

More older workers juggle multiple jobs

Heavy debt loads, meager savings, call to help family push job trend.

By Cornelius Frolik
Staff Writer

A record number of older workers held multiple jobs last year, as many aging residents could not find adequate full-time employment or struggled to cover crucial expenses and save for retirement.

Older Ohioans sometimes juggle multiple jobs because they love the work or they are building up a side business that needs time to make money, according to newly released data from the U.S. Bureau of Labor Statistics.

But many older workers carry heavy debt loads, have meager nest eggs or financially

support their family members.

They choose to supplement their primary source of income or cobble together several part-time jobs out of economic necessity.

"I think most of the population would prefer to have one job in which they have a steady income and steady benefits," said John Bowblis, assistant professor of economics with the Farmer School of Business at Miami University. "But a lot of people are not financially well off, and many can't retire."

In 2012, about 6.9 million Americans worked more than one job, including 327,000 Ohioans, according to the federal data.

The number of multiple jobholders has increased for two consecutive years. Last year, 6.1 percent of Ohio workers and 4.9 percent of U.S. workers engaged in moonlighting.

But since 1994, the number of Ohioans with multiple jobs has remained flat. Nationally, this segment of the workforce has been shrinking.

Despite this, the pool of workers 55 and older who juggle multiple jobs has ballooned to 1.4 million people, up from 595,000 in 1994, the data show.

Only 8 percent of workers with multiple jobs were 55 and older in 1994. Today, more than one in five fall into this age group.

Juggling jobs

More Americans are choosing to work later in life, and some work multiple jobs.

Since the mid-1990s, the 55 and older population was the only age group to see an increase in labor force participation, said Steven Hipple, an economist with the Bureau of Labor Statistics.

People also are having children later in life, and that may mean people decide to work longer to support their families, Hipple said.

Past studies have shown that economic factors, including wanting to earn extra money and pay off debt,

are consistently the primary reasons for moonlighting, according to the bureau.

Peggy Mangan, 57, of Beavercreek, has worked multiple jobs for about six years.

She works full-time as a secretary with the special education department at Beavercreek Local Schools. She also works at McDonald's a few times a week, and she manages a concession stand at the Beavercreek soccer fields about five months out of the year.

She works 50 to 65 hours per week, depending on the month. She has Saturdays off most of the year. She works seven days a week during soccer season.

Mangan said she reached a point where she could not afford to pay all of her bills.

She is divorced and has mortgage payments. She helped pay for college for three of her children, and she is still paying her son's student loans. She also helps her children with their telephone bills and necessities when money is tight.

"It's just those everyday things that mothers have to do," she said. "They are struggling too, so everybody has got to help."

Many workers must take on a second or third job to balance living expenses, support their families and save for retirement, said Bowblis, with the Farmer School of Business.

Many people 55 and older are supporting both their children and their aging parents or stepparents, who are disability-prone and often need long-term care, he said.

Need for extra income

Households headed by individuals 55 and older are carrying much more debt than they did a decade ago, according to Census data. A survey by TD Ameritrade found that baby boomers on average have saved about \$275,000 for retirement, which is about \$475,000 short of what they think they need to live comfortably.

The economic downturn also wrecked the finances of many working families. Millions of experienced workers were laid off during the recession after working for years in the same offices, factories or plants.

These workers are less likely than younger job-seekers to have postsecondary credentials, and often they struggle to compete for job openings, Bowblis said.

"If you don't have the undergraduate degree or master's degree, employers won't look at you to the same extent even if you have the real-world experience," Bowblis said.

Workers who are unable to find full-time positions that pay all of their bills often need to find a part-time position to supplement their incomes, Bowblis said. Other people must work part-time for multiple companies to piece together a full-time paycheck.

Layoffs can severely reduce a household's income. But a divorce, illness or death of a spouse can compel the remaining breadwinner to seek additional sources of income.

Women workers who are widowed, divorced, separated or never married are more likely to work multiple jobs than almost any other segment of the workforce, according to the Bureau of Labor Statistics. Their male counterparts are actually less likely to work multiple jobs than married men.

Moonlighting to make ends meet

Annette Looper does not turn 55 for another two years.

But Looper has worked several jobs for seven years, and she expects to continue moonlighting for years to come.

Looper said she owned a dance studio for two decades, but she had to close it in 2006 after her divorce.

Looper opened another studio last year, called Miss Annette's in Kettering, and she is building up the business in the hopes of making it her sole occupation one day. But the dance studio is still finding its footing and not turning a profit.

To pay the bills, Looper works full-time at the Cake Shop in Beavercreek, and on the weekends she hits the road to teach classes. She does choreography work for schools and community theaters. Recently, she also started living with a roommate.

"When you do what I do, you have a small income coming in, but when you can pick up extra work and extra money, you grab it, because it is feast or famine," she said. "I get up at 4 a.m. and I finish teaching at 9:30 p.m... It means you give up the other parts of your life, like your social life, and you give up family things."

Looper said she really enjoys her jobs, but her work life is unsustainable in the long-term. She said at some point she will have to make a career decision so she is not working such long hours.

"The ultimate goal is to get back to only doing my teaching and running my own business again," she said. "But it's tough here in Dayton."

Like Looper, Mangan said she also enjoys her work. She likes chatting with customers at McDonald's and interacting with children at the soccer fields.

"The soccer job is a passion of mine," she said. "I feel like that job keeps me young... It would be horrible to work that many hours and not enjoy it."

Mangan admits that she cringes when she hears her alarm go off some Sunday mornings and she has to get ready for her shift.

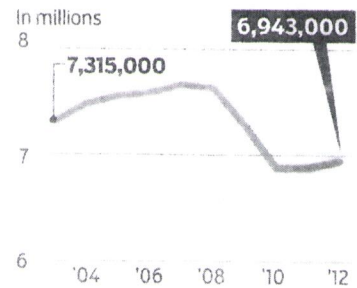
But she said her mood improves when she gets to work. She said she will continue the juggling act for as long as it is necessary.

"I don't see these bills ever going away unless I can sell my house and get out from under all the expenses of home ownership," she said.

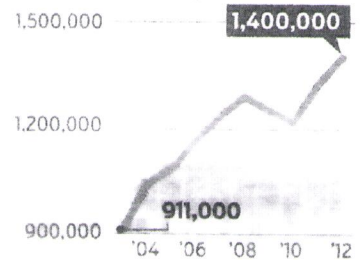
Multiple Jobholders

A record number of older workers had multiple jobs last year, as many aging residents could not find adequate full-time employment or struggled to cover crucial expenses and save for retirement.

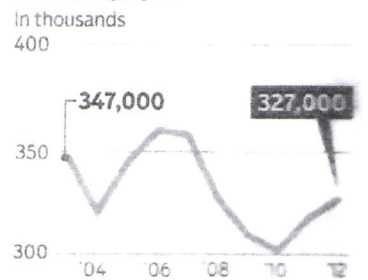
Number of U.S. workers with multiple jobs



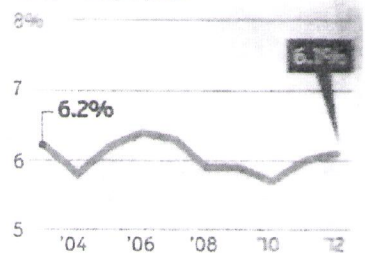
Number of workers 55 and older with multiple jobs



Number of Ohio workers with multiple jobs



Percent of Ohio workers who have multiple jobs



Source: U.S. Bureau of Labor Statistics

STEVE LOPEZ/STAFF