

THE WORK-LIFE BALANCE AND MULTIPLE JOB HOLDING: IMPLICATIONS FOR SOCIAL AND ECONOMIC POLICY

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Abstract

Multiple job holding is a significant feature of the contemporary New Zealand labour market, with at least one in ten people actively involved in the workforce holding more than one job at a time. Research examined how multiple job holding affects the lives of workers in six sectors of the economy and reveals that there can be considerable impact on their work-life balance. Based on 360 in-depth interviews with women and men employed in the agricultural, health, café and restaurant, accounting, accommodation and creative sectors, the research shows that multiple job holding is comparatively well established in five of these sectors, with multiple job holders often expecting to remain as such for the medium to long term. For café and restaurant workers, however, multiple job holding is a more transitional phase of their career pathway as many of them only intend to continue this employment strategy over the short term. Multiple job holders, who on average worked 9.5 more hours than non multiple job holders in 1981 and 7 more hours in 2001, are motivated by a range of factors with economic ones dominating. However, personal factors and managing a portfolio of work are also important. Overall, workers interviewed in the six sectors tend to hold their jobs because they want to rather than because they have to. Nevertheless, multiple job holding affects lives outside work, particularly family activities, participation in leisure and exercise, and community involvement. These effects on the work-life balance of multiple job holders vary by sector, and need to be considered by policy makers as they develop programmes which will both improve the welfare of individuals and their families/whanau and encourage sustainable employment.

Introduction

Non-standard work has become more prevalent in New Zealand since the restructuring of the economy during the 1980's. It differs from standard employment in terms of location, tenure, hours of work, method of remuneration and relationships between employee and employer. There are several forms in which non-standard work operates including contracting, temporary work agencies, and multiple job holding (De Bruin and Dupuis, 2004: 23)¹.

This increase in non-standard work has been associated with the contingent labour strategy that many companies have adopted. This strategy replaces full-time jobs with contracting arrangements that maintain the same level of activity, but without the employee security and other benefits provided by standard employment. In many industries, such as agriculture and forestry, a segmented market has emerged to provide labour for the core industry and independent contractors. It includes a primary market for managers, professionals and highly skilled workers, who have relatively secure and well paid jobs, which exists alongside a secondary market for less skilled workers who receive lower wages and have less job security (McClintock and Brown, 2001: 8). Other sectors of the economy where there has been a tradition of part-time employment, such as retail, hospitality, and tourism, are also experiencing a growth of non-standard work as employers adapt their practices and schedules to an increasingly competitive environment.

One manifestation of non-standard work is multiple job holding or carrying out paid or unpaid work for more than one employer or family business at a time. It is a significant feature of the contemporary New Zealand labour market with at least one in ten people (10.3% in 2006) actively involved in the workforce having more than one job. This level of multiple job holding provides a reference point for comparing multiple job holding rates across a range of variables including different localities, sectors of the economy, and occupational groups (Baines and Newell, 2003). For example, the overall rate for rural areas in 2001 was 20%, and was even higher for farming occupational groups (e.g. cattle farmer/farm worker at 25% and livestock farmer/farm worker at 21%). Health professionals and creative workers also had high rates (e.g. surgeon 40%, anaesthetist 39%, physician 29%, general practitioner 26%, music teacher 29%, and authors/critic 20 %)), whereas for the café and restaurant, accommodation and accountancy sectors the overall rates were lower but still above the national average (e.g. waiter 12%, bartender 11%, lodging services manager 16%, accountant 13% and bookkeeper 24%).

Research reveals the stresses and pressures, as well as the benefits, that people in the workforce have experienced from changes in the way work is organised and perceived in the interests of a more flexible labour market (Dupuis and de Bruin (2004). These changes influence the spillover² from paid work life to the parenting and family life of individuals. A national survey of 1128 parents in paid employment commissioned by the Ministry of Social Development, for instance, identified positive spillover effects from work to family in the form of an improved quality of home life, the values children learn from their parents' work, better parental skills and an enhanced ability to deal with personal issues at home. The most negative spillover effects related to the impact of paid work on parenting, with the majority of respondents reporting that they missed out on some rewards of parenting and opportunities to be involved with their children's schooling because of work commitments. Many also noted that their work prevented them from spending time with

¹ The authors wish to thank James Baines for his helpful comments

² Colmar Brunton (2006: 1) defines spillover as "what happens when the situation in one part of a person's life intersects with or interferes with this situation in another part of their life".

extended family and resulted in family time being less enjoyable and more pressured (Colmar Brunton, 2006).

The concept of work-life balance is a response to problems associated with the spillover from work to parenting and family life. It refers to strategies that may be applied to help people adjust their work practices (e.g. hours and place of work) to achieve greater flexibility at the work place, and successfully combine these practices with their family and community responsibilities (De Bruin and Dupuis, 2004: 23-24). Thus work-life balance has recently become a key component of research and policy development undertaken by the Department of Labour, Ministry of Social Development and Ministry of Women's Affairs. Discovering ways to balance the time demands of paid employment with those due to family and friends is a challenge for individuals and policymakers alike (Callister, 2004: 108, 113).

It seems likely that the effects of multiple job holding which relate to work-life balance, such as maintaining personal and family relationships and involvement in individual and community activities, are more complex than those experienced by people who hold only one job. This paper uses data collected as part of study of 360 people with multiple jobs to identify those effects. The data focuses on how a particular work practice, multiple job holding, affects the personal, family and community dimensions of a person's life, and compares the experience of people employed in the farming, health, café and restaurant, accounting, creative and accommodation sectors. After describing the research method and the profile of the multiple job holders, the paper discusses their hours of work, other activities that comprise their work-life balance, reasons for and benefits of holding more than one job, and the effects of multiple job holding on their work-life balance. The findings are then discussed, and some implications drawn for social and economic policy.

Research method and the profile of respondents

The current research programme³ aims to provide knowledge about the way individuals, families and communities in New Zealand adapt to social and economic change through multiple job holding. The programme began in 2001 and is contracted through to June 2007. It is anticipated that the research findings will be useful to a range of agencies and groups, including those developing social and economic policy for the labour market, and to urban and rural communities as they respond to social and economic change. The research programme is organised into two main objectives:

- Development of a profile of multiple job holding in New Zealand over recent years based initially on 2001 census data for factors such as age, sex, ethnicity, work-force status and occupation, then an analysis of changes 1981 to 2001 and comparisons with other official statistics such as the quarterly Household Labour Force Survey.
- Identification of factors that encourage or inhibit multiple job holding and an assessment of the impacts of multiple job holding on individuals, families and communities through a series of 360 in-depth interviews, with three sectors covered in the first round during 2003-4 (farming, health professionals, and café and restaurant workers) and a further round of three sectors in 2005 (accounting, creative workers and accommodation providers).

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A purposive sample of 60 men and women was selected for each of the six sectors. They were identified through directories, local contacts and snow balling. People were selected to participate in the research who had more than one job for more than one employer or family business or farm in the course of the most recent week. Those who did not meet this criterion were screened out of the research. The interviews were based on a comprehensive schedule that combined closed and open questions and usually took between 60 and 90 minutes to complete⁴.

The profile of 60 respondents for each of the sectors by sex was farming 43% male and 57% female, health 55% male and 45% female, café and restaurant 33% male and 67% female, accounting 37% male and 63% female, creative 30% male and 70% female, and accommodation 50% male and 50% female. The café and restaurant workers interviewed were the youngest of the six sectors with 82% less than 30 years of age, while the oldest of the sectors was accommodation with 73% of respondents aged 50 years and over. Most of the people interviewed from the farming (73%), health (70%), creative (67%) and accounting (50%) sectors, however, were aged between 30 and 49 years. Few respondents were Maori, with only the café and restaurant and creative sectors having any interviewees (both sectors 8%) who identified themselves as either Maori or Maori-Pakeha.

The length of time respondents had been multiple job holders varied between the six sectors. Many from the creative, accommodation, farm, health and accounting sectors had been committed to this strategy over the long term, while the younger café and restaurant workers were, in general, just starting their working lives and therefore new to any work strategy. The average time interviewees from these five sectors had held more than one job was eight to ten years, and for those from the café and restaurant sector it was two years. Indeed, 47% of creative, 45% of accommodation, 40% of farming, 38% of health and 33% of accounting respondents had been multiple job holders for 10 years or more. By contrast 86% of café and restaurant workers had held more than one job for less than five years.

Hours worked by multiple job holders

A recent study of employee and employer experiences of work-life balance concluded that people find it more difficult to achieve balance when they work longer hours, rotational shifts and extra time outside normal hours to accomplish tasks. In particular, working 50 hours or more per week was associated with a significant increase in work-life conflict and a decline in the number of respondents who reported they had achieved work-life balance (Department of Labour, 2006: 16-17).

If hours of work are a reliable indicator of work-life balance, then multiple job holders may be more at risk from negative spillover from their work to other dimensions of their lives. Data from the 2001 census shows on average across the national workforce that 47% of multiple job holders worked 50 hours or more per week compared with 22% for non multiple job holders⁵. The multiple job holders interviewed in the six sectors were also more likely to work 50 hours or more per week. For instance, 49% of respondents from the farming and health sectors, 47% from the accommodation sector, 38% from the accounting sector, 37% from the creative sector and 33%

⁴ These interviews were conducted by Wayne McClintock, Rebecca Osborne, Luke Procter, Nicola Robertson, Margie Scotts, Cilla Taylor, Nick Taylor and Julie Warren.

⁵ The mean hours for multiple job holders in 2001 was 47, and for non multiple job holders was 39.

from the café and restaurant sector, reported that they had worked at least 50 hours during their most recent working week.

However, as Callister (2004: 109) points out, a simple indicator of work-life balance, such as 50 hours or more of work per week, may be misleading. He notes that time-use data for New Zealand indicate that people with higher skilled occupations, who usually have a greater degree control over their schedules and place of work, may work longer hours and earn higher incomes, yet still achieve a better work-life balance than people with less skilled and lower paid occupations (Callister, 2004: 114). Comparison of data from the 2001 census on hours worked and personal income pentiles for multiple job holders verses those with only a single job indicate that multiple job holders are twice as likely to be in high-income pentiles as a result of working 50 hours or more per week than are non-multiple job holders. Furthermore, multiple job holders in low-income pentiles are three times as likely to be working 50 hours or more per week as their counterparts with single jobs.

For most multiple job holders interviewed, the total hours worked during the most recent working week comprised the equivalent of a full-time position (or more), although particular jobs in all six sectors are often part-time (Table 1). Only a quarter of people employed in cafes and restaurants, and a fifth of those on farms said they worked less than the full-time equivalent of thirty hours in that week. Jobs in cafés and restaurants are often part-time and attract students and other people looking for non-standard work to supplement their income. In the farming sector all those interviewed who worked for less than 30 hours were women.

Respondents from the accommodation, farming, and health sectors had worked longer hours on average than their counterparts from the other three sectors. Moreover, a sixth (17%) of those from the accommodation sector reported they worked 70 hours or more during the previous week which was over twice the proportion of respondents from any other sector.

Table 1: Hours worked by respondents from the six sectors during the most recent working week

Hours worked	Farming %	Health %	Café & restaurant %	Accounting %	Creative %	Accommodation %
Less than 30	20	8	25	19	17	18
30-49	32	43	41	43	47	35
50-69	42	42	25	35	35	30
70 or more	7	7	8	3	2	17
Total per cent	100	100	100	100	100	100
Average hrs	48	48	43	45	43	49

Other activities outside the workplace that comprise the work-life balance

Work-life balance is also affected by the time individuals devote to activities outside the workplace. Activities within the family, for example, have both positive and negative spillover effects for work such as improved performance, greater commitment, and reduced effort and concentration on the job (Colmar Brunton, 2006: 54, 58). Out of work activities have personal, family and community functions that contribute to social well-being.

Data from the 2001 census indicate that multiple job holders are more likely than people with a single job to study full-time (8% cf. 6%), study part-time (10% cf. 6%), look after a child or person

with a disability or illness in the same household (43% cf. 35%), look after a child or person with a disability or illness in a different household (28% cf. 20%) and provide voluntary help for an organisation, group or marae (28% cf. 14%). Thus in every case multiple job holders are more likely than people with a single job to study, care for other people and assist voluntary organisations. This finding from census data of higher participation rates in voluntary work for multiple job holders compared with people with a single job is not an artifact of age composition of the former as it holds for all age groups⁶.

As part of the survey interviews we asked respondents to identify their out of work activities (as shown in Table 2). Out of work activities reported by respondents in the farming sector included, in descending order, household work, childcare, community/voluntary work and studying.

Table 2: Other activities outside the workplace

Hours worked	Farming %	Health %	Café & restaurant %	Accounting %	Creative %	Accommodation %
Studying	33	60	32	37	27	27
Household work	62	67	35	85	97	80
Childcare	55	55	12	43	47	37
Community/ voluntary work	50	35	8	47	58	57
Coaching/ refereeing (1)	-	-	-	15	20	2
Marae activities (1)	-	-	-	2	12	2

Note (1) These activities were added to this question for the second round of interviews.

The activities identified by health professionals were similar to those of people in the farming sector, although more reported studying and fewer indicated community/voluntary work. In descending order they listed household work, studying, childcare, community/voluntary work as activities on which they spent a lot of time. Given that many of the health people interviewed held academic jobs, the emphasis on study is not surprising.

The out of work activities reported by the café and restaurant workers probably reflect their young age. They were much less likely than people from the other five sectors to report household work, childcare and community/voluntary work as activities. Their major activities outside the workplace were household work and study. The flexibility of work schedules available in cafes and restaurants is particularly suitable for young people who want to combine secondary or tertiary education with paid employment.

For the second round of interviews with multiple job holders from the accounting, creative and accommodation sectors, coaching/refereeing and marae activities were added to the list of out of work activities for this question. Respondents from the accounting sector indicated their out of work activities included, in descending order, household work, community/voluntary work, childcare, studying and coaching/refereeing.

People interviewed from the creative and accommodation sectors had a similar range of activities. For the creative sector they included household work, community/voluntary work, childcare,

⁶ The findings from the 2001 census and those from the interviews on voluntary activities are complementary. The census data allow comparisons between multiple job holders and people who only have one job while the interviews enable comparisons of multiple job holders between sectors.

studying and coaching/refereeing, with the addition of marae activities that were reported by 12% of respondents. For the accommodation sector only the first four of these activities were significant.

Around half of respondents from the creative, accommodation, farming and accounting sectors reported they were engaged in community/voluntary work. Thus many of the multiple job holders interviewed had work-life balances that included significant contributions to the social capital of their communities. This is corroborated by the census results as discussed earlier. Multiple job holders are more likely than non-multiple job holders to be engaged in voluntary work in their own or other households. It could either mean they have better time management skills than people with a single job, or that their commitment to community/voluntary work makes it difficult for them to hold a full-time standard job.

Reasons for holding more than one job

People have a wide range of reasons for multiple job holding. While economic factors, such as extra or regular income from a portfolio of jobs which comprise the equivalent of full-time hours or more, are often prominent, other aspects of their lives such as their personal and family circumstances, a desire to follow a particular occupation, enjoyment of a particular lifestyle and a need for social contact beyond the home and family, also influence their decision to become multiple job holders.

Most respondents from the accounting (78%), health (68%), farming (67%) and accommodation (53%) sectors stated that having more than one job was a matter of choice for them. Two-fifths (40%) of creative workers, however, said they were multiple job holders by necessity, while a similar proportion (42%) of respondents from the café and restaurant sector reported that both choice and necessity influenced their decision to adopt this strategy.

Many of the people interviewed explained their motivations for having more than one job. The major motivators for farmers were the pursuit of a career, enjoyment of an additional job, and economic factors such as generating funds for debt repayment and capital expenditure; financial independence; and an improved standard of living. For health professionals the motivators were the complementary nature of particular jobs in terms of skills and interests; enjoyment and stimulation of their profession; economic necessity; lifestyle preferences; and an institutional requirement to undertake clinical work with teaching and/or research and vice versa. Café and restaurant workers, however, were mainly motivated by economic considerations, such as extra income and saving for overseas travel, the enjoyment of the variety and the flexibility of holding two or more jobs. For people from the accounting sector the main motivators were the variety of tasks; extra income; enjoyment and satisfaction; flexibility of working hours; freedom from being an employee; reduced levels of stress; acquisition of new skills and fulfilment of responsibilities to their family, community or profession. Workers in the creative sector often made a distinction between work that pays and their creative occupation. Although a strategy of multiple job holding provides an income to pursue their career, a number of workers from this sector pointed out that it also prevents their pursuing a creative occupation as much as they would like as their time is taken up with other activities. People from the accommodation sector were motivated by the enjoyment and stimulation; the seasonal/complementary nature of their jobs; economic factors; retirement and career related prospects; and time for family members that multiple job holding provides for them.

Individuals' decisions about their current jobs were also influenced by changes in personal and family circumstances. Events related to the personal and family life cycle, such as starting a family,

beginning a long-term relationship/getting married, children's education and planning for retirement influenced the decision making of people from the farm sector. Other significant changes they described were moving residence, home ownership/mortgage, other family finances and tertiary study. The most important changes shaping the decision making of health professionals were home ownership/mortgage, moving residence and tertiary study. For café and restaurant workers the most influential were changes in personal circumstances which related to their youthfulness: tertiary study, moving residence and leaving school. Tertiary study and moving residence also influenced the decision making of people interviewed from the creative and accounting sectors. Other changes influencing creative workers were home ownership/mortgage and other family finances. A major factor for individuals from both the accounting and accommodation sectors was planning for retirement. People from the accommodation sector, who were generally older than those from other sectors, also reported that retirement from a job and moving residence influenced their choice of current jobs.

Women, in particular, described in detail how their personal and family circumstances affected their work-life balance. Farming women spoke of returning to their previous occupation, changing from part-time to full-time work, or quitting jobs, as they juggled their careers with their family commitments. Likewise, several women from the health sector described how their current jobs provided flexibility to organise work schedules around the needs of their children.

Benefits of holding more than one job

The benefits that respondents identified from holding more than one job largely reflected their motivations for this kind of work arrangement. They described economic and social benefits that compensate for the extra effort required to maintain their work-life balance. Most people interviewed from all six sectors regarded variation and stimulation; level of income; social contact and making friends; and building work experience as being positive features of multiple job holding. Moreover, security of income was viewed positively by respondents from all sectors except accounting, and keeping their "hand in" their main occupation by all except café and restaurant workers. Although hours of work and suitability for the family were generally viewed as being of lesser importance, the former benefit was appreciated by half of the people interviewed from the farming and café and restaurant sectors, and the latter by around two-fifths of those from the farming, accounting and accommodation sectors.

Female and male respondents, however, had different views of these benefits. Women from the farming and health sectors, for instance, were more likely than men to indicate that building work experience, keeping their "hand in", hours of work and suitability for the family were benefits of holding more than one job. In these two sectors there was little difference between the sexes with respect to other benefits. Women from the accounting sector were more likely than men to cite hours of work, suitability for the family, security of income, social contact and making friends, keeping their "hand in" their main occupation, building work experience, and level of income. Men from the accounting sector were more likely than women to mention responsibility to other people and job satisfaction as benefits. Women in the creative sector were much more likely than men to report hours of work, whereas men were more likely to mention variation and stimulation. Women from the accommodation sector rated every benefit more highly than males; particularly keeping their "hand in" their main occupation, and social contact and making friends.

Because off-farm employment has become an important source of income for farm families experiencing cyclical commodity prices, rises in farm input costs and climatic events such as drought and floods, people from the farming sector were also asked how their other jobs contributed

to the farm business or household. That contribution is complex, but more than anything else the income from these additional jobs was used to maintain the household’s lifestyle or to pay for extras to enhance that lifestyle. By comparison, the contribution of that income to farm finances and as preparation for retirement was relatively minor.

Effects on work-life balance

Maintaining a work-life balance for multiple job holders is a delicate juggling act governed by personal and family considerations and the demands of at least two jobs. As has already been noted, they typically work longer hours than people with a single job so maintaining that balance is a more challenging process. The effects on their relationships and out of work activities may offset some of the benefits described above. People from all sectors were asked whether holding more than one job helped, hindered or had no effect on a range of relationships and activities outside the workplace and an overall summary of their answers is presented in Table 3. The summary reveals that multiple job holding not only hinders the overall balance between work and personal family work, but also most of their relationships and out of work activities. The only cases where multiple job holding may have helped were for friendships and involvement in ongoing education.

There were some general trends among the comments respondents from all six sectors made about the effects of multiple job holding on their relationships and out of work activities . For instance, a number of them described how achieving an appropriate balance between their work and personal/family lives was an ongoing issue (e.g. “[I] can’t do everything”). For some people this balance was easier to maintain in certain circumstances rather than others (e.g. winter months are easier than summer). Several individuals, who were concerned about their relationships with partners, spoke about the need for mutual support, negotiation about childcare, and communication and tact, while others admitted they were unable to spend as much time with their children as they would like. All those who discussed their friendships agreed that although established connections were difficult to sustain when they took another job, it was easier to develop and maintain friendships with workmates and professional colleagues.

Table 3: Summary of effects on work-life balance for the six sectors

Effect	Farming	Health	Café & restaurant	Accounting	Creative	Accommodation
Personal relationships	Help	Hinder	Hinder	?	Hinder	Help
Family relationships	?	Hinder	No	Hinder	Hinder	Hinder
Friendships	Help	?	?	?	Help	?
Care/support family members	Hinder	?	No	Hinder	Hinder	Hinder
Amount of housework	Hinder	Hinder	No	Hinder	Hinder	Hinder
Health/fitness & training	Hinder	Hinder	Hinder	Hinder	Hinder	?
Involvement in organised sport	Hinder	No	?	Hinder	Hinder	Hinder
Entertainment or leisure	Hinder	Hinder	Hinder	Hinder	?	Hinder
Involvement in community activities	Hinder	Hinder	No	Hinder	?	Hinder
Involvement in ongoing education	Help	Help	?	Help	Hinder	No
Overall balance between work & personal/family life	Hinder	Hinder	Hinder	Hinder	Hinder	Hinder/Help

Note: A question mark indicates it was not possible to draw a conclusion about the overall nature of the effect in a particular sector.

There were some differences in experience between the sector groups that were revealed by respondents' comments. People interviewed from the farm sector, for instance, noted positive features of multiple job holding such as enjoyment, diversity, stimulation, freedom of choice and flexibility, and negative features like tiredness, rural isolation, increased stress levels and little opportunity for time off. These quotes provide some insights:

"[It's] *the hours that kill you really*" - a spray contractor & farmer working 70 hours per week.

"*The lifestyle is more of a life sentence than a lifestyle*" - an art teacher & farmer working 62 hours per week.

"*I don't think I'm a boring person to live with or be with, but perhaps I'm too busy for family and friends sometimes. I miss them*" - a primary teacher, farmer & company director working 65 hours per week.

Café and restaurant workers described problems organising their jobs around other parts of their lives, for example the conflicting obligations of their jobs which are sometimes difficult to resolve. Unusual hours of work and the need to hold at least two jobs to earn a full-time equivalent income, limits their social activities and affects their relationships friends, but also can be detrimental to their health.

Health professionals mentioned the extra administration from having more than one job, additional demands on intellect and skills, and occasions when demands or stresses from more than one job peak at the same time. Sometimes these work-related pressures affect the health of individuals, and organisational skills are considered necessary for them to cope with more than one job as well as managing other aspects of their lives.

Several respondents from the accounting sector appreciated the flexibility of their working arrangements (e.g. home office, family business, scheduling hours according to workload etc.) that helped them to maintain an appropriate work-life balance. Others reported that multiple job holding did upset their work-life balance, but sometimes this experience was only temporary.

Creative workers generally spoke about overspill from their jobs that resulted in a shortage of time for activities and a lack of energy for relationships (e.g. "*the jobs don't have an end so they flow into other parts of life*"). While some of them felt multiple job holding prevented them organising other aspects of their lives around their working hours, others considered it provided the flexibility to do so.

People from the accommodation sector most frequently described the impacts on entertainment or leisure; some viewing them positively (e.g. "*a better social life*"), and others having a negative experience (e.g. "*having a dinner party is like knocking off work to carry bricks*"). Respondents also mentioned the flexibility of their home-based work (working with a partner, being on site with children, and running an accommodation business where extended family and friends could stay) that helped them maintain an overall balance, while others identified the negative effects that having more than one job had on their support of family members such as constraints on having children/grandchildren to stay, visiting an elderly parent during the peak accommodation season, and maintaining contacts with overseas relatives.

Discussion of findings and their implications for social and economic policy

This research indicates that achieving work-life balance is a more complex process than simply reducing working hours. Many of the people interviewed for this study worked more than 50 hours per week. Yet this simple indicator is not sufficient evidence by itself that they have a worse work-

life balance than people who work fewer hours. Other factors associated with their employment, like earning power, skill levels and place of work, also influence the balance between their work and other activities. Outside the workplace relevant factors that may affect this balance include the priority attached to activities outside work, opportunities for positive spillover from work to other activities and vice versa, and personal skills to manage any negative spillover from work to other activities and vice versa.

People spend a lot of time on activities outside work that affect the work-life balance. These activities have personal, family and community functions that promote social well-being. Multiple job holders from all sectors except café and restaurant devote a lot of that time to household work and childcare. Those from the creative, accommodation, farming, and accounting sectors have a prominent role in the voluntary sector. They make a significant contribution to the social capital of communities as do multiple job holders in general as shown by the data reported from the 2006 census. Study is a major activity for health professionals in the sample, many of whom combined academic and teaching jobs with clinical work. A number of young people interviewed in the café and restaurant sector were attracted by flexible work schedules that allow them to combine study with paid employment.

There seems to be a link between people's motivations for having more than one job at a time and their commitment to multiple job holding as a lasting work strategy. While economic factors are often prominent, they are not always the primary motivation for multiple job holding. Other aspects of people's lives, such as their personal and family circumstances, career ambitions and desire for social contact beyond the home and family (i.e. positive spillover), also influence their decisions to hold more than one job. For people from the farming, health, accounting and accommodation sectors this was mainly a matter of choice. Decisions of creative workers to be multiple job holders were more influenced by necessity, while those of café and restaurant sector workers were more likely to be so by both choice and necessity.

Changes in personal and family circumstances also contributed to the decisions of people to hold their current jobs. Various stages of the family life cycle clearly shaped the decision making of women from the farming and health sectors. While family circumstances were less significant for café and restaurant workers, their decisions were influenced by changes in personal circumstances related to their youthfulness: tertiary study, moving residence and leaving school. A major consideration for people from the accounting and accommodation sectors was planning for retirement.

The research suggests that people receive considerable economic and social benefits from having two or more jobs which often compensate them for the extra effort required to maintain work-life balance. Most participants in this study identified variation and stimulation; level of income; social contact and making friends; building work experience; security of income; and keeping their "hand in" as positive features of this strategy. Those from the farming sector reported that the income from their additional jobs was used to maintain the household's lifestyle or to pay for extras to enhance that lifestyle.

Maintaining a suitable work-life balance for multiple job holders is a process of continuous adjustment between the demands of personal and family life and the schedules of at least two jobs. The economic and social benefits derived from this delicate juggling act may be offset to some extent by effects from their jobs on their relationships and activities outside the workplaces that are hindered by such an employment strategy. These effects on personal, family and community activities are complex as shown by the different impacts across the six sectors. How each individual copes with this juggling act depends on the interaction between a wide variety of personal, social and economic factors.

While the findings from our research provide very useful insights from the perspective of multiple holders about work-life balance, we recognise that many people with a single job also work 50 or more hours per week. Thus a comparative study of workers of 50 or more hours per week would provide a better understanding for government agencies, employers, trade unions and other interested parties to develop policy that enables multiple job holders to maintain a suitable work-life balance. One suggestion for further research would be to conduct a survey of two sub sets of workers from a single sector that would compare the processes by which multiple job holders and those with a single job maintain a suitable work-life balance. Another suggestion would be to ensure that future studies of work-life balance consider including data on all jobs held as independent variables.

Multiple job holding has become a significant feature of the contemporary labour market. Our findings reveal that respondents from all sectors experienced negative effects from holding more than one job on activities such as the care and support of family members, housework, health/fitness and training, involvement in organised sport, entertainment and leisure, and involvement in community activities. Furthermore, our overall research programme has indicated that multiple job holding is neither a transient labour market phenomenon, nor in many cases a short-term individual work strategy. The aspects of our research reported here suggest that particular policy measures need to be developed bearing in mind the circumstances of people with more than one job that would better enable them to maintain a suitable work-life balance. As a significant proportion of the working population, they often require access to services such as childcare, public transport and recreation that are not always available to them outside standard hours. Existing policies of government agencies are not always flexible enough to address the needs of multiple job holders and may require reevaluation in relation to such workers.

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