Financial, Employment, and Family Commitment Determinants of Side-Hustle Engagement and Their Relationship with Work-Life Balance among People's Housing Programme Residents in Klang Valley, Malaysia: A Conceptual Framework

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ABSTRACT

The Side hustles, defined as secondary income-generating activities undertaken alongside a primary job, have become an increasingly prominent feature of contemporary employment, particularly among lower-income urban populations. This conceptual paper examines the proposed relationship between three antecedents of side-hustle engagement, namely financial factors, employment factors, and family commitment factors, and work-life balance among residents of the People's Housing Programme (Program Perumahan Rakyat, PPR) in Klang Valley, Malaysia. PPR residents represent a distinctive population because eligibility for this public housing scheme is restricted to households earning no more than RM3,000 per month, a figure substantially below Malaysia's 2024 national median household income of RM7,017. Drawing primarily on Conservation of Resources (COR) theory, together with complementary work-family conflict and enrichment perspectives, this paper develops an integrated conceptual framework in which side hustles are theorized to generate simultaneous resource gains (additional income, skill development, flexibility) and resource losses (time, energy, attention) that jointly shape work-life balance outcomes.

Four research propositions are advanced, and a quantitative, cross-sectional, positivist research design employing purposive and quota sampling is proposed for future empirical validation. The paper contributes to the literature by addressing four identified gaps, namely a contextual gap concerning low-income urban housing communities in Malaysia, a variable gap concerning the integration of financial, employment, and family commitment antecedents within a single framework, a population gap concerning under-researched lower-income populations, and a relationship gap concerning the specific mechanisms linking side hustles to work-life balance. Theoretical, practical, and policy implications are discussed, and directions for subsequent empirical research are outlined.

Keywords: side hustle; multiple job holding; work-life balance; low-income housing; Conservation of Resources theory; People's Housing Programme; Malaysia

INTRODUCTION

Side hustles secondary income-generating activities undertaken alongside primary employment have become increasingly common as workers seek additional income, flexibility, and skills (Campion et al., 2020; Bhayana et al., 2021). Yet additional work also consumes time and energy and may interfere with recovery, family responsibilities, and primary-job functioning (Piasna et al., 2021; Liu et al., 2026).

Background Of the Study

The People’s Housing Programme (PPR) provides affordable housing to lower-income Malaysian households. Its income-restricted population offers a relevant context for examining side-hustle engagement because financial constraints may make supplementary work a necessity rather than a lifestyle choice (Goh & Ahmad, 2011; Department of Statistics Malaysia, 2025). Malaysia’s expanding gig economy provides flexible but

potentially insecure work characterised by unpredictable earnings, unsocial hours, and stress (Luo & Tharumarajah, 2025; Mohd Hed & Rosli, 2025).

Problem Statement

Side hustle may help households address financial pressure, but the additional time and effort required can reduce resources available for rest and family life. Prior studies identify financial necessity, job insecurity, and employment conditions as important drivers of multiple job holding, while family responsibilities may intensify work-family conflict (Dickey et al., 2011; Piasna et al., 2021; Greenhaus & Beutell, 1985). Limited research, however, examines how these factors jointly relate to work-life balance among PPR residents in Klang Valley.

Research Gaps

Four gaps motivate this study: a contextual gap concerning PPR communities in Klang Valley; a variable gap arising from limited integration of financial, employment, and family factors; a population gap involving under-researched lower-income urban residents; and a relationship gap concerning how these factors jointly shape work-life balance (Campion et al., 2020; Bhayana et al., 2021; Schnacker & Pieper, 2024; Liu et al., 2026).

Research Objectives and Research Questions

General Objective

To examine the proposed effects of financial, employment, and family commitment factors associated with side hustles on work-life balance among PPR residents in Klang Valley, Malaysia.

Specific Objectives

RO1: To examine the proposed effect of financial factors of side hustles on work-life balance among PPR residents.

RO2: To examine the proposed effect of employment factors of side hustle on work-life balance among PPR residents.

RO3: To examine the proposed effect of family commitment factors of side hustle on work-life balance among PPR residents.

RO4: To determine, upon empirical testing, which factor exerts the strongest influence on work-life balance among PPR residents engaged inside hustle.

Research Questions

RQ1: Do financial factors of side hustles significantly affect work-life balance among PPR residents?

RQ2: Do employment factors of side hustles significantly affect work-life balance among PPR residents?

RQ3: Do family commitment factors of side hustles significantly affect work-life balance among PPR residents?

RQ4: Which factor has the strongest influence on work-life among PPR residents engaged in side hustles?

LITERATURE REVIEW

Side Hustles and Multiple Job Holding: Conceptual Origins

Side hustles are closely related to multiple job holding (MJH), historically described as moonlighting. Research identifies financial need, job characteristics, and personal circumstances as important antecedents, while consequences include effects on wellbeing, primary-job performance, and family functioning (Campion et al., 2020; Dickey et al., 2011). Recent evidence further suggests that side hustles can produce simultaneous resource gains and depletion rather than uniformly positive or negative outcomes (Campion & Csillag, 2022; Liu et al., 2026).

Financial Factors of Side Hustles

Financial necessity is a major driver of additional employment, particularly where workers face insufficient income or economic insecurity (Dickey et al., 2011; Piasna et al., 2021). Malaysian gig-work research similarly indicates that income supplementation is an important motivation (Mohd Hed & Rosli, 2025). For PPR residents, financial pressure may therefore make side-hustle engagement primarily necessity-driven, while the additional workload may affect work-life balance.

Employment Factors of Side Hustles

Employment factors include flexibility, job insecurity, working hours, and income predictability. Although flexible work can improve autonomy, it may also intensify work demands (Kelliher & Anderson, 2010). Malaysian evidence indicates that job insecurity, unsocial hours, unpredictable earnings, and prolonged stress are associated with poorer work-life balance, with job insecurity particularly influential (Luo & Tharumarajah, 2025; Uchiyama et al., 2025).

Family Commitment Factors of Side Hustles

Family commitments can create time-, strain-, and behaviour-based work-family conflict when side-hustle demands compete with family roles (Greenhaus & Beutell, 1985). Multiple job holding may also generate spillovers for workers and crossover effects for spouses (Schnacker & Pieper, 2024). Conversely, family support and shared responsibilities may facilitate side-hustle participation and reduce resource depletion, consistent with work-family enrichment theory (Greenhaus & Powell, 2006).

Work-Life Balance: Conceptualization and Measurement

Work-life balance concerns the extent to which individuals can meet work and non-work expectations without excessive interference. Measures commonly capture work-to-life and life-to-work interference, enhancement, and overall balance satisfaction (Fisher et al., 2009; Hayman, 2005). A demand-and-resources perspective further suggests that balance depends on the fit between demands and resources across work and family domains (Voydanoff, 2005).

People's Housing Programme (PPR) as a Research Context

PPR is a distinctive research context because residents are income-restricted and may rely on additional work to supplement household resources. Existing PPR research has largely focused on housing quality and policy rather than employment behaviour, leaving side-hustle engagement and work-life balance comparatively unexplored (Goh & Ahmad, 2011).

Summary of Related Empirical Studies

Table 1 summarizes key empirical and theoretical studies on side hustles, multiple job holding, and work-life balance, organized according to the primary antecedent examined and the population studied, to illustrate the variable and population gaps addressed by the present framework.

Author(s) & Year	Focus / Antecedent Examined	Population / Context	Key Finding
Bhayana et al. (2021)	Multi-level antecedents of MJH	General workforce (multi-country)	MJH driven by individual, organizational, and environmental antecedents
Campion et al. (2020)	Integrative review of MJH	Cross-disciplinary review	MJH research fragmented; few studies link antecedents to outcomes
Campion & Csillag (2022)	Typology of MJH motivations	U.S. multiple jobholders	Distinct MJH profiles identified via latent profile analysis

Dickey et al. (2011)	Financial motives for moonlighting	UK labor force	Financial necessity a primary driver of dual job holding
Piasna et al. (2021)	Job quality and MJH	28 European countries	Economic and job insecurity increase propensity for MJH
Kelliher & Anderson (2010)	Flexible working and work intensification	UK professional workers	Flexibility can paradoxically intensify work demands
Luo & Tharumarajah (2025)	Gig work flexibility and work-life balance	150 online platform gig workers	Job insecurity is the strongest predictor of poor work-life balance
Schnacker & Pieper (2024)	Spillover-crossover of MJH hours	Multiple jobholders and spouses	MJH hours generate spillovers to the jobholder and crossovers to spouses
Greenhaus & Beutell (1985)	Work-family conflict mechanisms	Theoretical / general workforce	Identified time-, strain-, and behavior-based conflict
Liu et al. (2026)	Side-hustle thriving and full-time performance	Experience-sampling and multiwave samples	Dual resource gain and depletion pathways operate concurrently
Dzineku et al. (2024)	MJH and work-life balance	Public sector employees, Ghana	MJH affects well-being, balance, and primary job performance
Mohd Hed & Rosli (2025)	Motivations for gig participation	385 Malaysian youth gig workers	Financial supplementation is a key motivator amid income precarity
Present study (proposed)	Financial, employment, and family commitment factors of side hustles	PPR residents, Klang Valley, Malaysia	Conceptual framework and propositions for future empirical testing

Table 1. Summary of Selected Studies on Side Hustles, Multiple Job Holding, and Work-Life Balance

Theoretical Foundation

Conservation of Resources (COR) Theory

Conservation of Resources (COR) theory proposes that individuals seek to acquire, retain, and protect valued resources such as money, time, energy, and social support, with stress arising from threatened or actual resource loss (Hobfoll, 1989; Hobfoll et al., 2018). Applied here, side hustles can generate financial and psychological resources while simultaneously consuming time and energy, creating competing resource-gain and resource-loss pathways (Liu et al., 2026).

Work-Family Conflict and Enrichment Perspectives

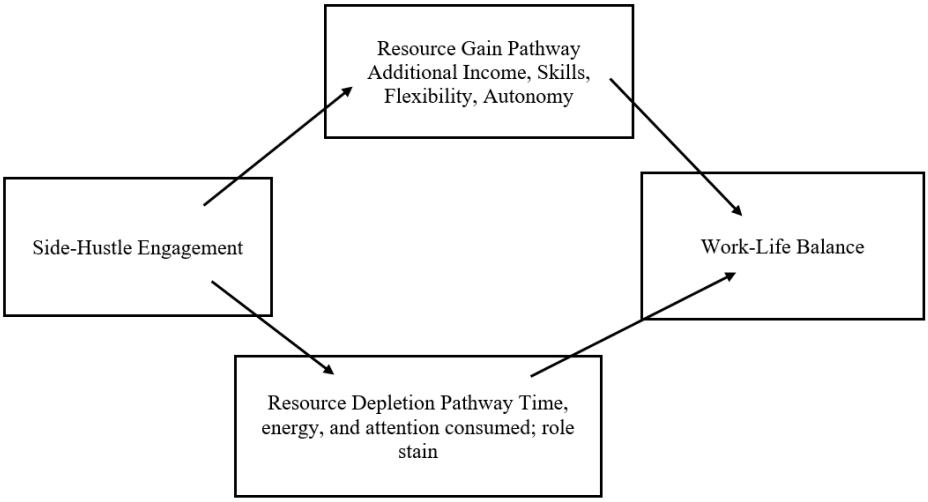
Work-family conflict theory explains how time and strain in one role can interfere with another, whereas work-family enrichment proposes that resources gained in one role can improve functioning in another (Greenhaus & Beutell, 1985; Greenhaus & Powell, 2006). Together, these perspectives complement COR theory by explaining how side-hustle demands and family support may influence work-life balance.

Application of COR Theory to the Present Framework

The framework integrates the three antecedents through COR mechanisms: financial factors reflect resource replacement, employment factors reflect demands and resources associated with flexibility and insecurity, and

family commitment factors reflect spillover, crossover, conflict, and support (Hobfoll, 1989; Kelliher & Anderson, 2010; Greenhaus & Beutell, 1985; Schnacker & Pieper, 2024).

Dual – pathway Model based on conservation of resources (COR) Theory



Adapted from Hobfoll (1989) and Hobfoll et all. (2018); applied to side-hustle engagement among PPR residents

Figure 2. Dual-Pathway Model of Side-Hustle Engagement Based on Conservation of Resources Theory

CONCEPTUAL FRAMEWORK AND PROPOSITION DEVELOPMENT

The proposed framework comprises financial factors of side hustle (IV1), employment factors of side hustle (IV2), and family commitment factors of side hustle (IV3) as independent variables, with work-life balance as the dependent variable among PPR residents in Klang Valley.

Conversation of Resources (COR) Theory

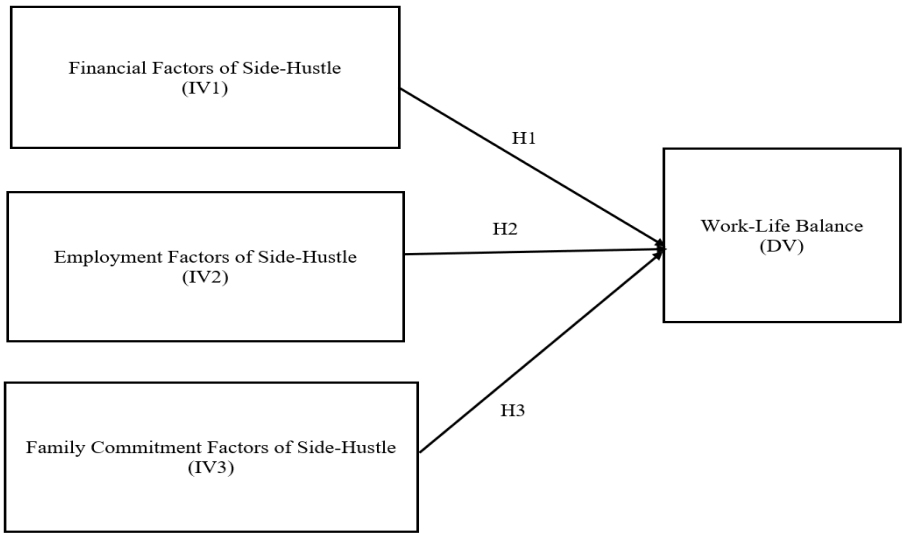


Figure 1. Proposed Conceptual Framework Linking Financial, Employment, and Family Commitment Factors of Side Hustles to Work-Life Balance Among PPR Residents

H1, H2, H3 Financial, Employment and Family Commitment Factors of Side Hustle are proposed to significantly affect Work-Life Balance Among PPR Residents

PROPOSED RESEARCH METHODOLOGY

Because this is a conceptual paper, the following methodology is proposed for future empirical validation of the framework and propositions.

Construct	Type	Sample Indicators	Source(s) Adapted From
Financial Factors of Side Hustle (IV1)	Independent variable	Insufficient primary income; rising cost of living; financial pressure; debt reduction	Dickey et al. (2011); Piasna et al. (2021)
Employment Factors of Side Hustle (IV2)	Independent variable	Income supplementation; job insecurity; schedule flexibility; career development	Kelliher & Anderson (2010); Luo & Tharumarajah (2025)
Family Commitment Factors of Side Hustle (IV3)	Independent variable	Family responsibility influence; family support; perceived effect on family time	Greenhaus & Beutell (1985); Greenhaus & Powell (2006)
Work-Life Balance (DV)	Dependent variable	Overall balance satisfaction; adequacy of time for family and rest; workload manageability	Fisher et al. (2009); Hayman (2005)

Table 2. Proposed Operationalization and Measurement of Study Constructs

Theoretical Contributions

The study extends COR theory to an income-restricted public-housing population and integrates financial, employment, and family commitment factors within one testable framework. It also highlights competing resource-gain and resource-loss pathways through which side hustles may influence work-life balance (Hobfoll, 1989; Hobfoll et al., 2018; Liu et al., 2026).

Practical And Policy Implications

If supported empirically, the framework could inform interventions that improve primary-income adequacy, reduce employment insecurity and earnings unpredictability, strengthen social protection for gig workers, and support family-oriented initiatives such as shared childcare in PPR communities (Luo & Tharumarajah, 2025; Uchiyama et al., 2025).

Limitations And Directions For Future Research

As a conceptual study, the proposed relationships remain untested. Purposive and quota sampling may limit generalizability, while a cross-sectional design limits causal inference. Future research could use longitudinal designs and examine whether relationships differ by side-hustle type or operate through recovery and family support mechanisms (Liu et al., 2026; Sonnentag & Fritz, 2007; Carlson et al., 2006).

CONCLUSION

This paper proposes a COR-based framework linking financial, employment, and family commitment factors of side hustle to work-life balance among PPR residents in Klang Valley. The framework addresses contextual, variable, population, and relationship gaps and provides a basis for future empirical testing.

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