

Moonlighting to the Side Hustle: The Effect of Working an Extra Job on Household Poverty for Households With Less Formal Education

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Abstract

Although working more than one job to avoid economic hardship is not a new strategy for U.S. workers, official estimates suggest it is infrequent. These may not, however, include new conceptualizations of work like “side hustles.” To understand who works multiple jobs and its effect on economic well-being, we expanded the definition and used the Survey of Income and Program Participation to estimate (a) prevalence and (b) the effect of secondary earnings on household poverty. We found that 18.2% of households held multiple jobs and that secondary earnings reduced household poverty, and more effectively for consistent multiple jobholders. Integrating this understanding into economic well-being practice and policy interventions that expand employee benefits could better support multiple jobholding as a poverty reduction strategy.

Keywords

poverty, financial capacity, human capital, social capital, multiple jobholding, work

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Despite the recent reassurances of a strong and growing economy, many Americans are not seeing the returns to their pocketbook. In 2017, about 2.3 million workers in the United States earned at or below the federal minimum wage (Bureau of Labor Statistics [BLS], 2018a). Recent data show that this minimum is not economically sustainable for households as the hourly wage required to afford a modest one-bedroom rental home (US\$18.65 per hour vs. US\$7.25 per hour minimum wage) far exceeds it (Aurand et al., 2019). For some, making ends meet thus requires adopting additional income-generating strategies. One of those strategies is picking up a second job—moonlighting or working a “side hustle.” Extra

earnings come with tradeoffs as workers take on more hours and may still be ineligible for employee benefits or protections. Understanding who these households are and whether these strategies serve to lift them out of poverty

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is key to improving practice and policy for economically vulnerable families.

Although working more than one job to satisfy either the need or desire for additional resources is not a new strategy for workers in the United States, how we talk about that secondary source of income has varied by culture and region and changed over time. “Moonlighting” as the practice of holding a second job, especially at night, appeared on the written record in the 1950s, adapting a late-19th-century term to describe nighttime criminal activity in Ireland or serenades in the United States (Harper, n.d.). The “side hustle,” a term seeing a renaissance in contemporary discourse, also emerged as a concept around the same time and with essentially the same meaning, work for extra income, yet minus the emphasis on nocturnal, and also adapting earlier concepts of “hustle” in use since the 19th century, though more commonly among the African American community (Merriam-Webster, n.d.). The rapid increase in use of “side hustle” in contemporary discourse (reflected in Internet searches; Google Trends, 2019) reflects perhaps a paradigm shift to one where working a second job no longer primarily occurs after a primary 9 a.m. to 5 p.m. daytime job, but rather alongside primary job(s) in a variety of hours arrangements.

Given the fact that the terminology of multiple jobholding is well enshrined in common discourse, the number of workers who actually use this strategy is perhaps surprisingly small. Recent data from the Current Population Survey (CPS) show that about 5% of the total U.S. employed population, that is, about 7.8 million people, hold more than one job (BLS, 2019), continuing a downward trend begun in the late 1990s. This low rate may however be due, in part, to how the BLS defines multiple jobholders: as either wage and salary workers who hold two or more jobs, self-employed workers who also hold a wage and salary job, or unpaid family workers who also hold a wage and salary job (BLS, 2019). People who earn additional income from sources other than a wage and salary job, sources perhaps conceptualized as a “side hustle,” may not recognize that work as

self-employment, or as a second job, or may not report it or earnings from it to avoid taxes. A recent survey commissioned by the Freelancers Union found that, in 2018, as many as one in three Americans may be freelancers, engaged in “supplemental, temporary, project or contract-based work,” suggesting that the number of people engaged in multiple jobholding may indeed be higher (Upwork and Freelancers Union, 2018).

Although the practice is not uncommon, little research has been done to explore its actual effect on individual and family economic well-being, particularly for households that use it as a strategy to make ends meet. We aim to address this by examining the characteristics and household economic well-being of multiple jobholders with less formal education using a broader definition of multiple jobholding permitted with the nationally representative Survey of Income and Program Participation (SIPP). Specifically, we examine to what extent those secondary earnings reduce household poverty. We first discuss motivations for working more than one job and challenges in defining this at the individual and household levels before providing our working definition. We then provide a demographic profile of multiple jobholders and the economic well-being of their households. We assess the effect of multiple jobholding by performing a balance sheet evaluation of the poverty rate with and without secondary job earnings and conclude by discussing the implications of this deeper understanding of who multiple jobholders are and how it affects household finances for social work practice and policy.

Motivations for Multiple Jobholding

Motivations for seeking a second source of earnings are typically grouped into two broad categories (Averett, 2001; Dickey et al., 2011; Hirsch et al., 2016; Hirsch & Winters, 2016; Kimmel & Conway, 2001). One, workers may be “constrained,” motivated to seek additional earnings if their primary job does not allow them to earn sufficient income. This may be

due to either insufficient hours, that is, a primary job limited to part-time employment, or insufficient wages, that is, a primary job that pays too little even at full-time employment. Two, workers may “job package,” choosing to work a second job or portfolio of jobs to gain flexibility in hours or variety in tasks. Although income targets and job insecurity metrics could be added to the constrained/packaging typology, it can be argued that they are covered within the definitions of these categories (Atherton et al., 2016).

A fair amount of evidence demonstrates that the hours/wage constraints on primary job are a primary motivator for working (an) additional job(s) (Averett, 2001; Kimmel & Conway, 2001), particularly among lower-income workers (Dickey et al., 2011). According to Lale (2015) and the BLS data, the majority of workers who held more than one job reported doing so for some monetary purpose, even if to weather mild, rather than extreme, negative financial shocks (Panos et al., 2014). Given the rise of low-quality, precarious work (Autor & Dorn, 2013; Kalleberg, 2009, 2011), the capacity for two jobs to provide better or even equal economic support is not certain. Indeed, as Kimmel and Conway (2001) and Averett (2001) show, individuals working more than one job on average work longer hours and have lower income.

Defining Multiple Jobholding and Multiple Jobholders

Although a common language definition of multiple jobholding is relatively straightforward—a person who works more than one job—when it comes to measuring multiple jobholding, the technical details of its operationalization can result in a few notable variations. These variations are primarily distinguishable by the formality of the jobs, whether primary or secondary. In addition, after determining that a worker is a multiple jobholder, it is often necessary to distinguish the primary job from the secondary job(s); however, criteria for ranking sources of earned income, for example, by the highest number of hours, wages, or income, are not standardized.

In the United States, the official definition from the BLS (2019) considers a multiple jobholder “an individual who: (a) holds wage and salary jobs with two or more employers; (b) combines a wage and salary job with self-employment; or (c) combines a wage and salary job with one as an unpaid family worker.” Since 1994, this definition has been used in the CPS, the most commonly used dataset for studying multiple jobholding in the United States. Comprehensive summaries of the CPS data that rely on the BLS definition, like those conducted by Lale (2015) and Hirsch and Winters (2016), have definitional differences. Hirsch and colleagues (2016; Hirsch and Winters, 2016) in two different analyses defined the primary job as the job with the most hours worked. Lale (2015), however, required the primary job be wage or salary, excluding workers whose earnings were all from either unpaid family work or self-employment from categorization as multiple jobholders. The type of work to consider as primary or secondary job is not the only source of disagreement in differentiating multiple jobholders in the United States; Kimmel and Conway (2001) defined the primary job as the highest earning job and exclude self-employment.

Regardless of definition, several patterns emerge in multiple jobholding and the U.S. workers who adopt this strategy in the prior analyses of CPS data. About 5% of the U.S. population worked more than one job in 2013 (Hirsch et al., 2016; Hirsch & Winters, 2016; Lale, 2015), and that rate persists in 2018 (BLS, 2019). That overall rate has been declining with the exception of an uptick in the early to mid-1990s (Lale, 2015) and, according to analyses by Hirsch and colleagues (2016), does not respond to economic expansions and recessions. Multiple jobholders in the United States are more likely to be women, divorced/widowed or separated, and higher educated (Lale, 2015). Although in the previous decades older workers (65 and older) worked multiple jobs at a lower rate, their rate has remained stable, whereas the rate among other age groups has declined, making the rate nearly uniform across age groups. With regard to occupation, workers in the professional and

service industry hold more than one job at a higher rate than those in construction and manufacturing (Lale, 2015). Among multiple jobholders, the majority hold primary and secondary jobs that are both part-time, and part-time workers are twice as likely as full-time workers to have a second job. Finally, most people move into (and out of) second jobholding from employment in one job, rather than from unemployment (Lale, 2015).

Contemporary Concerns in Defining Multiple Jobholding

A key concern with how multiple jobholding is defined in the prior literature and the BLS is that it nearly always conditions on having a wage and salary job. This does not leave room for informal work arrangements, in either the primary or the secondary jobs, and as such fails to represent the full scope of multiple jobholding, particularly among middle- and low-income multiple jobholders. Evidence suggests that nonstandard and contingent, temporary or not expected to become permanent, work arrangements are a small, but not trivial, share of employment. The most recent Contingent Work Supplement to the CPS found that in 2017 U.S. workers held a variety of nonstandard or alternative work arrangements: 6.9% in independent contract work, 1.7% in on-call work, 0.9% in temporary help, and 0.6% in work at contract firms (BLS, 2018b). In addition, that 1.3% to 3.8% of workers hold contingent jobs, including some, but not all, workers who work in alternative arrangements (BLS, 2018b). Not including these nonstandard or contingent arrangements as “jobs,” especially as they are still formal employment, could result in an undercount of multiple jobholders.

More concerning, perhaps, is the probable expansion of the informal labor market. Using administrative data from Uber, the ride-sharing company, Cook and colleagues (2019) estimated that from 2015 to 2017 Uber employed 1.87 million drivers over a 26-month period who average 17 hr of work per week. Uber is estimated to be two-thirds of the online platform gig economy (Harris & Krueger, 2015),

suggesting that just less than 3 million workers hold some kind of online platform gig arrangement in a year. Estimates of the gig economy workforce range from 0.2% to 1% of total U.S. employment (Harris & Krueger, 2015). Considering that informal, “under-the-table” jobs like babysitting, housecleaning, and so on long predated the advent of online platforms, the actual number of informal workers may be larger. Unless these workers report these earnings in the CPS as self-employment, they are missing from current estimates.

Surveys other than the CPS provide additional evidence that the wage and salary employment requirement may undercount the actual rate of multiple jobholding. According to the Federal Reserve Board’s Survey of Household Economics and Decisionmaking (SHED; Board of Governors of the Federal Reserve System, 2017) data, in 2016, 15% of workers had at least two jobs. In contrast to the CPS, multiple jobholding was more common among low-income workers, 18% with less than US\$40,000 annual household income reported working multiple jobs (Board of Governors of the Federal Reserve System, 2015). In addition, 28% of respondents were involved in “informal and occasional income generating activities,” service or selling, either in person or on a computer with Internet (Board of Governors of the Federal Reserve System, 2017). Moreover, evidence from qualitative investigations of middle- and low-income Americans suggests that informal work is an important source of income (DeParle, 2004; Edin & Shaefer, 2016; Forsberg, 2009).

Multiple Jobholding and Well-Being

Although working more than one job has long been used as a strategy to make ends meet with some prevalence, few studies have explicitly assessed how multiple jobholding affects individual and family well-being. Although we learn from ethnographic investigations of how low-income families and communities navigate their economic lives that working more than one or a combination of jobs may require tradeoffs like poorer health outcomes and less

time with family (Edin & Lein, 1997; Edin & Shaefer, 2016; Munger, 2002; Stack, 1974), the focus of these studies is more holistic than an explicit analysis of multiple jobholding. Only a handful of studies focus explicitly on the relationship between multiple jobholding and well-being, and these are not limited to lower-income earners. One study that interviewed health professionals, food service, and agricultural workers in New Zealand found that multiple jobholding affected work–life balance, specifically family activities and community involvement (McClintock et al., 2004). Other studies of classroom teachers found that those who moonlighted felt more stress, which in turn impacted their instruction (Brown et al., 2015) and job satisfaction (Ara & Akbar, 2016). This research, although limited, suggests that any economic benefits of multiple jobholding may be balanced by consequences for well-being in non-economic domains such as mental health and family routines. On the other hand, there is some evidence that multiple jobholding can provide greater work schedule flexibility to some workers providing mechanisms for balancing other responsibilities, like child or elder care (Averett, 2001).

Perhaps due to measurable link between economic benefits and working an extra job, more studies consider the implications of multiple jobholding for household economic security. However, much of this research focuses on definitions and prevalence rates discussed in the previous section. Most recently, Kimmel and Conway (2001) used the SIPP to assess how working a second job helps families mitigate poverty risk. They found that secondary earnings reduce poverty; however, their analysis was restricted to adult men with continuous employment and did not explore differences by subgroups. We aim to update and extend this analysis using current data that allow us to examine the current economic context and differences by relevant subgroups. We take into consideration concerns with contemporary multiple jobholding by expanding the definition of multiple jobholding beyond wage and salary work and focusing on workers more likely to make ends

meet by working multiple jobs, those with less than a college education. By developing an understanding of workers and households who use multiple jobs as a poverty reduction strategy, we can better target practice and policy interventions to help these families more effectively move further away from poverty.

Method

We use the SIPP, a nationally representative series of longitudinal panel surveys conducted by the U.S. Census Bureau. Each SIPP panel follows a representative set of households for 1 to 5 years, depending on the panel, interviewing households every 4 months (waves) to collect monthly or weekly measures. That monthly observation of individuals for long periods of time allows us to observe not only whether an individual held multiple jobs in a given month, but also whether they did so consistently or occasionally. We combine the 1996, 2001, 2004, and 2008 SIPP panels for a study period that spans two recessions (2001 and 2008), giving our analysis macroeconomic variation.

In addition, the SIPP contains more measures of earned income, up to six unique sources of earned income per individual including informal sources, than other nationally representative surveys like the CPS. The first five sources of earnings were collected from individuals who reported that they had a “paid job” during that current reference period. Paid job was defined as “a job for an employer, a business, or some other work arrangement.” Four of these sources are earnings for up to two jobs and two businesses (including self-employment). The fifth source includes earnings from the job referenced when a positive response was given to the question asked of every respondent with a paid job, “People sometimes earn extra money doing work outside their regular jobs, such as freelancing, consulting, or moonlighting. Did you do any of that kind of work?” Finally, the sixth source includes earnings reported when an affirmative answer is given to the question of whether they had any “incidental or casual earnings” in a given month.

Table 1. Sample Relative to the 1996–2008 SIPP Panel Totals.

Sample cut	No. of observations	No. of individuals	Share of sample (%)	Share of workers (%)
Individuals age 19–61	7,302,920	246,392	100	—
Workers	6,346,545	207,392	84	100
Workers with less than college degree	4,553,714	152,899	62	74

Note. SIPP = Survey of Income and Program Participation.

Sample

As we are interested in the role of earnings in poverty reduction, we focused on individuals that are currently working for earned income. Thus, we limit our sample to households with a member of the working-age population, 19 to 61 years old, who was working. We defined working as reporting at least 1 month in which they had a job, business, or some other work arrangement and were not concurrently enrolled in school. In addition, in an effort to focus on households more likely to work a second job to satisfy needs rather than the desire for extra earnings, we restrict the analytical sample to households where no household member has education beyond some college ($n = 97,679$). As shown in Table 1, there are more than 7 million person-month observations of working-age individuals in the panels. We further reduced the sample to the 4.5 million observations of 152,899 workers without a college degree, who comprise 62% of the working-age population and 74% of workers.

Measures

The primary measures for our analysis included an adapted definition of the BLS multiple jobholding to account for contemporary concerns and the household poverty rate. We also included measures of economic well-being and demographic characteristics of the multiple jobholder. The definitions used in our analysis are clarified below.

Multiple jobholding. Rather than limiting multiple jobholding to workers who report moonlighting, we define multiple jobholding as

reporting earnings in a given month from any combination of two or more of the six earnings sources collected in the SIPP: (1) Job for Employer 1, (2) Job for Employer 2, (3) Business 1, (4) Business 2, (5) Moonlighting, and (6) Casual Earnings. The first four sources include start and stop dates, allowing us to exclude within-month switches between jobs or businesses. The final two only include a monthly amount. Although the BLS (2019) definition of multiple jobholding would only include combinations of either (1) and (2), or (1) and (3), and include unpaid family work as a job alternative, we include the combination of (2) and (3) and any combination with the other earnings sources, and exclude unpaid work, as we are interested in the effect of any earnings from different work sources on poverty and economic hardship.

Primary job and earnings. We defined the primary job as either the job defined by an employer–employee relationship (i.e., Job 1) or the job associated with the highest monthly earnings. In the case of workers with two employer–employee jobs, the primary job is the one with the highest monthly earnings. Primary earnings are those from the primary job.

Secondary earnings. This represents the sum of all earned income not earned from the primary job.

Poverty rate and economic well-being. We use the poverty rate because it is a familiar benchmark by which to compare across households and is a basic test of income sufficiency. We calculated the poverty rate as household income over the official poverty threshold for

a household of the given size and composition. As earnings often vary by month, we calculated poverty separately for each month.

Economic well-being. In addition to household poverty rate, we explored household economic well-being by examining whether the household rented their home; lived with a Social Security recipient, an indicator of caretaking of elderly family members; and/or received Supplemental Nutrition Assistance (SNAP), an indicator of economic vulnerability. In addition, the SIPP includes questions in each panel that asks recipients which basic expenses they could not afford over a 12-month time period.

Demographic characteristics. To better profile those who work multiple jobs, particularly given the known disparities in poverty rate by demographic characteristics, we included age, gender, race/ethnicity, marital status, family size, and the presence of a child, as well as education level, for the multiple jobholder.

Balance Sheet Analysis

We conducted a balance sheet analysis comparing the household poverty rate prior to and after mechanically removing secondary earnings for each month, for all household members who hold multiple jobs. We first calculated the poverty rate as the income-to-needs ratio described previously including all household income sources. We then removed all secondary earnings from each multiple jobholding member of the household and recalculated the poverty rate using the new household income figure.

Results

To create a profile of the workers who hold multiple jobs, we categorized the sample by the extent of multiple jobholding; *consistent* multiple jobholders worked multiple jobs at least 50% of work-months, *occasional* multiple jobholders worked multiple jobs less than 50%, and *never* multiple jobholders never worked multiple jobs. Table 2 describes these

groups along demographic, primary job, and economic well-being characteristics. A total of 18.2% of our sample worked multiple jobs, 3.8% did so consistently, another 14.4% did so occasionally, and 81.8% never held multiple jobs.

Who Works Multiple Jobs?

There was some variation in the demographic characteristics of workers by the extent of multiple jobholding. Workers across categories were majority male (52%–55%) and had similar rates of marriage (55%–59%) and their own children (58.4%–60.8%), as well as similar average family sizes (2.9–3.1), though consistent multiple jobholders had lower rates of never being married and higher rates of divorce (21.5% and 18.5%) as compared with occasional (26.4 and 14.8) and never (24.5 and 14.1) multiple jobholders. Consistent multiple jobholders were more likely to be White, that is, 71.8%, as compared with 65.1% of workers who never held multiple jobs and 69.1% of those who did occasionally, and non-Hispanic, 11.5% were Hispanic as compared with 15% and 17.5% of workers who occasionally and never held multiple jobs, respectively. They were also on average older, 39.2 years as compared with 35.9 for occasional multiple jobholders and 38.4 for never multiple jobholders. They were also more highly educated; 53.6% of consistent multiple jobholders attended some college compared with 46.1% of workers who did occasionally and 41.3% of those who never did so.

Consistent multiple jobholders worked fewer usual hours per week (36.4) and earned higher hourly wages (US\$18) on their primary job than did occasional multiple jobholders (38.9 hr and US\$15.4), and workers who never held multiple jobs (40.0 hr and US\$15.7), as shown in Table 2. Across all categories, workers reported nearly identical rates of variable hours, around 5%. Higher rates of both consistent and occasional multiple jobholders (1.0% and 1.2%, respectively) were contingent workers than those who never held multiple jobs (0.5%).

Table 2. Worker Characteristics by Multiple Jobholding Status.

Characteristics	Consistent MJH	Occasional MJH	Never MJH
Demographic characteristics			
Male (%)	52.0	55.3	52.5
Race/ethnicity (%)			
White	71.8	69.4	65.1
Black	12.8	11.5	13.1
Hispanic	11.5	15.0	17.5
Age (M)	39.2	35.9	38.4
Education (%)			
Less than HS	7.6	13.0	15.3
HS degree	35.1	37.7	41.0
Some college	29.5	25.9	22.1
Associate's degree	24.1	20.2	19.2
Marital status (%)			
Married	57.1	55.2	58.6
Never married	21.5	26.4	24.5
Divorced or Separated	18.5	14.8	14.1
Family size (M)	2.9	3.0	3.1
Own child in HH (%)	58.4	60.8	60.8
Primary job characteristics			
Hours worked (M)	36.4	38.9	40.0
Hourly pay (US\$ in 2012) (M)	US\$18.0	US\$15.4	US\$15.7
Variable hours (%)	5.1	5.1	5.2
Contingent worker (%)	1.0	1.2	0.5
Economic well-being characteristics			
SS recipient in HH (%)	10.5	11.4	14.2
HH SNAP receipt (%)	3.3	7.5	7.9
Rents home (%)	28.0	36.0	31.2
In the past 12 months, respondent's HH could not (%)			
Meet all monthly expenses	14.1	20.8	15.2
Pay rent	5.9	9.9	7.2
Pay utility	9.8	14.6	10.6
Pay phone bill	3.9	6.1	4.5
Afford doctor	6.6	10.3	7.4
Afford dentist	8.8	12.9	9.1
Share of individuals (n)	3.8	14.4	81.8
Months in survey	37.4	40.1	37.5
% Months working	91.5	88.7	88.3
Months MJH	26.1	4.9	0.0

Note. MJH = multiple jobholders; HS = high school; HH = household; SS = Social Security; SNAP = Supplemental Nutrition Assistance.

Economic well-being as described by factors other than the poverty rate also varied by the degree to which workers held multiple jobs, though those who consistently worked

multiple jobs fared better on all indicators. A higher percentage of workers who never worked multiple jobs were more likely to have a Social Security recipient in the household

Table 3. Characteristics of Multiple Jobholders by Type of Work Arrangement (N = 220,791).

Characteristic	Job + job	Job + business	Job + casual	Business + business	Business + casual	Casual + moonlight	Three plus sources	Total
Type of MJH								
Consistent	71.8	13.1	4.7	4.3	0.5	0	5.2	55
Occasional	59.1	13.1	19.4	3.2	1.8	0.2	3.0	45
Gender								
Men	60.4	15.5	13.1	5.1	1.4	0.1	4.1	51
Women	72.6	10.5	9.5	2.5	0.8	0	4.3	49
Race/ethnicity								
White	63.3	14.9	11.1	4.5	1.3	0.1	4.7	73
Black	76.5	7.2	10.8	1.2	0.5	0.2	3.5	12
Hispanic	71.7	9.1	13.1	2.5	0.6	0.2	2.5	15
Education								
HS or less	67.1	12.1	12.0	3.6	1.1	0.1	3.5	45
Some college	65.4	13.5	10.9	4.0	1.1	0	4.9	55
Total	66.1	13.1	11.3	3.8	1.1	0.1	4.2	

Note. All values are given as percentages. MJH = multiple jobholders; HS = high school.

(15.2%) and more likely to be living in a household receiving SNAP (formerly food stamps) assistance (7.9%), than those who occasionally (11.4% and 7.5%) or consistently (10.5% and 3.3%) worked multiple jobs. Multiple jobholding was also associated with housing security, higher rates of those who never and occasionally held multiple jobs had were renting, 31.2% and 36%, respectively, as compared with 28% of those who consistently worked multiple jobs. Measures of material hardship, whether or not a household could afford an expense during the previous 12 months, revealed that occasional multiple jobholders were the most financially fragile. Occasional multiple jobholders were unable to meet monthly expenses (20.8%), pay rent (9.9%), utilities (14.6%), and the phone bill (6.1%), and afford a doctor (10.3%) or a dentist (12.9%) at a higher rate than both never and consistent multiple jobholders.

Types of Multiple Job Arrangements

Focusing on the 18.2% of workers who indicated that they worked multiple jobs, either consistently or occasionally, we examined how jobholding arrangements varied by worker characteristics. In Table 3, we describe the

characteristics of workers according to seven types of multiple jobholding arrangement: an employer–employee job with either (a) an additional employer–employee job (job + job), (b) a business including self-employment (job + business), (c) moonlighting or casual earnings (job + casual), or a business with either (d) another business (business + business) or (e) moonlighting or casual earnings (business + casual); or (f) casual earnings and moonlighting (casual + moon);¹ or (g) three or more sources. The vast majority of multiple jobholders held at least one employer–employee job: Two-thirds worked two jobs, 13.1% worked one job and had a business, and 11.3% worked one job plus casual earnings. Far fewer worked multiple jobs in arrangements without an employer–employee job: 3.8% had two businesses, 1.1% had a business and casual earnings, and 0.1% reported two sources of casual earnings. Another 4.2% reported three or more sources.

Worker characteristics varied across types of job arrangements. Two employer–employee jobs accounted for 71.8% of consistent workers' arrangements as compared with 59.1% of occasional workers'. Both categories reported earnings from a job and a business at the same rate, that is, 13.1%. Only 4.7% of consistent

Table 4. Household Poverty Rates for All Households and Households With Multiple Jobholders, With and Without Second Job Earnings.

Household income	All households	Households with multiple jobholders		
	Poverty rate (%)	Poverty rate (%)	Poverty rate excluding second job earnings (%)	Difference
<50% FPL	7.7	5.6	5.8	0.2
50%–100% FPL	2.8	3.0	3.4	0.4
100% FPL	10.4	8.6	9.2	0.6
100%–150% FPL	3.3	3.9	4.2	0.3
150%–200% FPL	3.4	4.2	4.4	0.2
200% FPL	17.2	16.6	17.8	1.2

Note. FPL = federal poverty line.

workers reported a job with casual side earnings in comparison with 19.4% of occasional workers. Consistent multiple jobholders also more frequently reported earnings from two businesses (4.3% compared with 3.2%) or three or more sources (5.2% compared with 3.0%) and less frequently business and casual earnings (0.5% compared with 1.8%) or multiple casual earnings (0% compared with 0.2%).

Demographic characteristics of multiple jobholders also varied by type of work arrangement. Men were more likely to have a job and business (15.5%) or any type of secondary earnings source other than a job than women (10.5%), whereas women were more likely to hold two jobs. Similarly, White people were more likely to have a job and business (14.9%) or any type of secondary source other than a job than were Black people (7.2%) or Hispanic people (9.1%), with the exception of earnings from a job plus casual work.

Multiple Jobholding and Household Poverty

In Table 4, we describe the percentage of households living in poverty for all households and for households with a multiple jobholder at increments of the federal poverty line (FPL) up to 200%. For multiple jobholding households, we provide the rates before and after excluding secondary earnings, and the difference at each increment. Among multiple jobholding households at the major cutoffs, 100% of the FPL and 200% of the

FPL, the poverty rate is lower among multiple jobholder households than that among all households (8.6 vs. 10.4, and 16.6 vs. 17.2, respectively). However, this is driven by the share of households with income below 50% of the FPL, 7.7% of all households, but only 5.6% of multiple jobholder households. At every other increment—between 50% and 100%, 100% and 150%, and 150% and 200% of the FPL—multiple jobholder households have higher shares compared with all households, suggesting that the difference in poverty between the two groups is primarily the difference in very-low-income households. After excluding secondary earnings, the poverty rate for multiple jobholding households increased at every increment, by a difference of 0.6 percentage points at the FPL and 1.2 percentage points at 200% of the FPL.

We then focused on multiple jobholding households to examine how the extent of multiple jobholding, that is, whether working a second job was consistent or occasional, affected the poverty rate. As shown in Table 5, the effect of excluding earnings from the second job was larger for consistent multiple jobholders than that for those who worked multiple jobs occasionally at every level. The poverty rate increased by 1.6 percentage points (from 6.2% to 7.7%) at the FPL and by 3.0 percentage points (from 12.5% to 15.6%) at 200% of the FPL. Occasional multiple jobholding households also saw an increase in poverty, albeit much smaller, from 9.2% to 9.6% at the FPL and 17.7% to 18.4% at 200% of the FPL,

Table 5. Household Poverty Rate With and Without Second Job Earnings, by Frequency of Multiple Jobholding.

Household income	Consistent			Occasional		
	Poverty rate (%)	Poverty rate excluding second job earnings (%)	Difference	Poverty rate (%)	Poverty rate excluding second job earnings (%)	Difference
<50% FPL	4.0	4.6	0.5	6.0	6.1	0.2
50%–100% FPL	2.1	3.2	1.0	3.2	3.4	0.2
100% FPL	6.2	7.7	1.6	9.2	9.6	0.4
100%–150% FPL	2.9	3.8	0.9	4.1	4.3	0.2
150%–200% FPL	3.4	4.0	0.6	4.4	4.5	0.1
200% FPL	12.5	15.6	3.0	17.7	18.4	0.7

Note. FPL = federal poverty line.

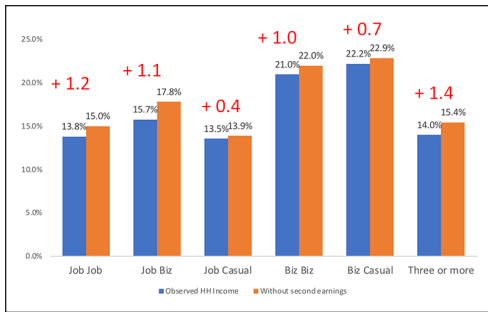


Figure 1. Poverty rate with and excluding secondary earnings by earnings arrangement for all multiple jobholders.

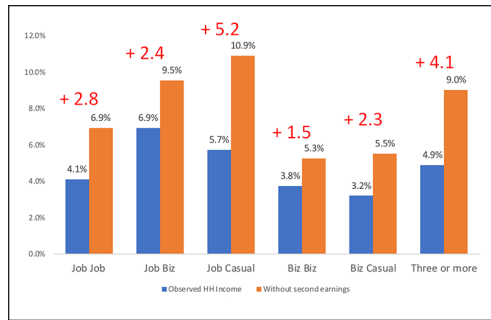


Figure 2. Poverty rate with and excluding secondary earnings by earnings arrangement for consistent multiple jobholders.

after earnings from the second job were excluded. In sum, consistently working multiple jobs was a more effective poverty reduction strategy for households than was doing so occasionally.

The extent to which multiple jobholding affected household poverty also varied by type of work arrangement, and even more so when focusing on consistent multiple jobholders. As shown in Figure 1, the poverty rate increased when the earnings from the second job were excluded from the total household income for each type of arrangement. This effect was the largest for dual job, job and business, and dual business arrangements, as well as for earnings from three or more sources. Focusing on consistent multiple jobholding households, as shown in Figure 2, the effect of the secondary earnings on the poverty rate was more dramatic. Earnings

from job plus a casual source had the most substantial effect, increasing the poverty rate by 5.2 percentage points with those earnings excluded—5 percentage points more than the increase for all multiple jobholders in this type of arrangement combined. With the exception also of the dual business arrangement that showed the lowest increase in poverty rate after exclusion of secondary earnings (though still higher than that for all multiple jobholders), the increases in poverty rates for consistent multiple jobholders by arrangement followed the same order as that for all combined.

Discussion

We found that working multiple jobs was a strategy used by households at the lower end of the socioeconomic spectrum more often

than official estimates may suggest: 18.2% of the workers in our sample worked multiple jobs, at least occasionally. This is substantially higher than the BLS (2019) estimates of 5% of all workers and in between the 15% of workers who held multiple jobs and 28% of workers who engaged in informal or occasional income-generating activities estimated from the Federal Reserve Board's SHED survey (Board of Governors of the Federal Reserve System, 2017). This variation and our larger estimates are consistent with our expansion of the BLS definition to address contemporary economic concerns. By not restricting primary job to only employer–employee jobs and including informal income, we attempt to capture a picture of multiple jobholding in the current economic context.

Working multiple jobs does appear to effectively bring some households out of poverty. The poverty rate of households with someone who worked multiple jobs is lower than that of all households; 8.6% of households with a multiple jobholder were living at the federal poverty rate (100% FPL) as compared with 10.4% of all households. This translates to households living on about US\$23,050 for a family of four or US\$11,670 for an individual adult in 2014 (U.S. Department of Health and Human Services, 2014). The difference remained, though was slightly smaller, for families further away from poverty at 200% of the FPL.

That the earnings from the second job buffered the households from poverty is evidenced by the increase in the rate of household poverty after subtracting the secondary earnings from the total household income. The poverty rate for multiple jobholding households increased for households by a difference of 0.6 points at 100% of the FPL, and by a larger margin, 1.2 points, at 200% of the FPL. This is lower than Kimmel and Conway's (2001) estimate from the 1984 SIPP that the poverty rate of their sample of men who were working multiple jobs was 1% after removing the earnings from the second job for those below the FPL. Unlike Kimmel and Conway (2001), our sample includes women and restricts to workers with less than a college education, as well as

uses updated data, which all likely contribute to differences in findings. Although working multiple jobs did appear to marginally improve households' economic well-being by moving them further away from poverty, we also found that its effectiveness varied by the extent of multiple jobholding. Earnings from the second job had a larger effect, closer in size to that of Kimmel and Conway (2001), on the poverty rate for households with consistent multiple jobholders, than it did for those with occasional multiple jobholders.

Characteristics of work arrangements and primary jobs of consistent multiple jobholders were also distinct from those who worked multiple jobs occasionally. We found that 71.8% of consistent multiple jobholders' arrangements were defined by two employer–employee jobs, as compared with 59.1% of those of occasional multiple jobholders. Although both categories reported earnings from a job and a business at the same rate, 4.7% of consistent workers reported a job with casual earnings in comparison with 19.4% of occasional workers. With regard to primary job, consistent multiple jobholders worked fewer average usual hours per week (36.4 vs. 38.9) and earned higher hourly wages (US\$18 vs. US\$15.5) than occasional multiple jobholders who were similar to workers who never held multiple jobs. This suggests that working multiple jobs consistently may be a factor of a primary job that facilitates working more than one job, whether through part-time or near-part-time hours and higher wages, if not a factor of holding two “traditional” work arrangements. The effect of consistent multiple jobholding on household poverty also varied by work arrangement, and casual earnings in combination with an employer–employee job improved the poverty rate most substantially, by 5.1 percentage points.

Aside from being more likely to be female and divorced than their occasional and never multiple jobholding counterparts, we found that consistent multiple jobholders were also less likely to have demographic characteristics associated with risk of poverty. They were more likely to be White (71.8%), on average older (39.2 years), and have a smaller average family size. Consistent with findings from the SHED

(Board of Governors of the Federal Reserve System, 2017), we also found that those who worked multiple jobs consistently tended to be more highly educated; 53.6% attended college or had an Associate's degree and only 7.6% had less than a high school degree.

As the poverty rate paints a relatively flat picture of household economic well-being, we explored the relationship between multiple jobholding and indicators like benefit receipt and material hardship in an effort to add depth to our analysis of its economic impact. As expected, given the greater impact of secondary earnings on the poverty rate for consistent multiple jobholding households, those households with a worker who consistently worked multiple jobs fared better on all indicators of household economic well-being. They were less likely to have a Social Security recipient in the household and live in a household receiving SNAP (formerly food stamps) and rent. With regard to material hardship, occasional multiple jobholders were the most financially fragile, reporting being unable to meet monthly expenses, pay rent, utilities, and the phone bill, or afford a doctor or a dentist at a higher rate than both never and consistent multiple jobholders. These differences are descriptive and not causal; however, whether more extreme financial fragility results in engaging in occasional multiple jobholding or vice versa requires further investigation.

This points us to certain limitations that should contextualize our findings. Perhaps most pertinent, our analysis is a descriptive, not a causal, account of the relationship between multiple jobholding and household poverty; we do not account for selection into multiple jobholding or into the different work arrangements we examine in this study. Longitudinal analyses that explore how households move into and out of multiple jobholding could help clarify questions about motivation and selection. In addition, our inclusion of casual earnings may be too broad. Although the use of side hustles to supplement earnings may have increased, it could be that some casual work is too ad hoc to be considered a true second job. Also, although the SIPP is the most appropriate dataset to address our ques-

tions given its month-level data and detailed information on work and earnings, all survey data will have limitations related to mis- and underreporting of work (including in a second job) and earnings. We also do not discuss any interrelationship with employee or social safety net benefits beyond consideration as a household demographic characteristic. Finally, although we explore the effects of multiple jobholding on economic well-being, we set aside quality-of-life questions like how multiple jobholding matters for worker stress, parenting, and relationship quality; future research should investigate how multiple jobholding affects these key dimensions of family life in tandem with its economic benefits.

Conclusions and Implications for Practice

Clarifying how strategies households use to mitigate poverty actually affect the poverty rate and how that varies by differences in its employment or demographics of the household supports the development of targeted practice and policy interventions. Social workers in a range of direct-practice settings as well as in policy practice engage regularly with employment and economic security issues; indeed, the Council on Social Work Education (CSWE, 2017) itself highlights the "centrality" of economic well-being to the social work profession (p. ix). Results from this study thus provide insights and context for what the Council has termed "economic wellbeing practice" (CSWE, 2017). We found that working more than one job does help raise households out of poverty, even if marginally, and appears to better serve those households that are consistently engaging in this strategy. These households with a member who consistently works more than one job may be better positioned to support this extra job via shorter hours and higher wages at the primary job. The jury is out, however, as to whether these economic benefits outweigh the costs as the limited research on multiple jobholding and other dimensions of well-being suggests a negative impact on work-life balance (McClintock et al., 2004), job stress

and performance (Brown et al., 2015), and job satisfaction (Ara & Akbar, 2016), yet the possibility for greater work schedule flexibility (Averett, 2001), in addition to the economic benefits we found.

Given our findings of the disparate benefits of multiple jobholding on household poverty, incorporation of assessments on whether and how individuals and families use working more than one job to support their economic well-being into financial capacity and asset building practice (Sherraden et al., 2018) and “financial therapy” interventions (Smith et al., 2017) could prove beneficial. The effect on the poverty rate of consistent versus occasional multiple jobholding, and of combining casual earnings with a primary job versus other arrangements, suggests that evaluating income flows for economically vulnerable households should take into consideration current or potential side hustles and/or the capacity to consistently rely on this strategy until achieving sustainable wages and hours on a single primary job. In addition, the effects of multiple jobholding on household poverty suggest that multiple jobholding may also shape eligibility and benefit levels for means-tested programs including SNAP, Temporary Assistance for Needy Families (TANF), and the Earned Income Tax Credit (EITC). In conducting financial assessments and connecting clients to means-tested benefits, social workers should include a comprehensive review of how clients’ actual, desired, and potential work profiles, in tandem with their access to income supports, could affect their real economic situation.

Although Mishel (2015) asserted that the gig economy is not the “future of work” (and indeed it may likely not be the future of primary work), our findings that a primary job plus casual earnings had the largest effect on household poverty for consistent multiple jobholders suggest that the future could instead herald gig work as a primary job supplement in the absence of primary jobs that adequately fulfill workers’ needs. As such, policy initiatives that improve protections for workers to engage in casual work yet access more employee-related benefits could not only

provide additional support for workers who choose to use this strategy. Harris and Krueger (2015) outline a proposal to establish a new legal classification, “independent worker,” that would define protections and benefits that intermediary employers, those in the gig economy like Uber and Lyft, would be required to provide workers. An individual’s ability to maintain and benefit from multiple jobholding is also contingent on the design of policies that shape the work lives of low- and middle-skilled workers, such as child care subsidies, regulations on work hours, overtime and minimum wage, and unemployment insurance. Structural reforms that expand benefits and improve working conditions and returns to employment for low- and middle-income workers broadly could better support those who also navigate multiple jobs, ideally improving conditions of primary jobs sufficiently to render multiple jobholding unnecessary for household economic sustainability.

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Note

1. These earnings sources may be similar in type but are different variables in the survey. Furthermore, we check that the dollar amounts are not equal to ensure that an individual is not reporting the same income in two places.

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