



You are self-employed. Are you more stressed?

RESEARCH BRIEF

Why it matters

Entrepreneurship is often celebrated as a path to autonomy and opportunity, but do founders and self-employed individuals pay a hidden health cost? Prior research on entrepreneur stress has been contradictory, with some studies showing higher stress and others lower levels. This study uses an objective biological marker (telomere length) to settle the question and reveals that self-employment is associated with measurably higher chronic stress, with important implications for founders, educators, and public health policy.

How we know

Researchers analyzed data from **3,580** working-age adults (18–65) from the 1999–2002 National Health and Nutrition Examination Survey, a nationally representative U.S. dataset. Instead of relying on self-reported stress (which is prone to bias), the study used age-adjusted telomere length (TLA), a biomarker that shortens with chronic psychological and physiological stress. The team controlled for comorbidities, demographics, income, industry, and allostatic load (wear and tear on the body) to isolate the mental stress component.

What researchers found

- ▶ Self-employment is linked to significantly **shorter** telomeres, indicating higher chronic stress compared to employees.
- ▶ **Time** in self-employment **matters**. The longer someone is self-employed, the shorter their telomeres become.
- ▶ College education **did not** buffer stress as hypothesized. While education was expected to help, the data showed marginal effect.
- ▶ **Tenure** is a significant predictor of shortened telomeres.
- ▶ The **effect size** is meaningful. Self-employed individuals' telomere length was apx. 27% of a standard deviation shorter than employees.

What this means

- ▶ **For entrepreneurs:** Running a business takes a measurable toll on health. Self-awareness, stress management, and mental health support are not luxuries.
- ▶ **For entrepreneurial leaders:** Senior roles face similar stress risks. Organizations should provide mental health support to them.
- ▶ **For educators:** Entrepreneurship curricula should include mental health, wellness, stress management, and realistic expectations.
- ▶ **For policymakers:** Economic development programs supporting small businesses must integrate mental health services in addition to financial aid for recovery and resilience.

Now what?

- ▶ Build **stress management and mental health training** into entrepreneur support programs, incubators, and accelerators.
- ▶ As firms encourage more internal entrepreneurial behaviors, they should also be mindful of the potential impact on employee well-being and provide appropriate resources.
- ▶ **Normalize conversations** about well-being and psychological costs of entrepreneurship.
- ▶ Pair economic relief programs (like pandemic support or disaster recovery funds) with accessible mental health resources for business owners.
- ▶ **Encourage** self-care practices, peer support networks, and professional counseling.

LINK TO THE STUDY

