and employment sector. Half of the women were employed in government and half in the private sector (in large corporate law firms, certified public accountancy firms, or in private practice. My decision to use a quota sample in the study was based upon my interest in comparing women across categories of occupation, employment sector, race, and other dimensions (e.g., social class). Quota sampling maximized my ability to do this and enabled me to select who I thought were well-informed and experienced women to interview.<sup>5</sup> [16]

The women ranged in age from 28 to 63, with a median of 44 years. Most women grew up in the Midwest region of the United States in the 1960s and 1970s. About one-third of the women came from working-class background or poverty. Most (63%) were married and many had children. The women also possessed an average of 18 years of schooling and 17 years work experience as lawyers or accountants. [17]

Women were recruited for the study through advertisement in professional and trade publications, such as newsletters of the Illinois State Bar Association and the Illinois CPA Society. Some women were recruited through snowball and personal referral. To participate in the study, women had to be between the ages of 21 and 63, possess at least a bachelor's degree, and—to help ensure detailed,

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4 Qualitative and exploratory, the study examined the employment attitudes and decision-making of black and white women, using a comparative framework. Particular attention was paid to how, if at all, differential resources (e.g., money, time and information) between black and white participants might structure black participants' employment attitudes, decision-making, and job search to encourage their even greater concentration in public sector than white women (NARCISSE, 2006).

5 My time and financial constraints led me to choose quota sampling over theoretical sampling. See Christina GOULDING's (2005, p.298) discussion of time constraints as a possible deterrent to theoretical sampling and a completely grounded research approach.

explanatory or "information-rich" interviews—have at least four years work experience in their current profession. [18]

### **3.2 Procedures and data analysis**

Twenty-five interviews were conducted at women's places of employment. Five interviews were conducted at the University of Illinois at Chicago. Eight interviews were conducted in women's homes and five at coffee shops. All interviews were conducted with women's written, informed consent, and interviews lasted an average of two hours. To encourage women to speak openly about their attitudes and experiences, I did not tape record interviews (RUBIN & RUBIN, 1995, p.126). Instead, I took extensive interview notes. Using my own version of shorthand, I wrote many women's comments verbatim. Women seemed to appreciate my effort to protect their anonymity by not tape-recording interviews and were willing to repeat comments when asked. I completed notes in company lobbies, rest rooms, and in my car immediately after some interviews in order to avoid forgetting or misquoting comments I had written in shorthand. My "transcription" of interview notes involved transforming notes written in shorthand into longhand and organizing notes around the content areas of my interview guide. [19]

Member checking for the accuracy and authenticity of interview notes was conducted as part of the interview process. To receive their feedback on their remarks, I periodically read portions of my notes back to women during their interview, stating: "Let me read what I have written. Does it reflect what you said? Is that how you saw things? Did I get that down correctly?" If a woman's time constraints made it difficult for her to verify the accuracy of my notes during the interview then I telephoned or wrote her for this verification. [20]

Interviews were guided by a semi-structured interview instrument, which according to extensive literature on qualitative research (BERG, 2007; CORBIN & STRAUSS, 2008; DENZIN & LINCOLN, 1994; GLASER & STRAUSS, 1967; LOFLAND, SNOW, ANDERSON & LOFLAND, 2005; NATIONAL SCIENCE FOUNDATION, 2004; RAGIN, 1994; RUBIN & RUBIN, 1995; SEALE, GOBO, GUBRIUM & SILVERMAN, 2004) is well suited for the exploratory study I aimed to conduct. Factors that went into my decision to use semi-structured interviews for data collection include the opportunity to capture women's rich descriptions of their perceptions and behavior; latitude to cover topics not covered by the interview guide; and ability to ask a common set of questions that would facilitate my comparison of women's responses. The ability to make effective use of time by keeping interviews focused (RUBIN & RUBIN, 1995) was a fourth consideration in my selection of semi-structured interviews as a data collection method. Based upon previous conversations with lawyers and accountants, I knew some women would have only limited time for an interview. Therefore, I sought a data collection method that would assist me in using time effectively by keeping interviews focused. While I might have conducted an ethnographic study of women lawyers and accountants, my financial and time constraints and limited access to corporate law and accountancy firms made conducting ethnographic research less feasible than conducting interviews. [21]

Content areas addressed in the interview instrument included how women came to their profession; reasons for selecting a job and employment setting; influence of money and time to look for a job on employment decision-making; and perception of effects of gender in the workplace. Open-ended questions (such as, "How did you come to your profession?") enabled me to capture women's rich descriptions of their experiences, attitudes, and perceptions and to learn the process by which women reached certain decisions. Closed questions (such as, "Did your parents own their own home when you were growing up?") facilitated the comparison of responses across employment sector, occupation, race, and other categories. At the end of each interview, women completed an eight item questionnaire on their demographics (e.g., age, marital status, and education) and on their parents' occupation and home ownership. The interview guide was pilot tested on ten women attorneys whose feedback led me to rewrite some questions for increased clarity. [22]

Some may view the use of women's retrospective accounts of past behavior and events as a limitation in the study, because of the potential to forget or "reconstruct" past behavior and events. Probing and anchoring techniques were used to help women recall information fully and to minimize limitations associated with the study's use of women's retrospective accounts of events and experiences. Following RUBIN and RUBIN (1995), I used events that women conveyed during their interviews as being significant landmarks in their lives to elicit memories of other events and experiences I wanted them to recall. An example of the phrases I used to elicit this information includes: "So, your daughter is born. Okay. So what decisions did you then make about your career?" In addition, to guard against women restricting their remarks to socially acceptable ones they thought I wanted to hear, I began each interview by explaining there was no right or wrong remark. I also told women I was interested in learning about their particular experiences and was confident that others would want to learn about and from their experiences too. I also assured women that I would protect their anonymity by using pseudonyms in interview notes, during talks, and in articles, for instance. The women appeared to speak openly and candidly about their experiences and were noted to freely express their emotions during interviews. [23]

Data also was collected during my observation of women at certain social events (e.g., a reception for recently certified public accountants). These observations and observations of household interaction during interviews conducted in some women's homes allowed me to observe their lifestyles up close and provided additional insight into the context in which their employment decision-making was

made.<sup>6</sup> I analyzed the notes I took of these observations in the systematic manner in which I also analyzed interview notes. [24]

The analysis of data involved reading, reflecting upon, and coding notes from my interviews and "field" observations for major and minor concepts (RUBIN & RUBIN, 1995). As part of this process, I highlighted key words and phrases within notes, wrote assigned codes next to passages within my notes, and wrote memos on my reflections of interviews and observations. To verify the accuracy of codes, I discussed coding with researchers familiar with my study who possess extensive background in qualitative data analysis. The [Appendix](#) includes an example of memos used during my analysis of data. The insights I accumulated as a result of coding and memoing each interview guided what I listened for and probed women about in each subsequent interview. For example, after assigning the code "job security" to passages in multiple notes, I realized I had not explicitly asked women to define job security in their own terms. This discovery led me to ask women in subsequent interviews what job security meant to them. [25]

The process of concurrently analyzing and collecting data is referred to by GLASER and STRAUSS (1967) as "constant comparison." This process enabled me to specify codes further, based upon what my data suggested were the properties of "risk avoidance," "work-family conflict," "economic precariousness" and other concepts. I then sought to identify *linkages* between concepts within my coded notes in order to examine the *process* by which women seemed to be "choosing" their employment. Following guidelines for qualitative data analysis in RUBIN and RUBIN (1995), I examined women's responses within and across content areas of my interview guide. I also examined women's comments about topics not covered by the interview guide. Then I compared the interview remarks of different women to determine the similarities and differences between them. From this information, I derived core themes that illustrated an emergent concept I label "risk avoidance in employment decision-making." I then selected interview excerpts that best illustrated the themes. I took this approach in order to "ground" my study findings to the data and to contribute to the development of theory that would provide a deeper understanding of why and how some women choose their employment. [26]

The use of a small, non-random sample in the study limits the ability to generalize study findings to other groups. On the other hand, the study's qualitative research design enhances the ability to uncover underlying factors and processes affecting women's employment decision-making and labor market patterns (BERG, 2007; CORBIN & STRAUSS, 2008; DENZIN & LINCOLN, 1994; GLASER & STRAUSS,

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6 For example, I called Jackie—a single attorney with no children—to confirm our interview at her home. Struck by a phone recording that directed callers to leave messages at different extensions for various people, I remembered this the day of our interview when I observed four different people enter various rooms of Jackie's house, as if they lived there too. Curious, I asked Jackie what her relationship was to the people. Two people were unemployed nephews who lived with Jackie. One was a ten-year-old "play" daughter (fictive kin), and the other a middle-aged woman "from church who rented a room in the basement." This observation gave me additional insight into Jackie's risk avoidance in employment decision-making by enabling me to put her decision to work in government within the context of financial encumbrances which she did not mention during the interview.

1967; LOFLAND et al., 2005; NATIONAL SCIENCE FOUNDATION, 2004; RAGIN, 1994; RUBIN & RUBIN, 1995; SEALE et al., 2004). [27]

## 4. Findings

The presentation of findings is structured around three emergent themes: elements of risk in work-family conflict; elements of risk in economic precariousness; and elements of risk in less formalized organizational structure. Interview narratives are used to illustrate themes and to suggest their connection to women's employment decision-making and employment choices. The first theme (elements of risk in work-family conflict) is broken down into several subthemes, because of the breadth of information that study data revealed about it. [28]

### 4.1 Elements of risk in work-family conflict

Consistent with existing literature that identifies incompatible time demands as a major source of work-family conflict (AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS, 2004; GREEN, 2005; HOCHSCHILD, 1997) women often mentioned the competing time demands of their paid employment and family responsibilities during their interviews. In addition, many women perceived work-family conflict as putting them at risk for failing within one or both of these domains. [29]

Even women in the study who seemed to have successfully combined a demanding family life with the intense demands of full-time employment in large law or certified public accountancy firms discussed risks associated with work-family conflict during their interviews. Beth and Mary represented such women. Beth, a 48-year old married woman, was mother to two teenage-aged children. A lawyer, Beth had been employed with a large law firm for many years. Mary, a 53-year old married woman, was mother to two grown children who no longer lived at home. However, as the primary caretaker for her elderly mother, Mary continued the care-taking role that traditional gender norms relegate to women. A certified public accountant, Mary had been with a certified public accountancy (CPA) firm for many years. Beth was a law associate in her firm, and Mary a principle in hers. Yet, despite their professional achievements, both women said combining family and a full-time professional career was often difficult. [30]

#### 4.1.1 *Time binds and marginalized career tracks*

For example, Beth recounted her 70 hour work week at the start of her career:

"I performed legal research, drafted legal documents, prepared and submitted material to government agencies, and helped negotiate business transactions. When I entered the law profession, [in 1979] firms did not expect entry-level attorneys to engage in marketing right away. However that soon changed, so that I also attended marketing meetings and wrote and submitted my marketing plans for generating new business to the firm." [31]

Beth's report of a 70-hour work week is consistent with research that finds lawyers in large law firms work 60-80 hours a week (DOWD, 2000; GREEN, 2005). [32]

The effects of Beth's long work hours in her life changed after the birth of her children. For example, Beth said she did not interact with her children as much as she wanted because of her long hours at work. Wanting "to be there for her children," to give them the guidance, care, and nurturance she felt they needed, Beth asked the firm if it would allow her to come into the office four days a week and telecommute the rest of the time. This alternate work schedule provided Beth with more flexibility, but it did not reduce her work load. "I often took work home and sometimes I still needed to come into the office five or six days a week," Beth said. "I have a very supportive husband, and without his support, and the support of my mentor, I would not have been able to combine the job with family life." [33]

Beth said she later wanted to leave this firm following some internal restructuring, but did not leave until several years later when her mentor ended his employment there. Beth explained that it would have been difficult for her to work a condensed work week and locate a supportive mentor elsewhere, so she waited and later followed her mentor into the next firm. [34]

Notwithstanding the support she received from her husband and employer, noteworthy here are the personal and career sacrifices that Beth made in an effort to reconcile the work-family conflict she experienced. Beth's personal sacrifices included sleeping fewer hours and cutting back on personal time (e.g., time spent reading a book for leisure, or visiting with friends without her children). [35]

The most important career sacrifice that Beth may have made was to delay if not foreclose advancement to law firm partnership. Beth had 23 years work experience as a corporate law firm attorney when I interviewed her, but she was not a partner in her firm. Research conducted by NOONAN and CORCORAN (2004) suggests that Beth's decision to work an alternate work schedule (i.e., the "mommy track") may have reduced her chances of becoming a law firm partner by 20 percent or more. In a study of University of Michigan Law School graduates, NOONAN and CORCORAN (2004, p.142, Table 5) found that working the "mommy track" for 42 months reduced women's chances of making partner from 39 percent to 28 percent. [36]

One might argue that work-family conflict "pushed" Beth onto a marginalized career track by giving her few true options for reconciling the work-family conflict she experienced. Beth's report of her employment decision-making suggests that rigid gender-role expectations and workplace norms underpin the work-family conflict that pushes some women onto a marginalized career track. [37]

Mary was another study participant who made personal sacrifices in order to combine family life and a career in what she called the "highly competitive and often cut-throat" environment of CPA firms. For instance, when asked if I might interview her on the weekend, Mary said she reserved weekends for taking her

82 year-old mother to the doctor, and for shopping, and other activities, since she was too busy during the week to do these things. And when asked why she believed more women than men left large CPA firms to work in government (WILSON-TAYLOR ASSOCIATES, 2010), Mary suggested that government employment poses less risk for women who combine an accountancy career with marriage and family. She said:

"Life style choices might motivate some women to seek jobs in government. It's easier to combine a career with marriage and family as a government employee than as an accountant in a large CPA firm, or as an entrepreneurial one. If you are an auditor for a large CPA firm, 80 percent of your time is spent traveling. These demands can discourage women from becoming employed or remaining with a CPA firm." [38]

#### *4.1.2 Time binds, illness, and economic insecurity*

Attending law school in mid-life intensified work-family conflict for employed mothers such as Barbara. A 51 year-old married woman with one child and a lawyer employed in government, Barbara was at the peak of her law career when I interviewed her. She held a supervisory position on her job, headed a professional association of women lawyers, and was appointed to a judicial position shortly after our interview. However, Barbara's report of the misfortune that befell her family while she was in law school indicated that her ascension within the legal profession had not been easy. The misfortune—her husband's stroke, heart attack, and retirement under medical disability—left Barbara as the family's sole breadwinner, intensified her work-family-school conflict, and contributed to the family's need to declare financial bankruptcy. Effects of this misfortune also led Barbara to "choose" government employment over private-sector employment. [39]

Stating that she entered law school at age 40, Barbara vividly described her hectic schedule while in law school and before her husband's job loss:

"I would get up at 6 a.m., Monday through Thursday, bath, dress, and get my husband off to work and my son onto the school bus. Then I would drive to work and work until 5:30 p.m. [in marketing]. From 6 p.m. to 9 p.m., I attended class. And from 9 p.m. until midnight, I was in the law library. On Friday, I crashed [rested from exhaustion]. On Saturday, I performed household chores and transported my son to and from his extracurricular activities, such as baseball and band practice. During the day on Sunday, I spent time with family. Sometimes we would skip church so that we would have more time to spend together. On Sunday evening, I studied." [40]

The self-sacrifice that was evident in Beth's and Mary's reports of combining marriage and family life with a full-time professional career (such as sleeping fewer hours and forgoing leisure activities) is evident also in Barbara's narrative. Similar to Beth, Barbara expressed concern over "not being there" for her son. As reflected in the following comments, Barbara feared that her hectic schedule and absence from home may have adversely affected her son:

"After his heart attack, my husband was home when my son came home from school. My husband says today that he is glad he was there for our son, because he had started to rebel. My son had been quite and very studious prior to his teenage years, but when he became a teenager, he started to rebel I'm sure my hectic schedule did not help." [41]

Barbara said that the lost income from her husband's job earnings had a devastating financial affect on their family. Her husband had exhausted his life time benefits under his insurance policy, which meant, in addition to having to pay household bills, Barbara also was faced with having to help pay her husband's mounting medical bills. Barbara took out student loans in order to supplement the money she received from her employer for law school expenses and used money from the sale of rental property to cover school and household expenses. "I had a son in private high school that was about to go off to college," Barbara recalled. "To pay his tuition and remain financially afloat, we sold our rental property." Unfortunately, the sale of their rental property provided only a stopgap for the family's financial problems. Barbara and her husband eventually declared financial bankruptcy in order to avoid losing their home. [42]

Discussing why and how she came to choose government employment over private-sector employment, Barbara said it became important for her to complete law school quickly after her husband lost his medical insurance. Barbara said, "I started taking classes on the weekend and took some accelerated courses in order to complete law school sooner. Steady income, job security, and health insurance became paramount following my husband's stroke and heart attack." Although Barbara had planned to enter private practice before her husband's illness and subsequent job loss, she said she sought and chose government employment for the job security. [43]

The consideration that Barbara gave to her son's and husband's well being when choosing her employment challenges the presumption under conventional risk aversion theory that women focus upon self when deciding their employment. In addition, Barbara's report of why and how she came to choose government employment supports the argument that risk avoidance is a necessary response to real social and economic constraints. In tenuous economic position, Barbara and her family had a *real* need to avoid the fluctuating and uncertain income sometimes associated with the private practice of law. [44]

#### *4.1.3 Time binds, marital tension, and status reversal marriages*

Status reversal marriages are marriages in which wives hold jobs of higher income and occupational status than the jobs their husbands hold (TICHENOR, 1999). Perhaps because in North America highly educated black women are more likely to be in status reversal marriages than other groups (NITSCHKE & BRUECKNER, 2009), all of the women in the study who indicated they were in status reversal marriages were black. Some of the women suggested they chose government employment over private-sector employment in order to protect their marriage from additional tension that might dissolve it. Indicating that the

"reversal" in income and occupational status within their marriage was already a source of tension, the women suggested that long work hours, extensive travel, and other demands of private-sector employment (e.g., mandatory overtime) would intensify tension in marriages already vulnerable to ending in divorce. [45]

Brenda was one of the women in the study who suggested this. A 38-year old mother to four boys, Brenda was a lawyer employed in government whose husband was a paralegal. Brenda spoke at length about the potential for status reversal marriages to end in divorce and made the following comments during her interview about why she believed her aunts' marriages ended in divorce:

"My mom was a stay-at-home wife and mother when we were little, and she is the only woman in her family that stayed married. All of her sisters, my aunts, worked and all got divorced. I believe their independence and employment intimidated their husbands. I noticed at a young age that most black professional women were single. This frightened me, because I always wanted to be a wife and mother. I carried this fear with me into law school, and I still feel that professional women married to underemployed men are more likely to get a divorce." [46]

Perhaps in response to her perception that her own marriage might be at risk for ending in divorce, Brenda seemed to assume the traditional role of wife and mother very intently. For example, she said, while her husband cooked during the week, she cooked on the weekend and performed most other household chores, including doing the laundry, cleaning the house, and shopping for groceries. "I also help the boys with their homework. And I am the one who takes them to the doctor," Brenda said. [47]

The importance that Brenda placed upon the enactment of traditional female gender roles within her marriage and family, as reflected in her reported share of family work, was underscored further by the reason she gave for choosing government employment over private-sector employment. When asked if she applied for jobs in the private sector, Brenda said, against the advice of some of her law school professors, she looked only for jobs in government. She said she chose not to work in a large law firm, because firm attorneys typically worked more than eight hours a day and these long hours were not compatible with most women's family and childcare responsibilities. "I try to leave work by 3.p.m. in order to be home when my sons get home from school," Brenda stated. [48]

Brenda's account of how she typically responded to her son's requests for money to purchase toys and other items further revealed her enactment of traditional female gender roles:

"I stress my husband's leadership position to our sons. Sometimes they will ask me to buy them things, such as toys, clothes, candy, 'junk', and I tell them to go ask their father. Then they will ask *me*, 'Why can't *you* get it? *You* have money.' What they mean is that *I* have a job and *I* earn money. *I* tell them, 'Because daddy is the head of the family. And he determines how the money is spent'." [49]

Brenda's narratives identify the potential for marital and family dissolution as a perceived element of risk in work-family conflict and suggest why and how status reversal marriages are vulnerable to such risks. Brenda perceived long work hours, mandatory overtime, and other working conditions within large law firms as contributing to the work-family conflict that undermines the fulfillment of traditional gender roles, putting certain marriages at further risk for failure. Supporting Brenda's perceptions and beliefs were reports from other study participants about why their status reversal marriages had ended. Findings from quantitative research on the family formation patterns and marriage outcomes of highly educated women also support Brenda's perceptions and beliefs (NTSCHE & BRUECKNER, 2009). According to this research, status reversal marriages often *are* conflict-ridden and *do* end in divorce because of the role reversal and income and education disparities between spouses. Within this study's broad risk avoidance framework, Brenda's deference to her husband on money matters, her enactment of traditional gender roles within marriage, *and* her decision to work in government represent strategies that some women use to reduce the risk of marital and family breakup. Each of these strategies reflects the influence of *social factors* on women's risk perceptions, attitudes, and behavior. [50]

#### *4.1.4 Time binds and departure from a profession*

Work-family conflict led women such as Caitlin to change occupations. Thirty-nine years old and married for four years, Caitlin was still relatively newlywed when I interviewed her. Caitlin had been employed in the hospitality and banking industries before becoming a paralegal. "Feeling unchallenged as a paralegal," Caitlin applied to law school and was admitted. After passing the bar exam, Caitlin began practicing law at a small firm with three other lawyers. However, when I interviewed her, Caitlin was the director of a paralegal program at a college. She had held the position for less than six months and prior to this was an admissions counselor at the college. Explaining why she changed her occupation from private practice lawyer to college admissions counselor, Caitlin said she decided to change occupations after her former boss asked her "to leave a telephone number where she could be reached" during her honeymoon. Commenting further, Caitlin said:

"I don't blame her [her former boss]. In fact, I consider her a mentor. It [around the clock availability] is the nature of the business. I waited to get married. Once I got married, though, I wanted to *stay* married. I did not think the stress from being a lawyer would be good for my marriage. [College name] turned down my request for the admissions counselor position the first time I applied for it. The man who interviewed me said I was overqualified and felt I would be unhappy in the position. Taking the position meant a \$15,000 pay cut. When I told my husband [a government lawyer] about the pay cut he said, 'I think you're nuts, given your student loan obligations, but okay.'" [51]

Caitlin's decision to change occupations is not as unusual as it may seem. The departure of talented women from the private sector of law and public accountancy, or from the professions completely, because of work-family conflict

is well documented (AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS, 2004; BOSTON BAR ASSOCIATION, 1999; HARRINGTON & HSI, 2007). [52]

#### **4.2 Elements of risk in economic precariousness**

Notwithstanding her law school debt, Caitlin appeared to be in better financial position than women in the study who indicated they had no financial safety net (e.g., savings, stocks, or bonds) when searching for their first job as lawyers or accountants. Some women snickered when I asked whether they had had a financial safety net to fall upon in the event of an extended job search. [53]

For example, Jackie did this when I asked if she had had a financial safety net. A 37 year-old government lawyer from working-class background, Jackie said she "definitely had no financial safety net." She then recounted having to return the suit she purchased to wear at her graduation because she needed the money in order to pay the application fee for taking the Illinois bar exam. Detailing the circumstances surrounding this incident, Jackie said:

"I kept asking them [the bar admission office], 'now the application fee to take the bar exam is \$150, right?' And they kept telling me 'yes.' Then they increased the fee to \$300! Of course my mother was upset, but she was in no position to give me the money, so I returned the suit and got my money back in order to pay the application fee to sit for the exam." [54]

The lack of a strong financial safety net motivated some women to avoid employment settings where income was directly tied to market conditions and thus subject to fluctuate, which they said occurred more often in the private than public-sector. Jackie's report of why she discontinued private practice for employment as a public defender illustrates this point. As she stated:

"You had your good months and you had your bad months [in private practice.] You had to search for new clients constantly and work hard to retain existing ones. Your income was very unstable. I did not like being so unstable. I was beginning to have trouble with my feet and I did not have health insurance." [55]

In contrast to women employed in government who emphasized job and income security as reasons for choosing employment, women employed in the private sector emphasized high salary as a reason for choosing employment. As one private-practice lawyer stated: "You spend all that money in order to get a degree. You might as well earn enough money to recoup some of the money you spent to get it." [56]

A review of their social-class backgrounds indicates that women employed in the private sector came from higher-income backgrounds than their public-sector counterparts.<sup>7</sup> Private-sector women may therefore have had more ties to people

<sup>7</sup> Cross tabulations conducted in the larger study suggested an association between employment sector and social class origins. Among women lawyers, 70% employed in the private sector

and financing that could help ensure their success in business. Kathy, a 54 year-old government accountant of working-class background, indicated she did not have such social network ties or connections:

"I am the first person in my family to get a college degree. My dad was a typesetter. The only thing he told me was 'get into something you can make a living at even if you don't get your degree.' I didn't have the money, or know people who did, to go into business. I went to a job fair. The first person I spoke with was someone from [government agency name]. They offered me a job and I accepted." [57]

Some women indicated that economic precariousness had not only influenced their employment-sector choice but also how quickly they attained a college degree. For example, Summer, a 38 year-old wife and mother, was an accountant employed in state government when I interviewed her. Summer said she was poverty stricken when growing up. Neither of her parents was employed. Attending college through the assistance of government grants, Summer married a manual laborer while she was in college. She discontinued college when she became pregnant with her first child, but continued her employment as an accounting clerk for what was then one of the "Big Six" accounting firms in the nation. Recalling the time she resigned this job, Summer said:

"I quit my job once in order to go to school full-time. My husband told me to just get it [college] over with. [*Whispering quickly*] But it was pretty obvious that the family needed my income to live. One income would not work. So, I returned to [firm] and decided it would just have to take me longer to get my degree." [*Summer's husband enters the room, and she winks at me*]. [58]

It took Summer ten years to earn a bachelor's degree. She said by the time she received her degree, the "Big Six" accounting firms had decreased to the "Big Five" accounting firms. She also said she accepted a job in government for "the security and benefits." [59]

Clearly, elements of risk in economic precariousness that some women associated more often with private-sector employment than government employment were income and job insecurity, lack of money for health insurance, and job or business failure. [60]

Particularly for women from lower-income backgrounds who already were in economic precarious position, because of the lack of a strong financial safety net, the perceived element of risk associated with private-sector employment was threatened economic survival. Further, in contrast to women from higher-income background that had strong financial safety nets and sought employment in order to *maintain* middle-class lifestyles and upward social mobility, women from lower-income background without strong financial safety nets sought secure employment in order to *establish* middle class lifestyles and upward social mobility. Summer's narrative illustrates this point. To avoid threatened economic

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versus 50% employed in government came from upper-class to middle-class origins.

survival, stalled upward social mobility, job or business failure, and other perceived risks (e.g., failed marriages), some women chose government employment over private sector-employment. [61]

#### **4.3 Elements of risk seen in less formalized organizational structure**

Finally, a formalized organizational structure may be defined as the distribution of labor, responsibility, and authority within an organization, based upon explicitly defined rules. Some women in the study perceived formalized organizational structure as providing increased job security. These women often referred to the protection from arbitrary decision-making and discrimination that the written rules and regulations of a more formalized work setting provided. For example, Lynn was a 59 year-old divorcee who was a lawyer that had been employed in government for 26 years when I interviewed her. Lynn indicated she chose government employment over private-sector employment partly because the structure of government employment seemed to increase employees' job security by reducing the arbitrary decision-making and discrimination that could lead to a poor performance appraisal, job dismissal, or both. When asked what job security meant to her, Lynn listed the following criteria: "Working full time; employers having to justify why they terminated an employee; being informed of work expectations; specific written procedures that govern employer's and worker's behavior; and knowing that you can depend on making a certain salary." Other women in the study who defined job security as Lynn did also feel that the less formalized organizational structure in many private companies posed more of an employment risk than the more formalized structure of government agencies did. Wishing to avoid this risk, these women preferred to work in government. [62]

### **5. Discussion**

The findings of this study suggest that factors other than a fixed, biologically-driven dislike towards risks influence women's employment decision-making and employment "choices." This study found that women's family and childcare responsibilities, financial resources, and social network ties influenced their employment decision-making and employment choices. Specifically, some women said they choose government employment over private-sector employment in order to reduce the risk they believed workplace norms and working conditions within the private sector posed to their job and income security, career advancement, and fulfillment of family and childcare responsibilities. These workplace norms and working conditions included long work hours, extensive travel, a marginalized "mommy" career track, fluctuating income, and fewer written rules regulating employer's arbitrary decision-making. Risks that women associated with these workplace norms and working conditions included increased work-family conflict, lessened promotion opportunities, economic precariousness, marital and family dissolution, threatened economic survival, and increased vulnerability to job dismissal and discrimination in the workplace. In short, this study found evidence that women's risk avoidance in employment decision-making is often a necessary response to *real* social, economic, and workplace constraints. [63]

In some ways, the findings of this study convey a universal theme: the tradeoffs and personal and career sacrifices that people make when confronted with life challenges. Sleep deprivation, physical exhaustion, vulnerability to anxiety, delayed career advancement, and delayed schooling were among the personal and career sacrifices that study participants indicated they had made, which people may make, regardless of their gender. [64]

Yet, this study underscores too the work-family conflict that *women distinctly face* because of their share of family work as prescribed by traditional female gender roles. This study contributes to existing literature by identifying *risk avoidance in employment decision-making* as a response to work-family conflict and by illustrating why and how this risk avoidance occurs among some women in elite white-collar professions. [65]

Future research might explore women's risk perceptions and risk avoidance in employment decision-making by birth cohort. As a *dynamic* social construct, risk avoidance can be expected to vary across historical period and with social-economic and cultural changes within the larger society (ZINN, 2010). A comparative study of the risk perceptions and behaviors of employed women by birth cohort would provide information about how the risk perceptions and behaviors of employed women have changed over the last several decades. [66]

This study used a cross-sectional design. Future research might employ a longitudinal design in order to examine changes in the risk perceptions, risk behaviors, and employment decision-making of the *same* group of women over an extended time period. A benefit of a longitudinal research design is it helps circumvent problems associated with respondent's inaccurate recall of past events and experiences. [67]

I employed quota sampling and combined data from in-depth interview and personal observation to develop an initial concept of risk avoidance in employment decision-making. To elaborate this concept using a more rigorous application of a grounded research approach, future studies might employ theoretical sampling and combine in-depth interview with an ethnographic study of women's employment decision-making. [68]

Some literature suggests that employers perceive women who request alternate work schedules (e.g., "flex time" or telecommuting) as having less career commitment and promotion potential than women and men who work a firm's "typical" work schedule (KELLY, 2002; WARD, 2007). While it was beyond the scope of this study to interview employers about their perceptions of the career commitment and promotion potential of employed women who work alternate work schedules, future studies might interview more employers about this. As previously suggested, an ethnographic study might be combined with employer interviews. Results from these studies, as well as those from this study, may be used to inform policy and programs designed to recruit and retain more women workers in private-sector jobs. [69]

Finally, future research might also examine risk avoidance in employment decision-making among women in additional white collar professions (e.g., engineering). Findings from such studies would help determine the consistency of this study's findings. [70]

## 6. Conclusion

This study's findings suggest that the integration of research on gender, social class, and employment under a broad view of risk avoidance in employment decision-making provides deeper insight into the causes and consequences of women's public-sector concentration. This implies that, to fully explain or predict women's labor market patterns, research and theory must consider the influence of female gender roles and social class on women's perception of and responses to employment risks. This study's findings suggest that some women choose government employment over private-sector employment, at the expense of income and occupational prestige, because traditional female gender roles, sometimes coupled with social class constraints, make the selection of private-sector employment a risky undertaking. [71]

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## Appendix: Example of an Analytical Memo Used in Data Analysis

Date: 4/1/05

Critical Question: How does the study participant's interview reflect the avoidance of uncertain situations and how might this influence her selection of a job?

Background: Women employed in public-sector have cited job security as a reason for choosing employment. But what exactly does job security mean to them? Today, I asked Lynn what job security meant to her and she was very specific: "Working full time, employers having to justify why they terminated an employee, being informed of work expectations, specific written procedures that govern employer's and worker's behavior, and knowing that you can depend upon making a certain salary." Lynn believes job security is greater in the public than private-sector and said: "The insecurity surrounding private practice is that an attorney does not know if a client will pay or return for future legal service." Jackie (a former private practice attorney) made similar comments about the uncertainty of private practice. And Pam (a government accountant) said she preferred to work in government because she "likes to know she can count on getting a pay check and where her money is coming from."

### Planned Follow up:

1. Consider expanding the code "job security". Evaluate further the context in which women mention job security. Lynn ties job security to more than salary. She speaks of organizational structure and working conditions.
2. What are additional indicators of avoidance of job insecurity, or, more generally, uncertainty avoidance? (You might fit avoidance of job insecurity under the category "uncertainty avoidance".)
3. Listen for and probe on the following in future interviews:
  - Statements about wanting to avoid work settings that are seen as unclear and ambiguous.
  - Reference to the use of explicit rules in one or both employment sectors.
  - Reports of the unexpected occurring in certain employment settings.
  - Expression of needing or preferring predictability in income, work hours, job promotion, work procedures, etc, and reasons given for needing or preferring this predictability.
  - Suggestions that the study participant feels vulnerable, threatened, or the potential for loss in certain settings.
4. What does the study participant perceive as being threatened or at risk?
  - Is it her reputation, job, intimate relationships, physical or mental health?
  - Is it her social identity?
    - Lynn recounted how she and some of her classmates started a legal clinic in a low-income housing project in Chicago when they were in law school. Lynn said "we saw ourselves as social engineers." This suggests that being a social reformist is part of Lynn's identity. Like Lynn, do other women suggest that they believe their identity would be at risk if they worked for a corporate law (or accounting) firm? If so, why and in what way?
5. How does all of this connect with women's employment decisions?

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