

SELF-EMPLOYMENT AND LABOUR MARKET TRANSITIONS IN NEW ZEALAND

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Abstract

Self-employment in New Zealand has been trending up in the past two years, following subdued growth between 2000 and 2010. Self-employed people made up 11.3% of total employed in the year to March 2012 (251,800 workers), compared with 10.1% in the year to March 2010. Self-employment is defined in this paper as those people operating their own business without employees. The paper explores time series trends in self-employment, in particular across three post-recession periods. Characteristics of self-employed workers are also identified. This paper also investigates movements in and out of self-employment in order to understand the recent growth in this type of employment. The analysis uses longitudinal Household Labour Force Survey (HLFS) data. The HLFS provides official measures of a range of labour market indicators, including the number of people employed, unemployed and not in the labour force.

Introduction

Following the most recent recession, there was strong growth in self-employment between the 2010 and 2012 March years. This followed a decade of decline in both the number and proportion of people who were self-employed. Understanding the labour market dynamics of these changes may help explain recent self-employment growth, and help to inform labour market policy development.

This paper provides preliminary analysis of the dynamics of self-employment from 1987 to 2012. It is mainly descriptive and is intended to stimulate policy debate and initiate more research in this area.

The areas of interest for this paper are:

- time series trends in self-employment over three post-recession periods
- self-employment labour market transition patterns in post-recession periods
- trends in the characteristics of self-employment.

This analysis uses data from the Household Labour Force Survey (HLFS), which asks respondents about their employment status¹. In this paper, self-employment is defined as people operating their own business without employees. Employers are those who employ others in their own business.

When there is a need to compare self-employment with other groups, this paper compares self-employed with employers and wage or salary earners. These are the main employment status groups. Data on unpaid employment

in family businesses are relatively few and generally suppressed to preserve confidentiality of respondents.

The key results are:

- During the period 1987 to 2012, self-employment rate (as a proportion of total employment) expanded for the first 13 years then started its long-run decline from 2000 to 2010.
- Self-employment experienced a “V” shaped recovery after the recession that commenced in 2008, which was different to its behaviour after previous recessions.
- The tendency of the self-employed to remain self-employed rather than change to another status increased in the 1991-1994 and 1998-2001 post-recession periods, while it fell and then rose in the 2009-2012 post-recession period. This latter rise is consistent with the V-shaped recovery in self-employment.
- Over the 1991 to 2012 period, the proportion of the self-employed with no qualifications decreased and the proportion with Bachelor degrees or higher increased. This was similar to the trend for other employment status groups.
- From the 1990s to 2012, self-employment has increased as a proportion of professional occupations and decreased as a proportion of agriculture and fishery occupations.
- Over the past 25 years, the proportion of the workforce aged 45 and over who are self-employed has been trending up, while the self-employed proportion for other age groups has been trending

down. It is likely that gaining qualifications in early years has improved the potential for workers older than 45 to move to self-employment.

- The increase in proportion of the self-employed who are part-time workers over 25 years is highest of all employment states.

This paper contains five sections as follows. The *Method* section provides information on the steps used to answer the research questions. The *Data* section describes the data source used. The *Results* section reveals the trend of self-employment across three post-recessions, the key characteristics of self-employed workers, and the transitions in and out of self-employment across three post-recessions. The *Discussion* section discusses the key findings. Implications and conclusions are provided in the *Conclusions* section.

The discussion of the results shows that over 25 years, the capacity of persons to become self-employed and to remain self-employed has been sustained by various labour supply characteristics. This is reflected in the overall tendency of the self-employed to continue to remain self-employed in post-recession periods. The V-shaped recovery in self-employment rate in the 2009-

2012 post recession period is different to the previous two.

Method

This paper takes the following steps to investigate the research questions. They are:

- Investigating the time series of self-employment as well as other close alternative employment states (i.e., wage or salary earners, employers)
- Estimating transition probabilities of people moving in and out of self-employment across the three post-recessions, with particular focus on the 2009 to 2012 period
- Investigating the characteristics of the self-employed (e.g., qualification, age, industry, region).

Unless otherwise stated, the proportions refer to total employment. For example, the self-employment rate refers to the number of self-employed as a proportion of total employed.

Table 1: Summary of gross flows

		Quarter 2				Quarter 1 total
		Self-employment	Other employment	Not in employment	Unmatched	
Quarter 1	Self-employment	SS	SO	SN	<i>SUnm</i>	S
	Other employment	OS	OO	ON	<i>OUnm</i>	O
	Not in employment	NS	NO	NN	<i>NUnm</i>	N
	Unmatched	<i>UnmS</i>	<i>UnmO</i>	<i>UnmN</i>		
Quarter 2 total		S	O	N		

Data

All data is sourced from Statistics New Zealand's Household Labour Force Survey (HLFS). The HLFS is a quarterly survey, nationwide and is the official measure of employment and unemployment in New Zealand. It provides comprehensive labour market statistics in New Zealand. To derive gross flows and transition probabilities, HLFS data is longitudinally-linked across two quarters.

This paper explores the movements into and out of self-employment. At the highest level it looks into movements into other employment types, e.g., wage or salary earners or employers, as well as movements out of employment, i.e., unemployment and not in the labour force. In Table 1 these are indicated in bold. The flows have then been broken down into their individual components.

For this paper we are only interested in the matched sample. That is, people who were in the survey for quarter 1 and quarter 2. The weight allocated to the flows was based on the respondent's weight in the second quarter.

The probability of moving between two labour market states, e.g. from self-employment to other forms of employment, is:

$$P(SO)_t = \frac{SO_t}{S_{t-1}}$$

$$SO_{TP} = \frac{SO}{SS + SO + SN}$$

The matched sample transition probabilities were then used to weight up the matched sample gross flows to the whole population thus taking out the effects of the unmatched sample. This was done by multiplying the

matched sample transition probabilities to the aggregate levels of the labour force status in Q1 for that transition probability.

The unmatched sample is out of the scope of this paper. The figures in this paper are four quarter averages. These were calculated as a basic way of removing seasonality and seeing the underlying trend.

Results

Time series trends in employment status

Examining trends in self-employment can help determine whether the recent growth is common following a recession or an unusual phenomenon. Self-employment is seen by some as one pathway out of unemployment (Glocker and Steiner, 2007; Evans and Leighton, 1989). Self-employed workers are, by definition, small operators who generally bear financial and occupational health and safety risks on their own. Understanding the patterns of self-employment growth has implications for health and safety policy and productivity.

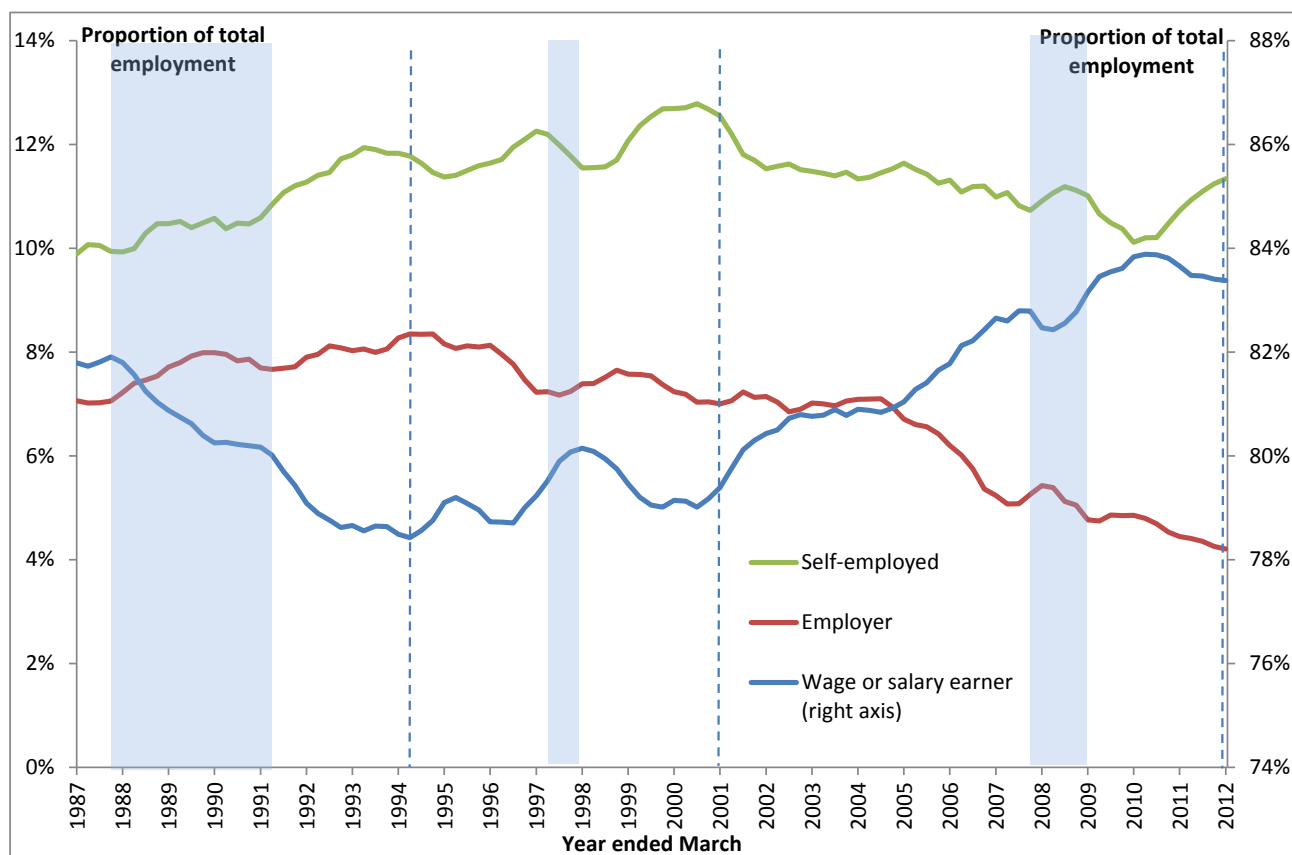
Self-employment is the second most common employment status and has accounted for 11.3% of all

employed workers (on average) from 1987 to 2012. Growth in self-employment has fluctuated over the past 25 years (see Figure 1). As a percentage of total employment, self-employment grew modestly from 1987 to 2000 and then gradually declined over the next decade. Since 2010, self-employment has risen, to reach 11.3% in the year to March 2012.

In contrast, the proportion of all workers who are employers has been trending down between 1987 and 2012. Employers' share of total employment has decreased over the period. The downward trend for employers may be due to structural changes, such as changes in the employment shares of different industries and changes in the average size of firms.

Meanwhile, the number of wage or salary earners and their share of total employment have grown, despite the early contractions between late 1980s and early 1990s. The proportion of total employed who were wage or salary earners increased slightly between 1987 and 2012. It appears the self-employment rate and the wage or salary earners' rate are inversely correlated, indicating a possible substitute relationship. However, the investigation of a statistical relationship is beyond the scope of the current study.

Figure 1: Types of employment, 1987 to 2012



Note: the shaded areas in the chart represent the recessions and the dotted lines represent the end of a post-recession period.

Self-employment across three post-recessions

This section focuses on self-employment in three post-recession periods since 1987, when the annual HLFS began. A post-recession period in this paper is defined as twelve quarters after a recession. The post-recession periods are (see Figure 1):

- September 1991 to June 1994
- June 1998 to March 2001
- June 2009 to March 2012

The analysis in this paper uses annual average data to reduce the effects of sample error and seasonal variation. See the Appendix for a detailed data table.

As every recession is different and the drivers vary, care must be taken when comparing self-employment across the different post-recessions. As a preliminary study, this paper focuses on comparing the recovery patterns in self-employment, rather than identifying the drivers and investigating their statistically significant impacts on the self-employment level and rate.

The recession periods are adapted from Hall and McDermott's work (2006 and 2007). Although there were two separate recessions between 1987 and 1991, the labour market was severely impacted by the downturns, with unemployment rising almost uninterrupted over these four years. Therefore this paper looks at the downturns between 1987 and 1991 as one recession.

Self-employment growth in the 2009 to 2012 period is different from previous post-recession periods. Both the number of self-employed and the self-employment rate (as a proportion of total employment) experienced a "V" shaped growth pattern in the 2009 to 2012 post-recession period. The self-employment rate continued to decline for the first one-third of the post-recession period. The rate then increased at the end of the period.

In contrast, self-employment mainly expanded (both in numbers and rate) during the previous post-recession periods. In the 1991 to 1994 post-recession period, self-employment continued the upward trend which started in the recession, then tailed off marginally near the end of the post-recession period. Self-employment might have been a natural response to the economic downturn. During the 1987 to 1991 recession, there was high unemployment and fewer paid job opportunities, as this was the longest recession among the three and a recession that severely impacted the labour market. Thus, the growth in self-employment in the 1991 to 1994 post-recession was more likely due to the structural change in the labour market. During the recession, self-employment and employers mainly trended up as a proportion of total employment, with employers starting to fall near the end of the recession, while wage or salary earners continuously declined. The trends continued in the 1991 to 1994 post-recession period.

During the 1997 to 1998 recession, the proportion of all workers who were self-employed fell throughout the entire period, while the proportion of wage or salary earners continued to rise. But self-employment stopped contracting and started to rebound immediately after the recession. Self-employment growth occurred through most of the 1998 to 2001 post-recession period, then started to ease off. The quick recovery of self-employment after the 1997 to 1998 recession may be due to the short duration of this recession and its lesser labour market impact.

Transition probabilities of self-employment across three post-recession experiences

There are many possible explanations for the fluctuations in self-employment at the aggregate level. It is useful to look at the transitions into and out of self-employment. This section focuses on the transition probabilities of self-employment in three post-recession periods. Time series data is presented in Figure 2 with general patterns summarised in Table 2.

Figure 2 and Table 2 highlight some differences between the three post-recessions. In particular:

- The likelihood of remaining self-employed increased during previous post-recession periods (1991 to 1994 and 1998 to 2001). In contrast, the likelihood was relatively dynamic during the 2009 to 2012 post-recession period, as it fell in the first half of the period and recovered in the second half of the period.
- The likelihood of self-employed people moving to other employment states (e.g. wage or salary earners or employers) generally decreased during the first two post-recessions whereas it slightly increased in the 2009 to 2012 post-recession.
- Nevertheless, there were some similarities across the three post-recessions. In particular:
 - the likelihood of self-employed people moving out of employment generally decreased
 - the likelihood of people moving into self-employment (from either other forms of employment or non-employment) remained relatively stable.
- For the 2009 to 2012 post-recession period, the transitions data suggests that the V-shaped recovery in self-employment may be due to:
 - a greater tendency for self-employed to remain self-employed
 - fewer people leaving self-employment, particularly, to become employers or to withdraw from the labour force
 - entry from other forms of employment being fairly flat. There was a strong increase in the likelihood of employers becoming self-employed from September 2010 to September 2011. This has subsequently eased off, suggesting that some employers may have shed staff and become self-employed over this

period. However, this was not a major contributor to growth in self-employment.

Figure 2: Patterns in self-employment dynamics during three post-recession periods

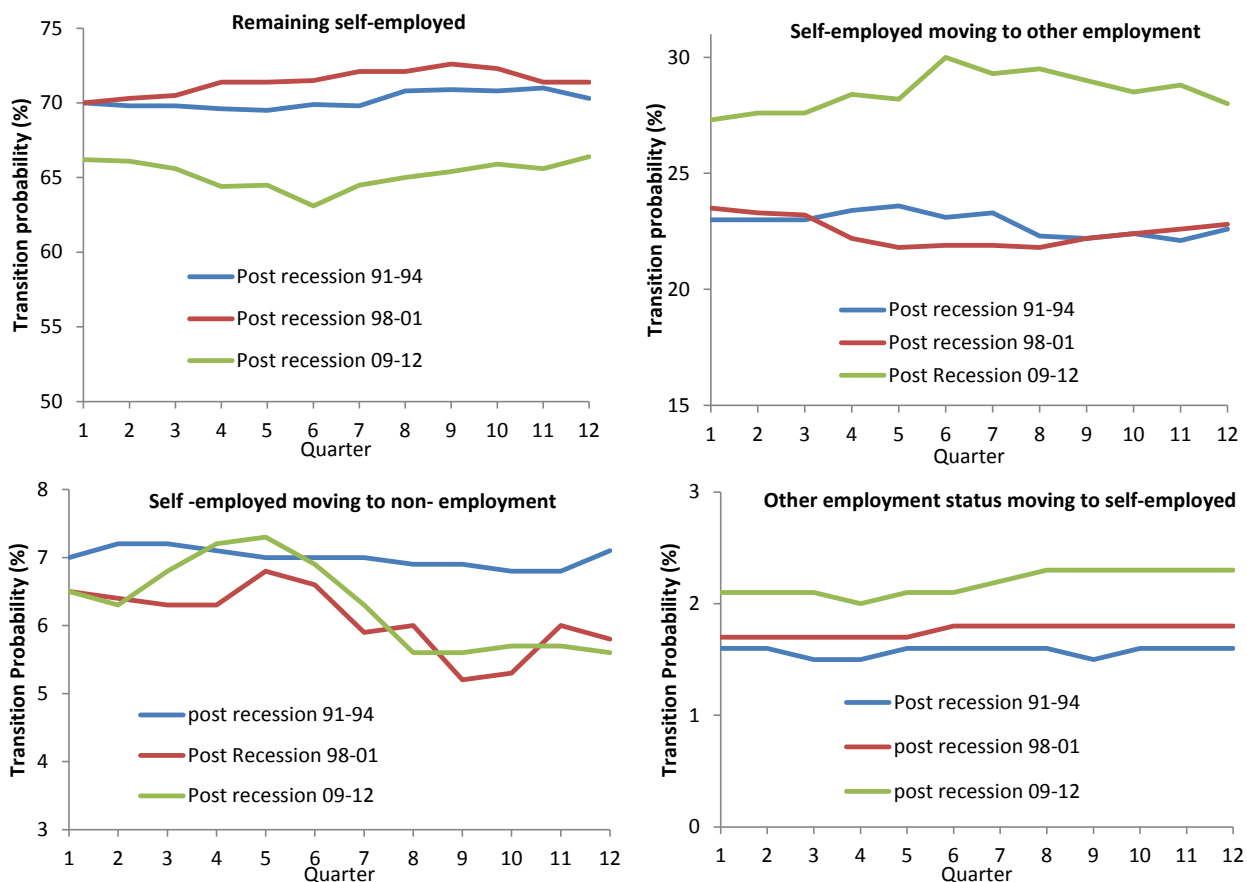


Table 2: Summary of self-employment dynamics in three post-recession periods

Period	Transition Probability of...				
	Remaining self-employed	Self-employed moving to other employment	Self-employed moving to non-employment	Other employment status moving to self-employed	Non-employment moving to self-employed
Sep 91 to Jun 94	Up and down but generally increasing	Up and down but generally falling	Generally falling	Up and down but generally flat	Up and down but generally flat
Jun 98 to Mar 01	Rise, followed by fall but generally rising	Fall, followed by rise, but generally falling	Up and down but generally falling	Rising marginally but generally flat	Flat
Jun 09 to Mar 12	Fall followed by rise (a perfect "V" shape)	Rise, followed by fall, but rising slightly	Up and down but generally falling	Rising marginally but generally flat	Absolutely flat

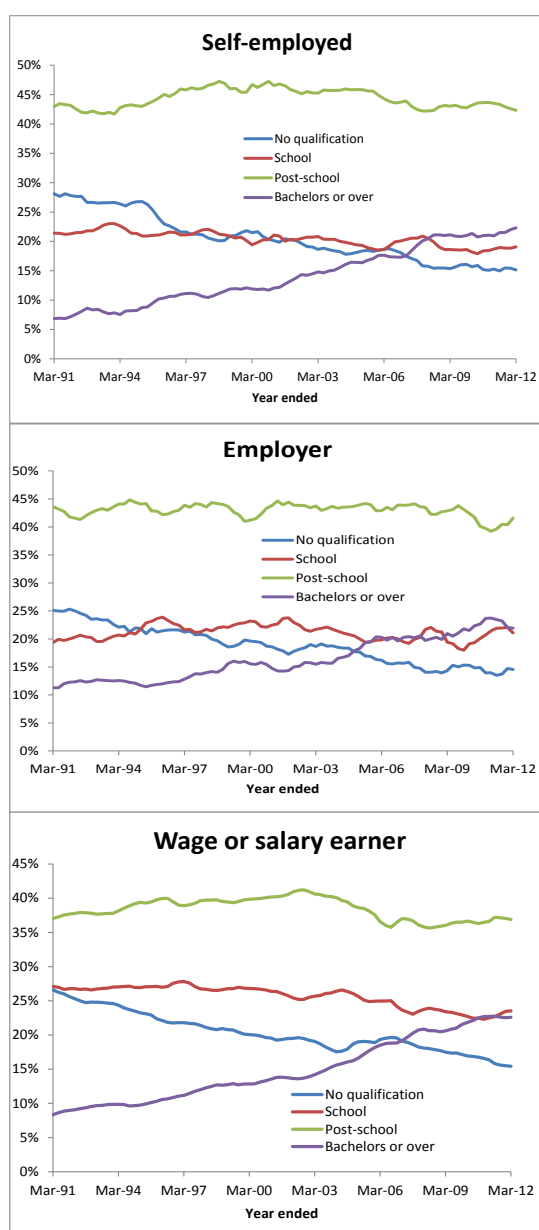
Characteristics of the self-employed

This section examines the characteristics of the self-employed to see if there are any factors that may explain recent employment growth.

Qualifications

Between 1991 and 2012, the proportion of self-employed workers who did not have any qualifications fell from 28.1% to 15.1%. The proportion who gained a Bachelor's degree qualification or higher rose from 6.8% to 22.3%. The proportion of self-employed workers who had post-school qualifications below degree level remained relatively steady (see Figure 3). The increase in educational attainment has taken place for all paid workers (self-employed, employers and wage or salary earners).

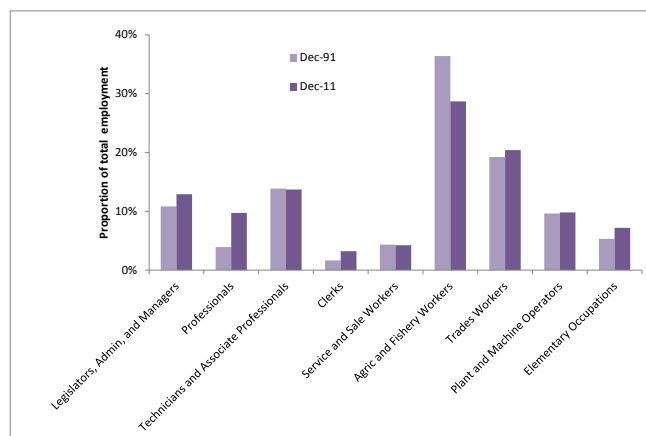
Figure 3: Educational attainment by employment status group, 1991 to 2012



Occupation²

Agriculture and fishery workers, trades workers, and technicians and associate professionals have historically been the biggest occupational groups for the self-employed. However, the self-employment rate among agriculture and fishery workers experienced a long-term decline between 1993 and 2010 (down from a peak of 39.7% in the year to September 1993 to a historical low of 24.3% in the year to June 2010), before gradually recovering to 28.7% in the year to December 2011. The self-employment rate among trade workers, and technicians and associate professionals has remained relatively steady over the past twenty years (1991 to 2011), ranging between 17.5% and 24.7%, with an average of 20.4%. In contrast, the self-employment rate among professionals has been gradually trended up from 3.9% in 1991 to 9.7% in 2011 (see Figure 4).

Figure 4: Self-employment rates of occupational groups, 1991 to 2011

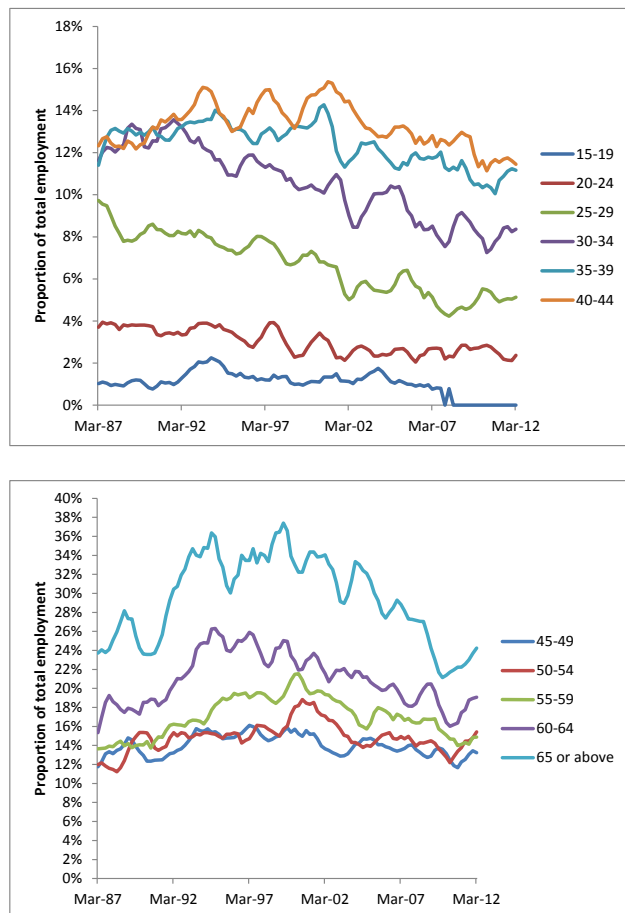


Age

Workers in the older age groups have the highest rates of self-employment. Twenty-four percent of workers aged 65 years and above were self-employed in the year to March 2012, followed by the 60 to 64 years age group (19.1%), and the 50 to 54 years age group (15.2%). Self-employment rates are much lower at younger ages.

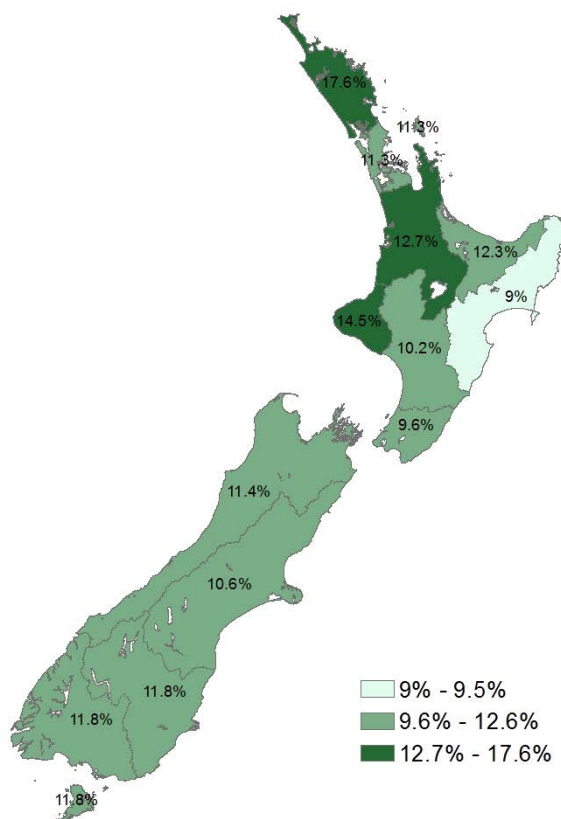
As illustrated in Figure 5, most age groups have experienced trend reductions in the proportion of workers who were self-employed since around 2000.

Figure 5: Self-employment rates of five-year age groups, 1987 to 2012



Gisborne/Hawke’s Bay, an agricultural region, has the lowest self-employment rate (9.0%). This may be due to individual work preferences.

Figure 6: Self-employment rates by region in the year to March 2012



Industry³

In the year to December 2011, self-employment was most prevalent in the Agriculture, Forestry, and Fishing industry (with 25.7% of all workers in this industry being self-employed), the Construction industry (21.5%), and the Property and Business Services industry (21.3%). Workers in the Government and Defence industry were least likely to be self-employed (1.3%).

An industry time series is available between December 1997 and December 2011. Over this period, the aggregate rate of self-employment for all workers fell from 11.8% to 11.2%. In the Agriculture, Forestry and Fishing industry, the self-employment rate declined from 34.2% to 25.7%. In all other industries, the long-run changes were modest, despite some noticeable fluctuations during the most recent recession and post-recession periods, similar to that observed for all industries.

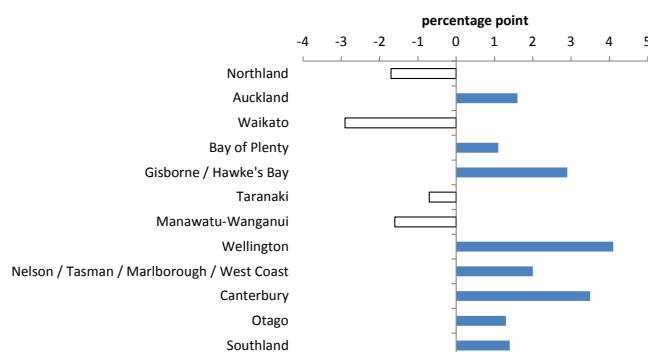
Region

As a percentage of regional employment, Northland had the highest self-employment rate with 17.6% in self-employment in the year to March 2012, followed by Taranaki (14.5%) and Waikato (12.7%) (see Figure 6). This may be related to the three regions’ agriculture profile and because self-employed workers are more likely to be agriculture workers. However,

Nevertheless, over 25 years, the self-employment rate in Gisborne/Hawke’s Bay was up by 3 percentage points, from 6.0% in 1987 (see Figure 7). Self-employment rates also increased in the Wellington and Canterbury regions between 1987 and 2012 (up by 4.1 percentage points and 3.5 percentage points, respectively).

In contrast, self-employment rates in some of the traditional agriculture regions, for example, Waikato and Northland, decreased over the same period.

Figure 7: Changes in self-employment rates by region 1987-2012



Gender

Self-employed workers tend to be male. However, the difference in gender proportion between male and female has been narrowing for all paid workers (self-employed, wage or salary earners and employers) over the past 25 years.

Full-time and part-time

Since 1987, the majority of self-employed workers have worked full-time. However, the proportion of self-employed working part-time has increased over the past 25 years (up from 17.7% to 28.1%).

The trend towards a greater share of part-time employment was also observed for the wage or salary earners and employers groups over the past 25 years, but to a lesser degree.

Discussion

Time series trends

The rise in self-employment prior to year 2000 was related to the large scale restructuring in the private and public sectors, deregulation in the labour market, the impact from the economic downturns, and changes in working patterns and contractual arrangements (Carroll, 1999; Bururu, Irwin and Melville, 1998; Meager, 1996). The expansion of self-employment may also be due to other structural changes, for example, the long-term shift from manufacturing to services and increased needs for customised services.

Improvements in technology and access to technology may have also contributed to the increase in self-employment by providing more opportunities to become self-employed, increasing productivity and returns, and enabling self-employed people to work in the location they prefer. To some extent, self-employment and wage or salary employment are substitutes and it is likely that technology has played a role in facilitating that transition.

Self-employment is more flexible than wage or salary employment. In those activities where self-employment and wage employment are close substitutes, downturns might be expected to lead to an increase in self-employment. Changing legislative requirements around both employment and self-employment may affect the balance over time.

Nevertheless, other long-term structural changes have contributed to the contractions in self-employment since the year 2001, such as the decline of self-employment in the agriculture and horticulture industry. That decrease might be due to fewer smaller farms and more corporate farms, farm amalgamations, and intensification in farming practice (Statistics New Zealand, 2005). The decline in self-employment was also evidenced in Europe and the United States (European Commission, 2010; Hipple, 2010).

Transition probabilities to self-employment

Self-employment is seen by some as a pathway out of unemployment (Evans and Leighton, 1989; Glocker and Steiner, 2007). However, this study found the likelihood of this transition is small and this pathway did not make a very large contribution to the growth in self-employment since 2010.

The key finding of a rise in self-employment after a decline in the post-2010 period was that self-employed people were more likely to remain in self-employment.

Possible explanations for why people were more likely to remain self-employed (and less likely to leave self-employment for other employment types or non-employment) include:

- people remain confident in their prospects to “step out” on their own
- a perceived (or real) lack of other job opportunities may encourage people to keep creating work opportunities for themselves. Self-employment may reflect individuals’ dreams of independence. “I’ve always wanted to run my own shop...”. When paid employment becomes harder to get, more of these people may take the opportunity to “have a go”.

We have a limited understanding of what motivates people to become self-employed. Further work could explore these factors to assess how they affect self-employment and inform policy debate.

Characteristics of the self-employed

Over the past 25 years, similar to other employment status groups, the proportion of the self-employed with higher qualifications has increased. Further, the proportion of self-employed who work as professionals has risen, while those employed in agriculture, forestry and fishing occupations has decreased. Despite this, the top three industries for self-employment are Agriculture, Forestry and Fishing; Construction; and Property and Business Services.

The increase in the proportion of self-employed who work part-time is also consistent with self-employed persons being more flexible to different work situations than other workers.

When looking at the age profile as a percentage of total employment, we saw an increased proportion of workers becoming self-employed (and a decreased proportion of workers as wage or salary earners) as they get older. The increases in self-employment with age may be due to the cumulative effect with age of: increased experience; increased skills and knowledge; better access to capital; stronger preferences for increased autonomy and flexibility offered by self-employment; and improved capacity to self-manage and maintain health and social wellbeing.

The higher proportion of self-employment after the age of 60 is also likely to be due to the preference of taking a gradual exit from working to retiring completely. Boyd and Dixon (2009) found older self-employed workers were more likely to work part-time and at a non-standard time, less likely to work long hours, would not prefer to work more hours, and those who worked full-time indicated a preference for working fewer hours and earning less.

In addition, although the population is aging, self-employment rate in the age groups (e.g., 45 and above) only increased marginally (ranging from 0.3 percentage points to 3.1 percentage points). By comparison, self-employment rates in other age groups (e.g., people younger than 45 years old) have decreased, when comparing the year to March 1987 and the year to March 2012, despite some fluctuations during the 25 years. The fluctuation of older workers' self-employment rates reflect the older workers' flexibility in changing their employment states, due to increased human capital. Furthermore, except for the self-employed 50 to 54 years age group, self-employment rates in other age groups in the year to March 2012 were all below their long-term averages. This is consistent with the long-term downward trend for self-employed workers as a whole.

Future research

Examining the duration of self-employment would help reveal the factors and/or barriers for success and change of work preferences, hence contributing to policy discussions. A more detailed analysis by age groups (i.e., younger, prime-aged and older self-employed workers) would be beneficial for developing policy advice.

It may be desirable to have an efficient mix of other forms of employment and self-employment that adjusts over time as circumstances change. This means we may wish to minimise biases in either direction (e.g., commercial law, taxes or ACC or Health and Safety or employment law that artificially push people in either direction). Analysing data about transitions and their drivers can help support policy to achieve this.

International comparisons, in particular the long-term trend, duration and contribution to the economy and social well-being, may shed some light on the labour market regulation policy in New Zealand.

Conclusions

The discussion of the results shows that over 25 years the capacity of workers to become self-employed and to remain self-employed has been sustained by various labour supply characteristics. This is reflected in the overall tendency of self-employed to continue to remain self-employed in post-recession periods. The V-shaped recovery in self-employment rate in the 2009 to 2012 post recession period is different to the previous two.

In terms of labour supply characteristics, the workforce generally is more qualified, particularly in the professional services areas. Older workers with more experience and increased qualifications compared with younger workers are able to move more easily into self-employment. Self-employed workers are also capable of more flexible work arrangements typical of part-time work.

Self-employment is likely a more viable option for workers than 25 years ago, through self-employed being able to utilise increased qualifications, experience, and have better flexibility to meet new job opportunities.

Acknowledgements

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Notes

1. This does not exclude using help notes to assist respondents in determining their employment status. The self-employed can be defined in terms of the criteria of economic risk and control. Most or all of the following characteristics are indicative of self-employed people:
 - (1) they control their own work environment and are responsible for getting the work done making decisions on: when, where and what hours they work; how much they get paid; and when they take holidays
 - (2) they invest their own money in the enterprise and provide the major assets and equipment for the job.
2. This paper uses ANZSCO classification to enable long-term trend analysis. The annual data is available between 1991 and 2011.
3. This paper uses ANZSIC06 classification to enable long-term trend analysis. The annual data is available between 1997 and 2011.

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Appendix: Main employment status groups across three post-recessions

Year ended	Number of people (000)			Percentage of total employment		
	Wage or salary earner	Employer	Self-employed	Wage or salary earner	Employer	Self-employed
Post-recession 1991-94						
Sep-91	1,208.6	116.6	167.9	79.7%	7.7%	11.1%
Dec-91	1,199.0	116.5	169.1	79.4%	7.7%	11.2%
Mar-92	1,191.7	119.1	169.9	79.1%	7.9%	11.3%
Jun-92	1,189.7	120.0	172.0	78.9%	8.0%	11.4%
Sep-92	1,189.0	122.6	173.0	78.8%	8.1%	11.5%
Dec-92	1,190.5	122.4	177.5	78.6%	8.1%	11.7%
Mar-93	1,194.4	121.9	179.1	78.7%	8.0%	11.8%
Jun-93	1,196.3	122.7	181.8	78.6%	8.1%	11.9%
Sep-93	1,206.0	122.6	182.5	78.6%	8.0%	11.9%
Dec-93	1,215.3	124.6	182.8	78.6%	8.1%	11.8%
Mar-94	1,224.1	129.0	184.5	78.5%	8.3%	11.8%
Jun-94	1,235.6	131.5	185.5	78.4%	8.3%	11.8%
Post-recession 1998-01						
Jun-98	1,398.8	129.2	201.8	80.1%	7.4%	11.6%
Sep-98	1,393.5	131.0	201.7	79.9%	7.5%	11.6%
Dec-98	1,387.0	133.1	203.5	79.7%	7.7%	11.7%
Mar-99	1,383.5	131.9	210.2	79.5%	7.6%	12.1%
Jun-99	1,382.9	132.2	215.8	79.2%	7.6%	12.4%
Sep-99	1,385.9	132.2	219.8	79.1%	7.5%	12.5%
Dec-99	1,395.6	130.2	224.1	79.0%	7.4%	12.7%
Mar-00	1,404.3	128.4	225.2	79.1%	7.2%	12.7%
Jun-00	1,408.9	128.0	226.3	79.1%	7.2%	12.7%
Sep-00	1,415.0	126.0	228.9	79.0%	7.0%	12.8%
Dec-00	1,425.2	126.7	228.1	79.2%	7.0%	12.7%
Mar-01	1,437.1	126.8	227.2	79.4%	7.0%	12.6%
Post-recession 2009-12						
Jun-09	1,825.7	103.9	233.2	83.5%	4.7%	10.7%
Sep-09	1,819.3	105.9	228.4	83.5%	4.9%	10.5%
Dec-09	1,809.7	105.0	224.6	83.6%	4.9%	10.4%
Mar-10	1,814.1	105.1	218.9	83.8%	4.9%	10.1%
Jun-10	1,815.0	103.8	220.7	83.9%	4.8%	10.2%
Sep-10	1,822.8	102.0	221.8	83.9%	4.7%	10.2%
Dec-10	1,827.3	98.9	228.3	83.8%	4.5%	10.5%
Mar-11	1,832.1	97.4	234.9	83.7%	4.4%	10.7%
Jun-11	1,837.1	97.1	240.6	83.5%	4.4%	10.9%
Sep-11	1,842.0	96.1	244.9	83.5%	4.4%	11.1%
Dec-11	1,847.8	94.3	249.0	83.4%	4.3%	11.2%
Mar-12	1,851.6	93.5	251.8	83.4%	4.2%	11.3%