

## Multiple Jobholders

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**H**olding multiple jobs is often assumed to mean that a single job doesn't provide enough to make ends meet. In this essay we use data from the Current Population Survey (CPS) to look more closely at how many people hold multiple jobs, who they are, and what types of jobs they hold.

The most likely candidates to hold multiple jobs are not who you would expect.

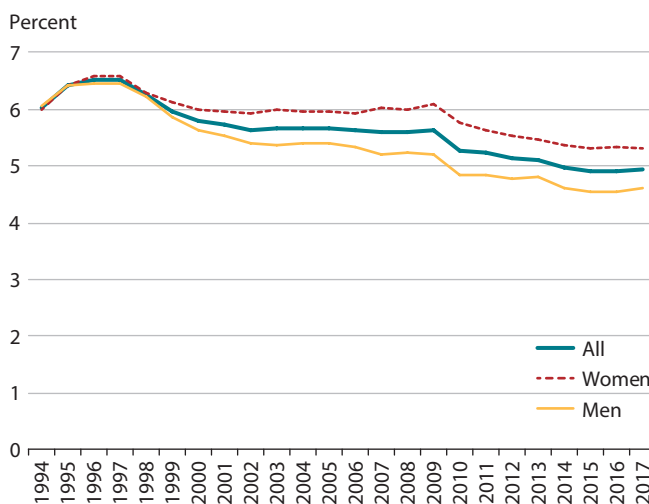
Since 1994, at least 50 percent of multiple jobholders have had a full-time job as their main source of employment plus a part-time job. At most, 30 percent of multiple jobholders have had two part-time jobs. Finally, about 5 percent of multiple jobholders have had two full-time jobs.<sup>1</sup>

Figure 1 reports the percentage of employed workers with more than one job. There are two key results to take away here. First, the percentage of multiple jobholders has been declining from above 6 percent in the mid-1990s to about 5 percent in the mid-2010s. This decline is similar for both men and women. Thus, if holding multiple jobs indicates a problem, that problem seems to be less of a concern today than it was 20 years ago. Second, women are more likely than men to hold multiple jobs, although this was not the case in the early 1990s.

Figure 2 decomposes the proportion of multiple jobholders by education level. Interestingly, the percentage of workers with multiple jobs rises with education. That is, among workers with an advanced degree, more than 8 percent held multiple jobs in the 1990s. Among college graduates and workers with some college education, slightly less than 8 percent held multiple jobs in that same time period. For high school graduates, close to 5 percent held multiple jobs at a consistent rate in the 1990s. All these percentages have been declining over time.

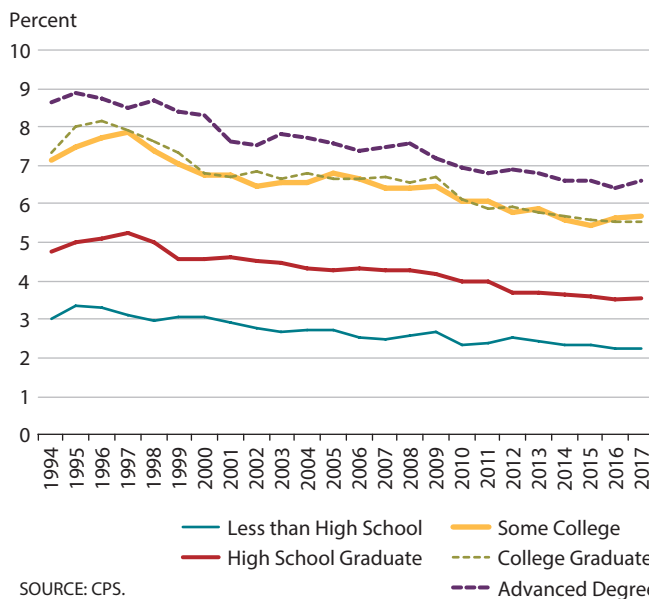
Figure 2 is interesting because it appears inconsistent with the view that multiple jobholders have a hard time making ends meet. If that were really the case, we would expect that holding multiple jobs would be more prevalent

Figure 1  
**Percentage of Workers with More Than One Job**



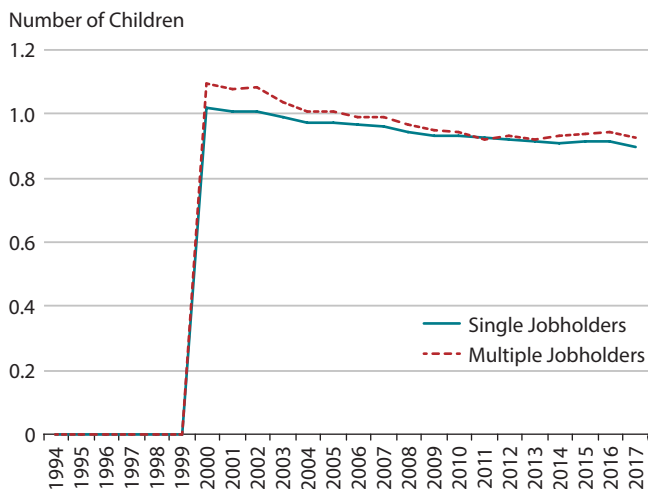
SOURCE: CPS.

Figure 2  
**Percentage of Workers with More Than One Job, by Education**



SOURCE: CPS.

Figure 3  
**Number of Children for Single Jobholders and Multiple Jobholders**



SOURCE: CPS.

among workers who are more likely to earn low pay on any single job—that is, the least-educated workers. Instead, these are people who are least likely to hold multiple jobs.

Figure 2 seems to suggest that people who work multiple jobs are not necessarily in dire financial straits. It is beyond the scope of this essay to identify all the details behind multiple jobs, but we can discuss some ideas. One possibility is that multiple jobholders need to pay a mortgage.

More-educated people (who likely have higher incomes) are more likely to purchase homes. Subsequently, they need to pay their mortgage every month, and, as their economic circumstances vary, they may decide to take on a second job to fulfill their monthly commitment. The data, however, are not strongly supportive of this assumption. When one’s economic circumstances deteriorate, one can sell his or her house instead of taking on a second job. In recent years, wealthier families have become more likely to have more children than wealthier families in the past. And a child, unlike a house, imposes a commitment to spending for many years. Figure 3 shows that, indeed, multiple jobholders have on average more children.<sup>2</sup> More research may provide insight into these and other possible motivations to hold multiple jobs as well as theories to explain the decline in the number of multiple jobholders over time. ■

**Notes**

<sup>1</sup> The Bureau of Labor Statistics compiled CPS data, which can be seen in Table A-16: “Persons not in the labor force and multiple jobholders by sex, not seasonally adjusted.”

<sup>2</sup> Bar, Michael; Hazan, Moshe; Leukhina, Oksana; Weiss, David and Zoabi, Hosny. “Why Did Rich Families Increase Their Fertility? Inequality and Marketization of Child Care.” Working Paper 2018-022A, Federal Reserve Bank of St. Louis, September 2018.