

Moonlighting in Rural America

About 1.4 million nonmetro married couples had a moonlighting (working more than one job) spouse in May 1985. Compared with other rural couples, moonlighting couples were more likely to have children under 18 living at home, a college-educated spouse, higher income, farm affiliation, and work schedules that facilitated a spouse's taking a second job. The types of opportunities and economic needs associated with moonlighting differed by educational level.

Moonlighting, holding multiple jobs at the same time, is an important part of the work experience of many rural American families. In May 1985, about 1.4 million nonmetro married couples (about 10 percent of all nonmetro married couples) had at least one spouse who moonlighted. While common perception suggests that economic need motivates workers to take a second job, we found that noneconomic factors are also associated with multiple job-holding. Some workers, for example, seek second jobs because they are committed to work or wish to explore new career options. In this article, we identify and explore factors associated with rural couples' decisions to moonlight.

Both economic and noneconomic factors induce families to moonlight. For some families, a special event such as the birth of a child or the cost of sending a child to college provides economic motivation for one or both employed spouses to take second jobs. Other moonlighting families are motivated by a continuing need for additional income due to low income or underemployment.

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The opportunity or ability to take a second job is also a factor in the decisionmaking process. Husbands and wives in one-earner families, for example, must weigh the comparative advantages to determine whether the nonearning spouse takes employment or the earning spouse moonlights. Work schedules and child care needs can complicate the decision. For some, moonlighting becomes a natural offshoot of employment in certain occupations that develop transferable skills, provide flexible work schedules, and allow easy access to additional employment opportunities. Farm operators, for example, have a long tradition of multiple jobholding, in part because of adaptable work schedules, seasonality of farm work, and the great amount of personal autonomy associated with farm work.

Education helps determine socioeconomic status, work attitude, employment and career preferences, and the

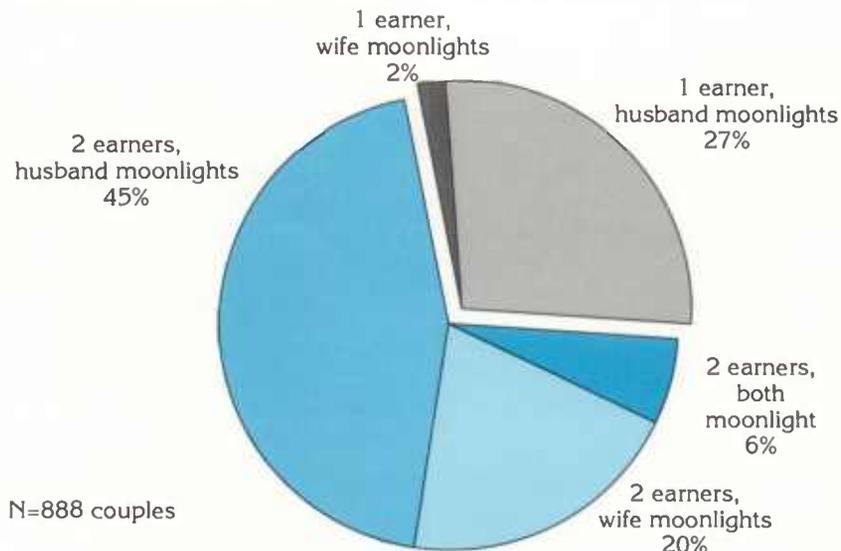
types of employment options available. Thus, the types of economic and opportunity factors associated with moonlighting differ for rural couples, depending on their education.

Moonlighting is a Family Decision

Moonlighters are employed people who hold two or more jobs at the same time. Most of the research on moonlighting has focused on individual workers (see box, "Who Moonlights in Rural Areas?"). However, decisions regarding who works at how many jobs for how many hours are often made at the family level and depend on family members' characteristics and interests, their education and skills, work experience, employment options, and family needs. Our analysis draws information from a sample of nonmetro married couples where both spouses were present in the household, at least one spouse was between the prime working ages of 16 and 65

Figure 1
Nonmetro moonlighting couples

Both spouses were employed in nearly three-fourths of nonmetro moonlighting couples.



Source: May 1985 Current Population Survey

years, and one or both spouses were employed (see box, "About the Survey").

Moonlighting is one of several family employment strategies chosen by working-age married couples. The more common patterns are dual-earner couples, where each spouse holds one job (50 percent of the nonmetro couples), followed by one-earner couples (40 percent), where only one spouse works at one job. These two groups are combined in this analysis to represent more conventional employment strategies used by rural couples.

About 10 percent of all nonmetro married couples have at least one spouse who moonlights. The largest proportion of moonlighting couples (45 percent) were dual-earner families where both spouses were employed and the husband held a second job (fig. 1). These couples, therefore, depended on three jobs for family support. Single-earner couples with a moonlighting husband was the second most prevalent pattern, accounting for 27 percent of moonlighting couples. Only 6 percent of these nonmetro couples had two moonlighting spouses. These couples depended on four jobs to support the family. While husbands were more likely than their wives to hold multiple jobs, women moonlighted in 28 percent of the couples.

Why Moonlight? Three Reasons

Studies of moonlighting suggest that three factors, economic need, opportunity, and personal characteristics, are important for understanding why individuals moonlight. Economic need includes attitudinal, economic, and family considerations that create a perceived or actual need for additional income. Opportunity refers to characteristics of the primary job that influence the ease with which workers can integrate a second job into their work schedule and career. Personal variables, such as education, are individual characteristics or abilities that make it easier or more difficult to moonlight.

Economic Need. Many couples go through a "life cycle squeeze," where changes in family structure create increasing economic need. This squeeze is most likely to occur in families with

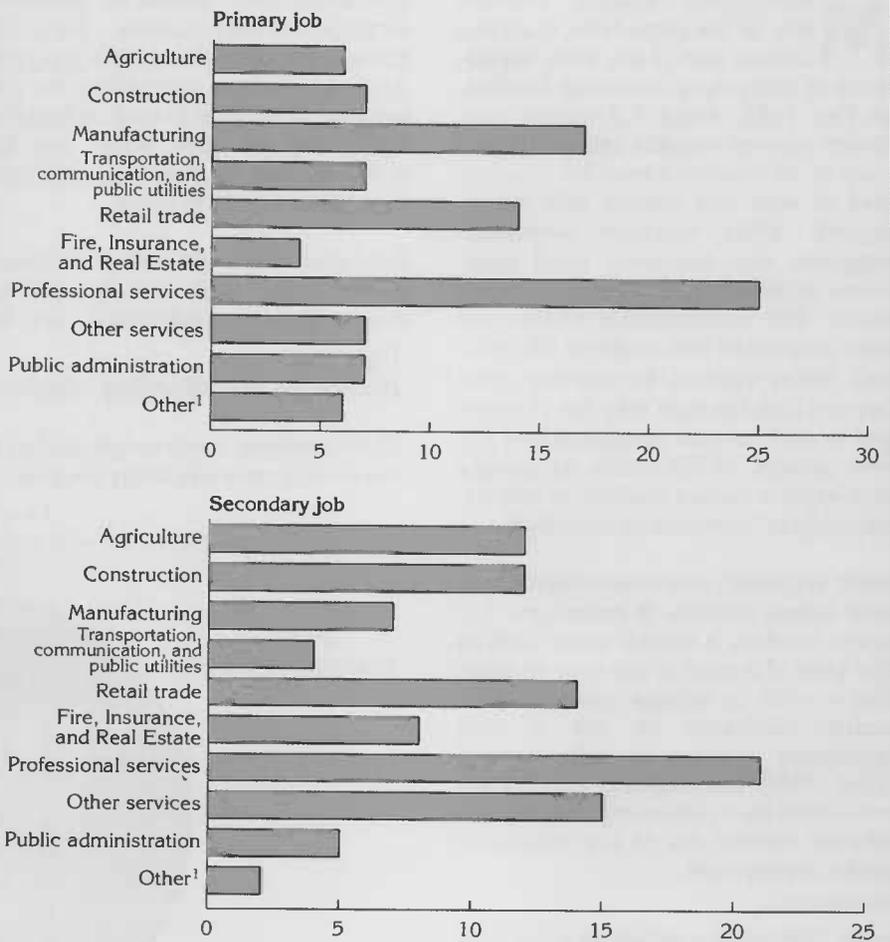
Who Moonlights in Rural Areas?

About 2.4 million nonmetro workers (10 percent of the nonmetro workforce) were multiple job-holders in May 1985. Most were white (96 percent), male (65 percent), married (71 percent), and middle-aged (average age, 37 years). They tended to be well educated: almost 87 percent had finished high school and more than half of those had completed college. Most lived in nonfarm residences, largely in the Midwest and the South. Moonlighters had relatively low family incomes; over half earned less than \$25,000 in 1985. Averaging three members per family, most would probably not be classed as poverty-level families. About 10 percent of moonlighters had a family income of \$50,000 or more.

Most nonmetro moonlighters worked full-time on their primary job and held a part-time secondary job. Most moonlighters were employed as wage and salary workers on their primary job, but were more equally distributed between wage and salary work and self-employment on their second job. Among industry groups, moonlighters were concentrated in professional services (25 percent), retail trade (14 percent), and manufacturing (17 percent). On their second jobs, concentrations of nonmetro workers were found among professional services (21 percent), other services (15 percent) and retail trade (14 percent), but agriculture and construction also accounted for substantial shares (about 12 percent each).

Moonlighter's jobs

Nonmetro moonlighters were concentrated in manufacturing and professional services in their primary job and in professional and other services in their secondary job.



¹Includes mining, wholesale trade, and forestry and fisheries.

Source: May 1985 Current Population Survey.

Table 1—Characteristics of rural moonlighting couples

Stage in the life cycle, family underemployment, flexible working schedules, and education are related to moonlighting.

| Item | Couples who do not moonlight | Moonlighting couples |
|--|------------------------------|----------------------|
| | Percent | |
| Economic motivators: | | |
| Life cycle stage— | | |
| No children, wife under 40 years | 11.0 | 12.0 |
| Children under 18* | 58.1 | 64.2 |
| Preschool children | 27.6 | 29.5 |
| School-aged children | 21.2 | 23.4 |
| Adolescent children* | 9.3 | 11.3 |
| No children, wife 40+ years* | 30.8 | 23.8 |
| Low-income status* | 12.5 | 7.8 |
| Underemployment in family— | | |
| Husband part-time for economic reasons | 3.0 | 2.9 |
| Wife part-time for economic reasons | 4.5 | 5.2 |
| Opportunities: | | |
| One or both spouses— | | |
| Have a farm affiliation* | 10.1 | 21.8 |
| Are self-employed | 18.8 | 17.7 |
| Have enabling shifts/schedules* | 27.4 | 39.3 |
| Did not work overtime | 85.1 | 83.7 |
| Have flexitime schedules* | 12.5 | 22.3 |
| Both spouses work* | 55.2 | 70.8 |
| Education: | | |
| Neither have college experience* | 59.8 | 44.7 |
| One or both have some college* | 40.2 | 55.3 |
| | N | 888 |
| | % | 90.4 |

Table 2—Education affects reasons for moonlighting

More educated moonlighters are more likely than others to have young children in the family.

| Item | Moonlighters | |
|---|-----------------------|-----------------------|
| | Less educated couples | More educated couples |
| | Percent | |
| Economic motivators: | | |
| Life cycle stage | | |
| No children, wife under 40 years* | 8.1 | 15.2 |
| Children under 18* | 57.8 | 69.4 |
| Preschool children* | 25.2 | 32.9 |
| School-aged children | 21.4 | 25.0 |
| Adolescent children | 11.2 | 11.5 |
| No children, wife 40+ years* | 34.1 | 15.4 |
| Low-income status* | 9.8 | 6.2 |
| Underemployment in family— | | |
| Husband part-time for economic reasons* | 4.8 | 1.4 |
| Wife part-time for economic reasons | 6.0 | 4.6 |
| Opportunities: | | |
| One or both spouses | | |
| Have a farm affiliation* | 30.6 | 14.7 |
| Are self-employed | 18.4 | 17.1 |
| Have enabling shifts/schedules | 39.8 | 38.8 |
| Did not work overtime* | 79.6 | 86.9 |
| Have flexitime schedules* | 18.3 | 25.4 |
| Both spouses work* | 67.2 | 73.8 |
| | N | 491 |
| | % | 55.3 |

*Statistically significant at $p < 0.05$.

Source: Current Population Survey, May 1985.

children, particularly those with older adolescent children. Moonlighting couples are more likely than other couples to have preschool (youngest child under 5 years old), school-aged (youngest child age 6-13), and adolescent (youngest child age 13-17) children at home. In contrast, couples who do not moonlight are more likely to be in the "empty nest" stage, where the wife is over 40, and no children live at home (table 1). The likelihood of moonlighting declines as the couple

ages. Thus, older, "empty nest" couples are less likely than others to be facing an economic squeeze from changing family structure. However, the data do not tell us whether these older families are experiencing economic problems related to the care of older dependents or costs of children attending college.

Economic need can also stem from underemployment in the family if one or both spouses are unable to find full-

time work. But moonlighting couples are no more likely than other couples to experience economic need from family underemployment. About 3 percent of the husbands and 5 percent of the wives in both moonlighting and nonmoonlighting groups reported that they involuntarily worked part-time and could not find full-time work.

In contrast, moonlighting couples appear likely to be "overemployed," even when moonlighting activities are

not considered. First, moonlighting couples are considerably more likely than others to have both spouses employed. Over 70 percent of moonlighting couples were dual-earner couples; among couples who did not moonlight, 55 percent were dual earners. Second, moonlighting couples worked longer hours on their primary jobs than others. Among moonlighting couples, 56 percent of the husbands and 13 percent of the wives worked over 45 hours at their primary jobs, compared with 32 percent of the husbands and 6 percent of the wives in couples who did not moonlight.

Moonlighting couples are less likely than other couples to be classified as low-income (based on a comparison of each couple's estimated income with the 1985 Office of Management and Budget poverty threshold for their

family size). Their higher income status may be a result of income from their second jobs or longer hours worked by spouses on their primary jobs. If rural couples are moonlighting to lift themselves out of poverty or near-poverty, they seem to have been successful. Only 8 percent of the moonlighting couples were low-income, compared with 13 percent of couples who did not moonlight.

Opportunity. Moonlighting couples are more likely than others to have flexible working conditions on their primary jobs. Flexibility is important since it aids the worker in scheduling two jobs and allows better coordination with the spouse's work schedules and the family's child care needs. For example, moonlighting couples are twice as likely to live or work on a farm as other couples. About 22 per-

cent of moonlighting couples had a farm affiliation, compared with 10 percent of couples who did not moonlight. The flexible work schedules, seasonality of work, and greater worker autonomy associated with farm self-employment allow farm couples greater flexibility to seek moonlighting opportunities. According to the Census of Agriculture, over half of the Nation's farmers held off-farm jobs in 1987. Economic necessity may push some of these farm families to seek additional income, but the nature of their farm responsibilities allows them greater flexibility to consider moonlighting options.

Multiple job-holding couples are more likely than others to have at least one spouse employed with an enabling work schedule (working less than 5 days per week or on a regular evening or night shift). About 39 percent of moonlighting couples had a spouse working on this schedule, compared with 27 percent of other couples. Also, moonlighting couples were more likely than others to work on a flexitime schedule that allows workers to vary the time they begin and end work. About 22 percent of moonlighting couples had a spouse working on a flexitime schedule on the primary job, compared with 13 percent for other couples.

While self-employment suggests autonomy and flexibility in scheduling a second job, moonlighting couples were no more likely than others to have a self-employed spouse. Also, requirements to work overtime on the primary job in addition to the usual work schedule could hinder one's opportunity to take a second job. However, about equal proportions (84-85 percent) of both moonlighting and nonmoonlighting couples did not work paid overtime on their primary job.

Education. A wider range of moonlighting job opportunities is open to more skilled, more educated workers. Moonlighting couples are more educated than other couples (table 1). Among multiple job-holding couples, 55 percent had at least one spouse who had attended college, compared with only 40 percent of the couples who did not moonlight. More educated couples likely have a competitive edge over those with less education, particularly in rural areas

About the Survey

The data for this study were obtained from the May 1985 Current Population Survey (CPS). The CPS is a monthly sample survey of about 59,500 households conducted by the Bureau of the Census for the U.S. Department of Labor to obtain basic labor force and unemployment data for the Nation. In May 1985, special supplemental questions on multiple job-holding and work schedules were added to the CPS. These data are used here to examine moonlighting among nonmetro married couples.

Moonlighters, or multiple job-holders, are defined in this survey as employed people who during the survey week in May 1985 (1) had jobs as wage or salary workers with two employers or more, (2) were self-employed and also held a wage and salary job, or (3) were unpaid family workers on their primary jobs but also held wage and salary jobs. Those employed only in private households (such as housekeepers and gardeners) who worked for more than one employer were not counted as moonlighters since working for multiple employers is an inherent characteristic of such employment. Also excluded were self-employed people with additional farms or businesses and people with secondary jobs as unpaid family workers. Moonlighting represents voluntary additional employment with a second employer and within a second-work context. It is distinctly different from overtime work, which may be required in one's primary job.

Historically, the term "moonlighter" has been used to refer to workers who held a second night-time job without their primary employer's knowledge or consent. Moonlighting is used here, without the negative connotation, to refer to workers who combine a primary job with secondary employment. Moonlighting is also used synonymously with "multiple job-holding," although the second term is often used in a broader context to refer to having more than one job during the year.

We extracted from the general CPS sample a subsample of nonmetro married couples where both spouses were present in the household, at least one spouse was between the ages of 16 and 65 years old, and at least one spouse was employed. The resulting sample consists of 9,288 couples, representing about 14.2 million married couples in the nonmetro United States. For purposes of statistical testing, we use the unweighted sample data, adjusted for the original sampling design.



Retailing is an important source of employment for nonmetro moonlighters for both their primary jobs and their second jobs.

with high unemployment, limited job growth, and few job prospects.

Educational differences among moonlighting couples influence or condition their reasons for moonlighting (table 2). More educated couples are more likely than other couples to experience economic need from the presence of children (particularly preschoolers) in the family. About 70 percent of the more educated couples had children under 18 in the home, compared with 58 percent of the less educated couples. Couples with less education were more than twice as likely as others to be in the "empty nest" stage, with no children living at home. In contrast, less educated couples were more likely to have experienced economic need due to low-income status, or because the husband is employed part-time and unable to find full-time work. Underemployment of the wife was not associated with education.

Opportunity factors also operate differently among the less educated and the more educated couples. The less educated couples were more likely to have a farm affiliation, an activity that facilitates moonlighting. About 31 percent of the less educated group had a spouse who lived or worked on a farm, compared with only 15 percent of the more educated couples. The less educated couples were also more likely to have only one working spouse, a factor that facilitates the scheduling of child care. In contrast,

the more educated couples were less likely to work overtime and more likely to be on a flexitime schedule, factors that enable moonlighting. Other opportunity factors, self-employment and enabling work schedules, were about the same for the two groups.

Conclusions

What do these findings tell us about moonlighting in rural areas? First, a variety of push and pull factors are associated with moonlighting among rural couples. The common perception is that economic need is the driving force that compels a husband or wife or both to take a second job. For many rural couples, low incomes, underemployment, and their place in the life cycle do encourage moonlighting. However, a need for greater income is not the only factor involved. Non-economic factors, including educational attainment and a primary job that facilitates the opportunity to moonlight, also figure in.

Second, the economic and non-economic factors do not operate in the same manner for all rural couples. The economic motivation for the less educated couples, for example, is more likely to relate to underemployment of the husband and low-income status, while economic motivation for the more educated couples is more likely to stem from the presence of children and life cycle squeeze. The

opportunity factors for the less educated couples relate to living or working on a farm and number of working spouses, while factors for more educated couples include having a spouse who does not work overtime or who works on a flexitime schedule on the primary job. While both economic need and opportunity affect the decision to moonlight in lower and higher educated couples, the types of opportunities and needs differ. Education, therefore, serves to condition factors associated with multiple job-holding.

We have little information to help predict future patterns and trends in nonmetro multiple job-holding. However, national-level data indicate that multiple job-holding grew rapidly during the 1980's, especially in the last half of the decade, as the economy sustained a long expansion from the recessions in the 1980-82 period. In 1989 and 1991, the proportion of moonlighters stabilized at around 6.2 percent, as unemployment rates rose and employment growth slowed in both metro and nonmetro areas. During prior recessions, moonlighting rates either declined or remained constant as workers found it difficult to hold onto two jobs or obtain a second job in the face of employment cutbacks and increased competition from the rising number of unemployed. As the economy continues to improve, opportunities for moonlighting in both metro and nonmetro areas will likely increase.