

# Moonlighting: A growing way of life

Deborah Sussman

Moonlighting is becoming a way of life for an increasing number of Canadian workers. In the last 20 years, the number of multiple jobholders or moonlighters has more than tripled, far surpassing the 40% growth in employment in general over the same period. Except for a brief stall between 1993 and 1995, the number of moonlighters, at least among women, has continued to grow.<sup>1</sup>

The reasons for holding more than one job vary. Some workers may wish to provide security against income fluctuations from self-employment or potential job loss. Companies are increasingly hiring and shedding workers as demand for their goods and services fluctuates.<sup>2</sup> In response, more people are arming themselves with several jobs in the event that one disappears. Others may need to supplement income from their main job. And others, particularly students and young people, whose skills may be limited, may wish to broaden their work experience. Moonlighters may also take on extra jobs for other non-financial reasons, such as personal interest.

This article compares today's moonlighters with those of 10 and 20 years ago. Where differences exist, it examines some underlying reasons for these shifts. Finally, it offers the U.S. experience as a basis for comparison (see *Data sources and definitions*).

## Moonlighters more likely to be women

In 1997, about 723,000 workers, or just over 5% of the employed, held more than one job. The proportion of

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## Data sources and definitions

The main source of data for this article is the Labour Force Survey (LFS), a monthly survey involving about 55,000 households across Canada. According to the LFS, any person (including the self-employed) who holds two or more jobs, or owns and operates two or more businesses simultaneously, is a multiple jobholder. The main job or business is the one involving the greatest number of usual hours during the survey reference week. Information on full- or part-time status, industry, occupation and wage refers to the main job.

Data on industry of second job, work schedules, non-standard work arrangements, non-wage benefits, job permanency, union coverage and reasons for moonlighting are from the 1995 Survey of Work Arrangements (SWA), a supplement to the November 1995

LFS. The 1995 SWA also collected data on workplace size and wages and salaries (for more information, see Statistics Canada, 1998).

Data on work patterns of second jobs are from the 1991 Survey of Work Arrangements, a supplement to the November 1991 LFS. The 1991 SWA also collected data on the industrial distribution of second jobs, reasons for moonlighting, work schedules, non-standard work arrangements and union coverage. Questions on moonlighting were asked only of multiple jobholders who were paid workers in the main job.

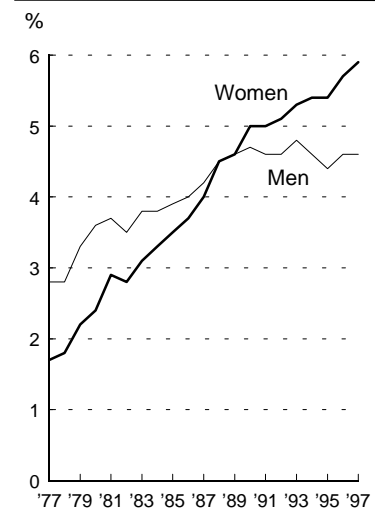
U.S. data are from their Current Population Survey (CPS), which is generally comparable with the LFS. The minimum age for the CPS is 16, compared with 15 for the LFS.

moonlighters has increased more or less steadily since 1977, when the rate<sup>3</sup> was only 2%. In addition, the sex distribution has changed dramatically over the period (Chart A). In 1977, three-quarters of moonlighters were men, whereas by the early 1990s, roughly half were women. By 1997, women slightly outnumbered men as moonlighters, despite making up just 45% of the employed. This is reflected in their higher moonlighting rate (6%, compared with 5% for men).

## Education and age make a difference

Moonlighting continues to be more prevalent among those with at least some postsecondary education than among those with a high school diploma or less (6% versus 4% in 1997). Some 22% of moonlighters held a university degree in 1997, compared with only 19% of single jobholders.

Chart A  
Multiple jobholding is now more prevalent among women.



Source: Labour Force Survey

This pattern was more apparent among women, reflecting the high rates of moonlighting in health and social services and in educational service industries, which usually require some postsecondary training and in which many women are employed.

Young adults (aged 20 to 24), many of whom have had particular difficulty securing full-time employment, had the highest rate of moonlighting in 1997 (7%). This rate has grown steadily since 1977 (Table 1). The moonlighting rate for students in this age group was somewhat higher (8%). This may be related to the growing financial burden of postsecondary education. Teenagers (those aged 15 to 19) had the second-highest rate (6%). Among them, non-students were much more likely to moonlight than students (8% versus 4%). These non-students, with a high school

education or less, may face serious obstacles in finding full-time work with satisfactory wages. Because the number of teenaged moonlighters has doubled since 1977, while the number of working teens has fallen by more than 25%, the moonlighting rate for this age group has almost tripled over the last two decades.

### Where are moonlighters found?

In 1977, the occupation<sup>4</sup> with the highest moonlighting rate was farming;<sup>5</sup> by 1997, medicine and health, and social sciences had the highest incidence of moonlighting (Table 2). Specifically, the number of moonlighters whose main job was in medicine and health increased more than sevenfold over the period, while the number of moonlighters in social science occupations rose sixfold.

Medicine and health jobs are characterized by high rates of part-time employment (28%), and by schedules that may more readily lend themselves to multiple jobholding. Other occupations with high rates of part-time work (notably, service; artistic, literary and recreational; and sales) were also associated with above-average rates of moonlighting in 1997.

The industrial pattern mirrored the occupational one: the highest rates in 1997 were in health and social services (8%), education (7%) and primary industries (7%) (Table 3). With respect to the second job, according to the Survey of Work Arrangements, in November 1991 moonlighters were most likely to hold their second job<sup>6</sup> in retail trade (17%), health and social services (including religion) (16%), educational services (15%), or accommodation, food and beverage services (12%).

Moonlighters whose main job was in educational services, health and social services, or retail trade were the most likely to hold their second job in the same industry as their first. By contrast, those whose main job was in manufacturing seldom held their second job in that industry (Cohen, 1994).

### More jobs lead to longer hours

It has been suggested that people who work part time use multiple jobholding as a means to increase their hours. In 1977, only 20% of moonlighters worked part time in their main job, whereas by 1997, 35% did so. In addition, the moonlighting rate among part-timers (10%) was more than twice as high as that of full-time workers (4%). This pattern was more pronounced among women. Involuntary part-timers<sup>7</sup> were even more likely to moonlight (12%), indicating that the inability to find full-time work may be an important motivation to hold more than one job.

Table 1  
Multiple jobholders by age and sex

	Multiple jobholders			Multiple jobholding rate		
	1977	1987	1997	1977	1987	1997
	'000			%		
<b>Both sexes</b>	<b>240</b>	<b>510</b>	<b>723</b>	<b>2.4</b>	<b>4.1</b>	<b>5.2</b>
15-19	21	40	42	2.1	4.4	5.8
20-24	31	77	92	2.0	4.7	7.1
25-44	126	285	414	2.7	4.3	5.4
45-64	59	103	170	2.2	3.4	4.1
65+	3	5	5	1.7	2.8	2.2
<b>Men</b>	<b>175</b>	<b>297</b>	<b>355</b>	<b>2.8</b>	<b>4.2</b>	<b>4.6</b>
15-19	12	21	19	2.3	4.5	5.2
20-24	19	41	38	2.2	4.7	5.5
25-44	95	163	203	3.2	4.3	5.0
45-64	47	67	91	2.6	3.7	3.9
65+	2	4	3	1.7	3.2	2.3
<b>Women</b>	<b>65</b>	<b>213</b>	<b>368</b>	<b>1.7</b>	<b>4.0</b>	<b>5.9</b>
15-19	9	19	23	2.0	4.3	6.5
20-24	12	36	55	1.8	4.6	8.8
25-44	31	121	211	1.9	4.2	6.0
45-64	12	36	79	1.4	3.1	4.5
65+	--	--	--	--	--	--

Source: Labour Force Survey

**Table 2**  
**Multiple jobholders by occupation**

	Multiple jobholders			Multiple jobholding rate		
	1977	1987	1997	1977	1987	1997
	'000			%		
<b>All occupations</b>	<b>240</b>	<b>510</b>	<b>723</b>	<b>2.4</b>	<b>4.1</b>	<b>5.2</b>
Managerial/administrative	16	58	81	2.3	3.9	4.2
Natural sciences	7	16	22	2.0	3.7	3.5
Social sciences	4	10	25	3.0	4.8	8.0
Religion	--	3	2	--	8.4	5.3
Teaching	19	34	52	4.0	6.4	7.8
Medicine and health	9	32	64	2.0	5.1	8.5
Artistic, literary and recreational	6	17	26	4.5	7.1	7.9
Clerical	34	75	94	1.9	3.6	4.9
Sales	24	48	79	2.2	4.1	5.6
Service	30	79	118	2.4	4.8	6.3
Primary	2	4	5	1.6	3.0	3.5
Farming	26	33	35	5.1	6.8	7.8
Processing	8	9	12	2.0	2.5	3.4
Machining	4	8	6	1.7	3.0	2.4
Fabricating, assembling and repairing	18	26	35	2.0	2.6	3.1
Construction	14	22	24	2.1	3.1	3.4
Transport equipment operating	12	19	24	2.9	4.1	4.5
Material handling	5	9	12	2.1	3.0	3.7
Other crafts	3	6	7	2.3	3.8	4.2

*Source: Labour Force Survey*

**Table 3**  
**Multiple jobholders by industry**

	Multiple jobholders			Multiple jobholding rate		
	1977	1987	1997	1977	1987	1997
	'000			%		
<b>All industries</b>	<b>240</b>	<b>510</b>	<b>723</b>	<b>2.4</b>	<b>4.1</b>	<b>5.2</b>
Primary	26	36	38	4.6	6.1	7.0
Manufacturing	38	55	61	1.9	2.6	2.8
Construction	13	22	27	1.9	3.2	3.6
Transportation and storage	12	19	25	2.4	3.7	4.2
Communication	5	11	15	2.2	3.8	4.6
Utilities	2	4	6	2.0	3.3	4.3
Trade	36	83	123	2.1	3.8	5.1
Wholesale	12	23	30	2.4	4.1	4.5
Retail	24	60	93	1.9	3.7	5.4
Finance, insurance and real estate	10	26	30	1.8	3.5	3.7
Business services	7	30	46	2.1	4.9	4.6
Government services	22	37	38	3.0	4.3	4.8
Educational services	27	48	70	3.7	5.8	7.3
Health and social services	16	59	117	2.0	5.0	8.2
Accommodation, food and beverage services	10	33	57	2.2	4.5	6.3
Other services	14	40	66	2.8	5.3	6.5

*Source: Labour Force Survey*

A related issue is the number of usual hours worked, which has fallen for both moonlighters and single jobholders since 1977.<sup>8</sup> By 1997, moonlighters usually worked an average 32.6 hours per week in the main job, and an average 13.9 hours in other jobs. This means that on average, moonlighters usually worked 46.5 hours in all jobs. So, although their usual hours in the main job were not much lower than the average 37.0 for single jobholders, moonlighters more than made up for the shortfall by taking on additional jobs.

Moonlighting women worked fewer average usual hours than their male counterparts. In 1997, they averaged 40.3 hours at all jobs, compared with 52.8 for men.

### Moonlighting and the family

Does marital status or the presence of children have an effect on the decision to moonlight? One might expect single persons, particularly young people with no family obligations, to be more inclined to moonlight because they have both more time and less work experience than others. Indeed, among moonlighters under the age of 25, the incidence was greater for those without children (8% versus 6%). One might also expect parents with young children to moonlight in order to meet household expenses. This was not the case in 1997, however; people with or without dependent children (under the age of 18) living at home took on extra jobs at roughly the same rate.

Among workers with employed spouses, the incidence of moonlighting was higher for those with self-employed partners (8%) than for those whose spouses were paid workers (5%). Hourly earnings of spouses seemed to make little difference to moonlighting rates. Surprisingly, the workers least likely to moonlight were those with spouses either unemployed or not in the labour force.

## Provincial distribution

Moonlighting rates differ greatly across Canada. Variations in the distribution of employment by industry and occupation, as well as in self-employment, part-time and unemployment rates, may all play a role in provincial moonlighting rates.

In 1997, the province with the highest rate was Saskatchewan (10%), followed by Manitoba (8%) and Alberta (7%), all of which have a high agricultural base. Newfoundland had the lowest rate at 3%. Provincial standings have not changed much since 1977, except that moonlighting has grown most in British Columbia over the period, and least in Prince Edward Island (Chart B).

In provinces where even one job can be hard to find, it should not be surprising that second jobs are also scarce. To illustrate, the Atlantic provinces and Quebec, with higher-than-average unemployment rates, have also had lower-than-average moonlighting rates.

Moonlighting has also been associated with part-time work (Cohen, 1994). Of the provinces with high moonlighting rates, all but Alberta exhibited above-average part-time employment rates in 1997. Newfoundland, with the lowest rate of multiple jobholding, had the lowest part-time rate.

## Moonlighting and self-employment

The link between multiple jobholding and self-employment has continued to strengthen over the past two decades. In 1977, less than half (42%) of all moonlighters owned and operated a business, farm or professional practice – or helped a family member do so – as their main or secondary job. By 1997, 51% of all moonlighters were doing so.

What is the attraction? Depending on the nature of the primary job, self-employment can offer income stability or act as a bridge between careers. It may also provide a commercial outlet for a hobby or personal interest (Webber, 1989). In 1997, about one in five moonlighters was self-employed in the first job, while about two in five were self-employed in the second (Table 4). The former ratio has remained about the same since 1977; the latter has grown considerably.

## How do they do it?

Some workers moonlight simply because their work schedules permit them to do so. The 1995 Survey of Work Arrangements examined the work practices of paid workers in the main job, including whether or not they worked at home. In November 1995, moonlighters were less likely than single jobholders to work Monday to Friday only (49% versus 62%), and more likely to work fewer than five days a week (10% versus 5%) or only

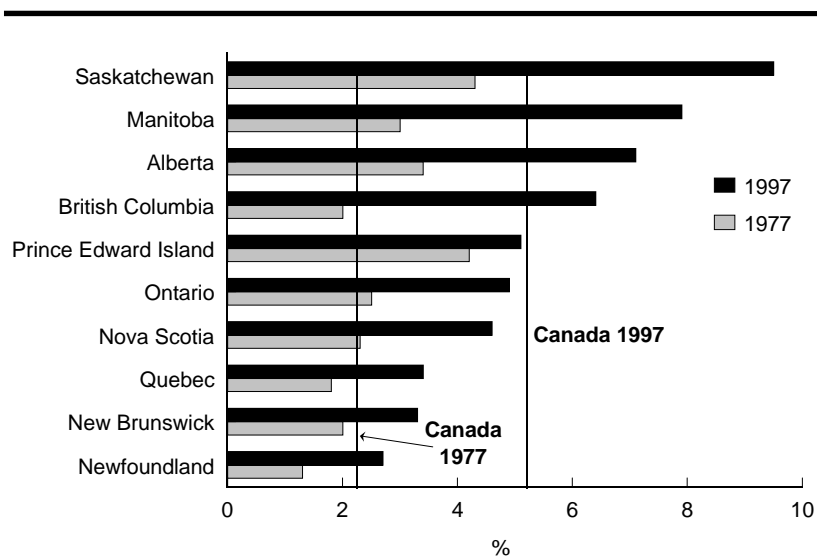
on weekends (14% versus 11%). They were also more likely to have their days vary from week to week (21% versus 19%), to work evening, night or graveyard shifts, or other irregular schedules (28% versus 20%), or to work at home (11% versus 9%). These non-standard work arrangements most likely provide the opportunity for additional jobs, which can be scheduled during days off or around alternate shifts.

The 1991 Survey of Work Arrangements also looked at the work patterns of second jobs. In November 1991, moonlighters generally worked at the second job one or two days a week, often on weekends. Almost half of all moonlighters reported that these days varied from week to week (Siroonian, 1993).

## Reasons for moonlighting

Knowing where and how moonlighting occurs still does not entirely explain why an individual might take on a second job. The 1995 Survey of

Chart B  
Moonlighting rates have more than doubled in the western provinces.



Source: Labour Force Survey

**Table 4  
Multiple jobholders by job category, 1997**

	Second job		
	All classes	Paid worker	Self-employed *
		'000	
<b>Main job</b>			
Both sexes	723	419	304
Paid worker	574	351	223
Self-employed *	148	68	81
Men	355	170	185
Paid worker	270	137	133
Self-employed *	85	33	52
Women	368	249	120
Paid worker	305	214	91
Self-employed *	63	34	29
		%	
Both sexes	100	58	42
Paid worker	100	61	39
Self-employed *	100	45	55
Men	100	48	52
Paid worker	100	51	49
Self-employed *	100	39	61
Women	100	68	32
Paid worker	100	70	30
Self-employed *	100	54	46

*Source: Labour Force Survey*  
\* Includes unpaid family work.

Work Arrangements asked workers the main reason for holding multiple jobs. The most popular response was “to meet regular household expenses” (28%). However, “enjoys the work of the second job” was the second most common response (20%), suggesting that non-financial considerations are important for some. In fact, almost half of all moonlighters cited non-financial reasons.<sup>9</sup> This was true for both men and women. Moreover, those who were self-employed in the main job were more likely than paid workers to mention “enjoys the work of the second job” and “other: work-related.” Paid workers were more likely to list “to meet regular household expenses” and “other: economic” (Table 5).

Reasons for moonlighting varied by age and hours of work (at the main job) as well. Teenagers were more likely to cite “save for the future” as

**Table 5  
Reason for holding multiple jobs**

	Main job	
	Paid worker	Self-employed *
	%	
<b>Total</b>	<b>100</b>	<b>100</b>
Meet regular household expenses	29	24
Pay off debts	8	7
Buy something special	3	1
Save for the future	9	9
Gain experience	4	2
Build up a business	12	11
Enjoy the work of the second job	18	28
Other: economic	11	6
Other: work-related	7	12

*Source: Survey of Work Arrangements, November 1995*  
\* Includes unpaid family work.

**Table 6  
Benefits provided with main job**

	Multiple jobholders	Single jobholders
	%	
Pension plan	36	52
Supplemental health plan	42	60
Dental plan	43	55
Permanent job	83	89
Union coverage *	30	38

*Source: Survey of Work Arrangements, November 1995*  
\* Includes both union members and persons who are not union members, but who are covered by collective agreements.

the main reason, while those aged 45 to 64 were more likely to report “enjoys the work of the second job.” Meeting regular household expenses was the reason given most often by those between 25 and 44. This was also a concern among those working part time (less than 30 hours). Those who worked full time were more likely to cite enjoyment of the second job as the main reason for moonlighting.

**Lower earnings and fewer job-related benefits**

Lower hourly wages are associated with higher moonlighting rates. Specifically, workers who earned less than \$10.00 per hour in the main job had the highest moonlighting rate (6%) in 1997, while those who earned \$20.00 or more per hour had the lowest (4%). A similar pattern emerged with respect to weekly family earnings, lending credence to the idea that moonlighting offers a way of augmenting family income to satisfy financial needs. This concurs with the results from the 1995 SWA, in which more than half of respondents cited financial reasons for moonlighting.

The 1995 Survey of Work Arrangements also asked (paid workers only) about any job-related benefits of the

## Multiple jobholding in the United States<sup>10</sup>

The Canadian labour market has behaved quite differently from the American one over the past two decades. For example, growth in employment – particularly full-time employment – has been rapid in the United States, but more gradual in Canada. Unemployment has also been much lower in the United States than in Canada.

How have the multiple jobholding experiences of the two countries differed over the same period? According to the U.S. Current Population Survey, 7.9 million persons, or 6% of all employed workers in the United States, held more than one job in 1997 (Table 1). This rate is higher than Canada's, but the gap has declined over the last 20 years. During the 1970s, the number of American multiple jobholders grew at about the same pace as total employment, keeping the rate around 5% throughout the decade. By contrast, in Canada the number of multiple jobholders grew much faster than total employment over the period, raising the rate to 3% by 1980. Throughout the 1980s, fuelled by the growing availability of jobs as well as workers' desire to meet economic needs, multiple jobholding in the United States rose to unprecedented numbers, with the rate levelling off at the beginning of the 1990s to around 6%. By 1996, the incidence of multiple jobholding was virtually the same for men and women (Stinson, 1997). Multiple jobholding in Canada also accelerated during the 1980s, and it has continued to rise; furthermore, since 1990 the rate for women has been higher than that for men.

In both countries, the growth in multiple jobholding masks important changes in the composition of moonlighters. In the United States, declines among men have been offset by rapid increases among women. On the other hand, moonlighting rates for both sexes have risen in Canada. Among American

Table 1  
Multiple jobholding rates by age, sex and marital status, 1997

	United States			Canada		
	Both sexes	Men	Women	Both sexes	Men	Women
	%					
<b>All ages (16+)</b>	<b>6.1</b>	<b>6.1</b>	<b>6.2</b>	<b>4.6</b>	<b>4.0</b>	<b>5.4</b>
16-19	5.0	4.2	5.7	5.8	5.0	6.6
20-24	6.5	5.9	7.3	7.0	5.3	8.8
25-34	6.1	6.2	6.0	5.2	4.7	5.8
35-44	6.6	6.7	6.5	4.6	4.0	5.4
45-54	6.6	6.4	6.8	3.6	3.0	4.2
55-64	5.1	5.3	4.8	2.8	2.8	2.9
65+	3.1	3.3	2.6	1.2	1.3	1.0
Single (never-married)	6.3	5.7	7.1	5.6	4.4	7.1
Married	5.9	6.3	5.4	4.2	3.8	4.7
Other	6.8	6.0	7.4	4.8	3.6	5.6

Sources: Canada, Labour Force Survey; United States, Current Population Survey

Table 2  
Multiple jobholders' average usual hours of work, 1997

	All jobs	Main job	Second job
<b>United States</b>			
Both sexes	48.3	35.2	13.1
Men	52.6	38.5	14.0
Women	43.5	31.5	12.0
<b>Canada</b>			
Both sexes	45.6	31.9	13.7
Men	51.6	36.3	15.3
Women	40.2	28.0	12.2

Sources: Canada, Labour Force Survey; United States, Current Population Survey

men, those aged 35 to 44 had the highest multiple jobholding rate in 1997; among Canadian men, 20 to 24 year-olds were the most likely to moonlight. In both the United States and Canada, women between 20 and 24 displayed the highest rates of moonlighting.

Table 3  
Multiple jobholding rates by industry, 1997

	United States	Canada
	%	
<b>All industries</b>	<b>6.1</b>	<b>4.6</b>
Primary	4.9	5.2
Manufacturing	4.5	2.6
Construction	4.4	2.6
Transportation and storage	5.3	3.8
Communication	5.0	4.4
Utilities	5.8	4.0
Trade	5.4	4.5
Wholesale	5.3	3.8
Retail	5.4	4.8
Finance, insurance and real estate	5.9	3.1
Business services	5.7	3.4
Government services	8.7	4.8
Educational services	9.6	7.1
Health and social services	8.0	7.8

Sources: Canada, Labour Force Survey; United States, Current Population Survey

**Multiple jobholding in the United States<sup>10</sup> (concluded)**

In the United States, married men were more likely to hold more than one job, while in Canada, single men were more likely to do so. In both countries, women without a spouse were more likely to moonlight than were married women.

American moonlighters worked longer hours than their Canadian counterparts. But the difference was attributable to longer hours at their main job (Table 2).

The highest rates of multiple jobholding in the United States were for workers whose main job was in educational services, government services or health and social services. In Canada, this was true of those working in health and social services, education, or the primary industries (Table 3).

In both the United States and Canada, teachers in colleges and universities, as well as those in elementary and secondary schools, and workers employed in health assessment and treating occupations, reported high rates of moonlighting. Workers in protective service occupations in the United States (police officers and firefighters) also had a high incidence of multiple jobholding. In Canada, this held true for firefighters, but not for police officers (Table 4).

**Table 4  
Multiple jobholding by  
occupation and education,  
1995**

	United States	Canada
	%	
<b>Total</b>	<b>6.3</b>	<b>4.4</b>
<b>Occupation</b>		
College faculty	14.1	8.7
Elementary and secondary school teachers	10.7	5.9
Registered nurses	9.6	7.6
Firefighters	28.1	11.0
Police officers	10.8	2.9
<b>Education</b>		
Secondary or less	4.6	3.3
Some postsecondary	7.4	5.6
Postsecondary certificate or diploma	7.6	4.9
University degree	8.2	5.2

*Sources: Canada, Labour Force Survey; United States, Current Population Survey*

main job (Table 6). Multiple jobholders were less likely than single jobholders to have a pension plan (36% versus 52%), a health plan (42% versus 60%) or a dental plan (43% versus 55%). They were also less likely to have union coverage (30% versus 38%) or to be in a permanent job (83% versus 89%). Some of the difference can be explained by the higher proportion of part-time workers among moonlighters, as part-time work is often associated with lower benefits. However, even after adjusting for this, moonlighters were still less likely to have job-related benefits in their main job. What is not known, however, is whether the second job provided any of the benefits lacking in the primary

job. If not, it may have provided them with the additional income needed to purchase some of these benefits privately.

**Conclusion**

Moonlighting has grown considerably over the past two decades, at least among women. Just over 5% of Canadian workers held more than one job in 1997, up from 2% two decades ago. People of various ages, occupations and work arrangements are drawn to moonlighting for a number of financial and non-financial reasons. Whether to supplement their income or to broaden their work experience, these workers have adopted a practice that seems unlikely to diminish in the future. □

**Notes**

1 The subject of moonlighting has been covered in previous *Perspectives* articles. See Webber (1989), Cohen (1994) and Pold (1995).

2 A recent study on changes in job tenure and job stability found an increase in the proportion of short-term jobs (six months or less) and a decrease in the proportion of medium-term jobs (between six months and five years) created over the period studied (1981 to 1994). The proportion of long-term jobs had not changed, suggesting that firms may increasingly be using a core of full-time skilled employees and hiring contingent workers when the demand arises (Heisz 1996). Osberg, Wien and Grude (1995) also found evidence of a growing use of permanent employees supplemented by short-term workers when required.

3 The rate or incidence of multiple jobholding refers to the number of multiple jobholders in any group as a percentage of all workers in that group.

4 Occupation and industry refer to the main job.

5 This reflects the "off-farm work" phenomenon, which has been well documented in studies such as Bollman and Smith (1988).

6 The 1991 Survey of Work Arrangements sought information on the industry of a worker's second job. (For details about the survey, see *Data sources and definitions*.) The Survey of Labour and Income Dynamics (SLID) provides information on industry for all jobs held. Its latest available data are for 1994. Data for 1995 and 1996 will be released in 1998.

7 Involuntary part-timers would rather work full time but are unable to find full-time employment.

8 This is largely a function of the change in the mix of full- and part-time workers for both groups. In both cases, the proportion of full-time workers has fallen over the period, particularly for moonlighters.

9 The SWA provided a choice of four non-financial reasons: gain experience, build up business, enjoys the work of the second job, and other: work-related. It listed the following possibilities for financial reasons: meet regular household expenses, pay off debts, buy something special, save for the future, and other: economic.

10 The U.S. definition of multiple jobholding differs from the Canadian one. Persons with two self-employed jobs, or who were self-employed or unpaid family workers in the primary job and held a secondary job as an unpaid family worker, are excluded from the U.S. count. Such individuals are included in the Canadian one. For this section only, the Canadian data have been adjusted to reflect the American definition of moonlighting.

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