



**Breaking point:**

**The rise of  
working more  
than one job.**

**ACTU**

**SECURE JOBS.**  
*WORTH* FIGHTING FOR

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# Executive summary

A record number of Australians are now working more than one job. 867,900 Australians had picked up a second or even third job, just as key parts of the country started to re-enter lockdowns in June 2021.

Low pay, a lack of hours and employer responses to the pandemic have all driven this growing form of insecure work, which has dominated the earlier jobs recovery. As this report shows:

- › 867,900 Australians are now working more than one job, the highest number ever.
- › Of these, around 209,100 people are working three or more jobs – another record-breaking number and 10.4% above the year before.<sup>1</sup>
- › Two in five new jobs created in the recovery of the first half of 2021 was multiple job holding, with an increase of over 245,000 Australians working in multiple jobs since June 2020.<sup>2</sup>
- › All industries have seen an increase in multiple jobs since June 2020, except for mining.
- › The biggest increases have been in administrative and support services (108,500 jobs), health care and social assistance (36,200 jobs), accommodation and food services (23,600 jobs) and education and training (22,000 jobs).
- › 55% of these workers are under the age of 35, and 53.7% of them are women according to earlier ABS research.<sup>3</sup>

Low wages are one driver of this trend. While not all workers doing multiple jobs are doing it tough, most are. Multiple job holders earned \$40,500 while all employees earned \$49,083 over the same period, a 17.5% pay gap.<sup>4</sup> Astonishingly workers doing multiple jobs are still earning less than most Australians doing just the one job. The picture is worse for women: the median income for women working multiple jobs was estimated at \$36,500, while for men it was \$46,200.

The other key driver is employers opting to take on new staff on insecure working arrangements, often in response to the pandemic.

1 Labour Account Australia, ABS. Also see Jericho G, 'Australians don't talk much about the working poor – but the pandemic recession might make us', Guardian, 13 June 2021

2 Ibid

3 ABS Multiple Job Holders: An overview of ABS statistics on multiple job holding. 9/06/2021

4 Ibid. As measured in median total employment income (2016-2017).

*Please note this is an older and different to dataset to the ABS Labour Account Australia which is used for most of the analysis in this paper. This is the most recent data available on the incomes of those with secondary jobs.*



Almost a third (30.2%) of secondary jobs are in the administrative and support services sector, also the area of the greatest growth. The top two employing occupations in this industry are commercial and domestic cleaners – urgently needed to keep places Covid safe. It also includes security guards and call centres among a wide range of other areas.

Despite the surge in jobs in this industry, wages have gone backwards for these workers by 2.8% in the past year. Their meagre 1% pay rise was eaten away by the consumer price index (CPI) rising 3.8%. In health care and social assistance, multiple job holding has surged by 36,200 jobs to 138,400 jobs. The paradox here is that while employers need more staff to cope with the pandemic – they are putting them on arrangements that pose a significant health risk during the pandemic. Workers working at multiple work locations are more likely to transmit the disease.

The growth of secondary jobs highlights the impact of stagnant household incomes and the shift towards part-time and casual work. It has resulted in the labour market shifting to one that is less able to allow people to survive on one source of income than ever before.

Multiple job holding is another sign of growing work insecurity in Australia – a country that already has the third highest level of “non-standard” forms of work in the advanced economies, according to the OECD. The widespread use of insecure work arrangements in Australia is alarming with significant social and economic consequences.

The Morrison Government should tighten our workplace laws to prevent employers turning secure, permanent jobs into insecure ones. Instead, it has made the situation worse, including by recently changing the laws to make it easier for an employer to call an employee casual, regardless of the actual nature of their work.

Finally, this report relies mostly on recently released ABS data from June 2021, just prior to the current wave of lockdowns caused by the delta variant of Covid-19. Based on the trends in this report, it is highly likely that people working multiple jobs will again be most likely to lose work first. But as any recovery picks up, unless the Federal Government and employers change course, there will be yet another record-breaking surge in Australians working more than one job, and at breaking point.

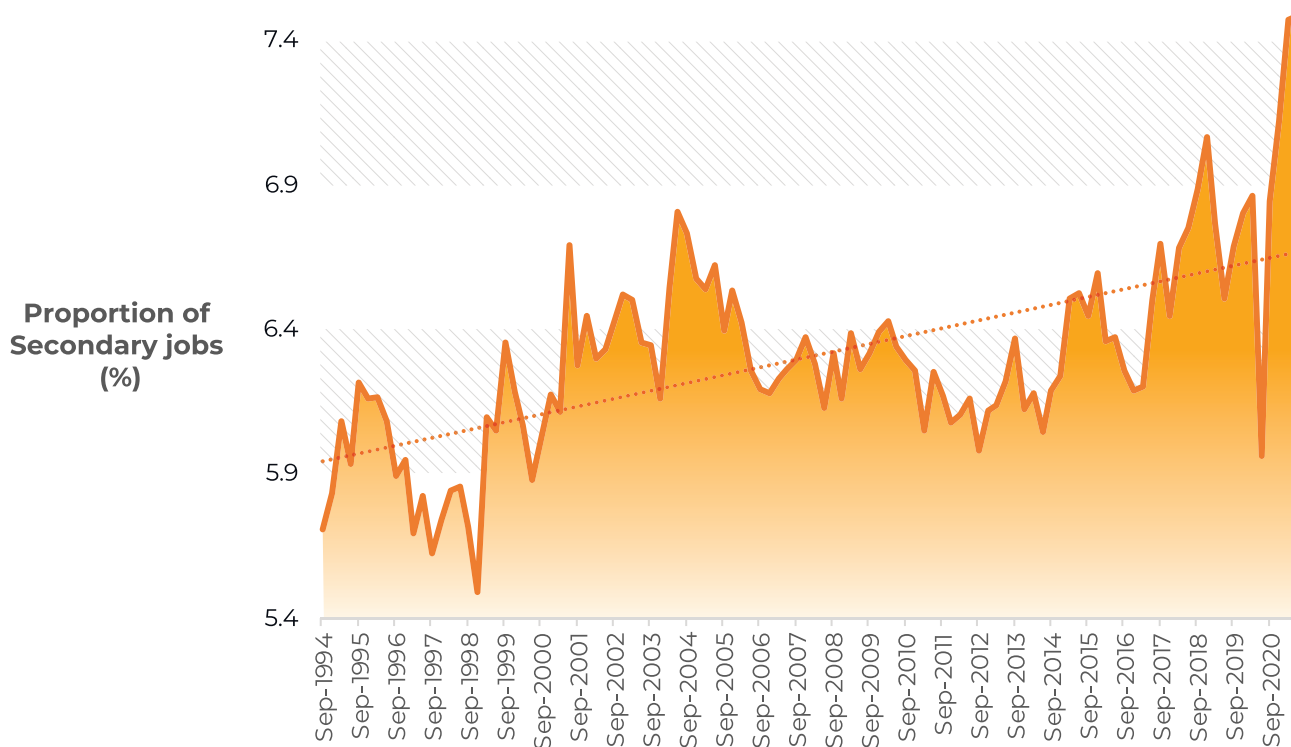




# The rise of multiple job holding in Australia

The proportion of Australians working two, three or more jobs has been steadily rising since 1994. Back then, it was 5.7% of the labour market, falling to 5.5% in December 1998. There has been a gradual rise since 1999 before a steep fall last year as the Covid-induced recession hit. Since then, there has been a dramatic rise in the number of secondary jobs as labour markets picked up after the 2020 lockdowns. 7.5% of all jobs in Australia are now secondary ones, and 6.3% of all workers work more than one job, passing pre-pandemic levels.

Figure 1: Proportion of Australians working two or more jobs in total employment, June 2021



Source: Labour Account Australia, ABS

# Multiple job holders include many low paid workers.

Many multiple job holders are low paid. In 2016-17 – the last time the ABS collected data on this issue - the median income of multiple job holders in Australia is \$40,500. The median income for women working multiple jobs was just \$36,500, while for men it was \$46,200.<sup>5</sup> This compares to the median income for all workers over the same period of \$49,083, or a pay gap of 17.5%.<sup>6</sup> Astonishingly many multiple job holders are earning less than workers with one full time job.

## Where do multiple job holders work?

Many secondary jobs are in low paid sectors of the economy. The industry with the highest number of secondary jobs was administrative and support services with 291,000 jobs, followed by health care and social assistance and then education and training. Occupations within these industries include cleaners, call centre workers, personal care workers and childhood educators, all frequently on insecure work arrangements.

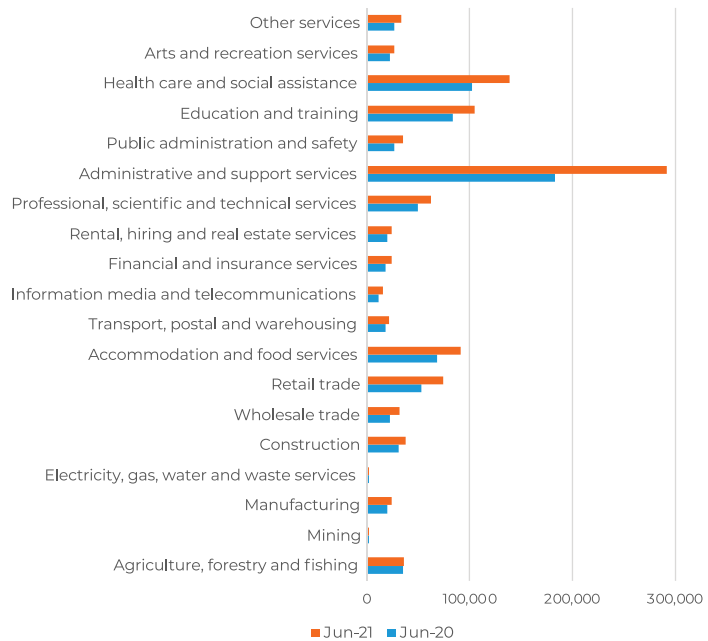
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5 ABS, Multiple jobs Holders Article, Jobs In Australia (2019) dataset. Note this is a different ABS dataset from the Labour Account but has additional detail including median income.

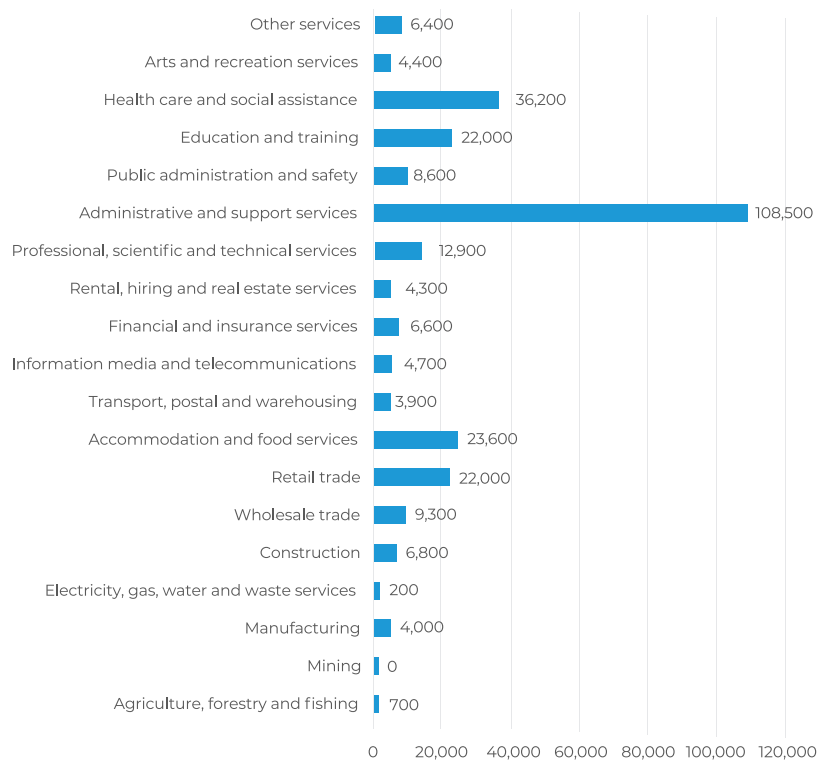
6 Full time weekly median earnings ABS November 2020

Since the 2020 lockdowns ended, all industries have seen an increase in multiple jobs, except for mining. The biggest increases have been in administrative and support services (108,500), health care and social assistance (36,200), accommodation and food services (23,600), rental, hiring and real estate services (22,000) and education and training (22,000).

**Figure 2: Secondary jobs by industry, June 2020 to June 2021**



**Figure 3: Growth in secondary jobs by industry: June 2020 vs June 2021.**



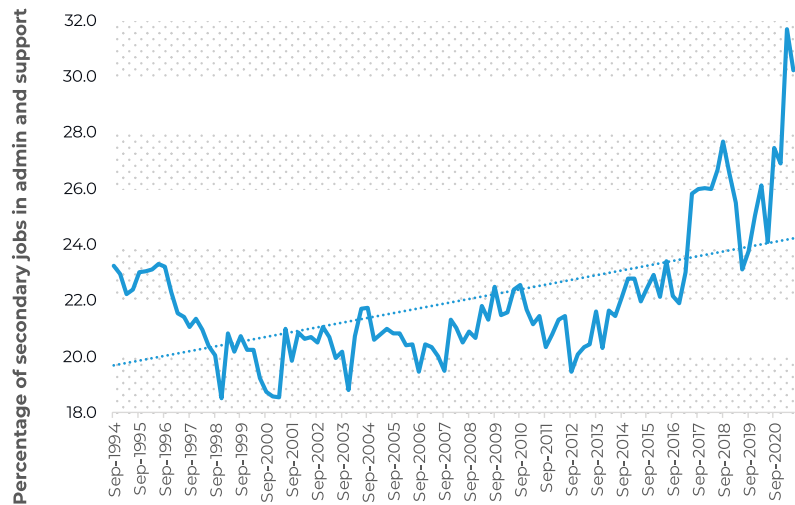
Source: Labour Account Australia, ABS

## Administrative and support services.

Almost a third (30.2%) of secondary jobs are in the administrative and support services sector, which covers office administration, debt collection, call centres, travel agencies, building cleaning, pest control and gardening services. The top two occupations in this industry are commercial and domestic cleaners.

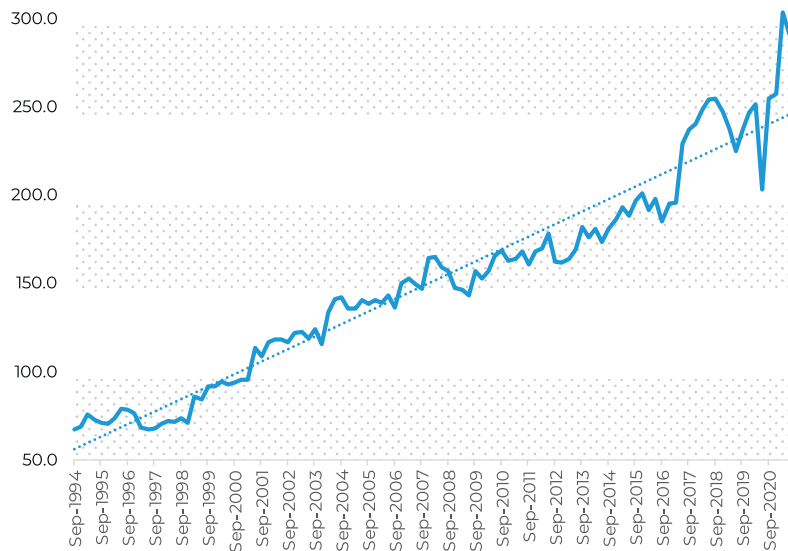
Cleaners have played an essential role during COVID-19, ensuring that schools, health facilities, hotels and other workplaces are clean. The work can be physically demanding and, in the context of a pandemic, dangerous. For too long, cleaners have been undervalued for the essential work they do.

Figure 4: Proportion of secondary jobs in administrative and support services 1994 -2021



Source: Labour Account Australia, ABS

Figure 5: Number of secondary jobs in administrative and support services 1994-2021



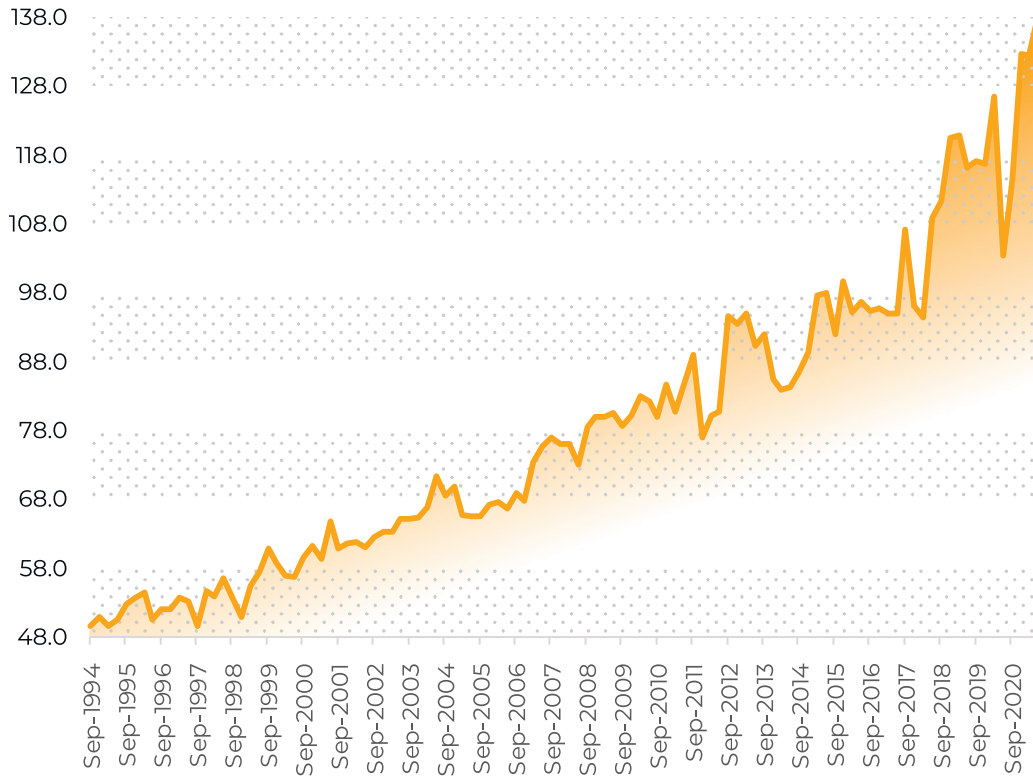
Source: Labour Account Australia, ABS



## Health care and social assistance

The second highest industry for the proportion of multiple jobs is health care, and social assistance has the second highest number of secondary jobs – 138,400 - with many doing personal care work, particularly in aged care.

**Figure 6: Number of secondary jobs in health care and social assistance 1994-202**



Source: Labour Account Australia, ABS

Many aged care workers must work multiple jobs because they cannot get the pay or hours of work at one facility or even two facilities. A recent ANMF survey suggested more than half of aged care workers surveyed last year during the COVID pandemic reported they would work more hours if offered. In the pandemic, some aged care workers had up to four jobs to try and get enough income to survive. In the pandemic some aged care workers had up to four jobs to try and get enough income to survive.

Unfortunately, aged care workers working multiple jobs across multiple sites have contributed to the transmission of COVID-19 to aged care homes. As the independent review in Tasmania's 2020 Covid-19 outbreak found: "one of the contributing factors in the North-West Outbreak was the movement of staff across the hospital, between hospitals, and in many cases, between a number of different and sometimes unrelated workplaces."<sup>7</sup>

7 Page 87, Greg Melick (November 2020) Independent Review of the Response to the North-West Tasmania COVID-19 Outbreak: [http://www.dpac.tas.gov.au/\\_data/assets/pdf\\_file/0004/564853/North-West\\_Outbreak\\_Report\\_Final\\_10\\_May\\_2021.pdf](http://www.dpac.tas.gov.au/_data/assets/pdf_file/0004/564853/North-West_Outbreak_Report_Final_10_May_2021.pdf)

As Dan Nahum economist at the Centre for Future Work has noted;



*'COVID-19 has been reintroduced into multiple aged care homes in Victoria, in part via staff who worked in multiple locations. We have been here before, but this time, the Commonwealth government should have prevented this channel of contagion.'*

*The poorly-managed vaccine rollout, including inexplicable delays in vaccinating aged care residents and staff, has played a key role in the current outbreak. But there is another policy factor at play as well: multi-site, insecure, and precarious work in Australia's aged care sector.*

*There has been a dramatic expansion of insecure work in this sector: including more than doubling the share of part-time jobs in the last generation, a huge shift toward lower-qualified, frequently precarious personal care positions (rather than qualified and registered health workers), and the widespread use of labour hire and agencies to provide short-term labour (rather than creating permanent, stable jobs).*

*The recent report of the Royal Commission into Aged Care Quality and Safety identified these precarious staffing practices as a major risk to the quality and safety of care. The Commissioners criticised the over-use of temporary or agency work, and emphasised the inextricable linkage between 'the quality of care and the quality of jobs.' They recommended that permanent, more stable jobs are most compatible with 'developing a skilled, career-based, stable and engaged workforce providing high quality aged care.'*

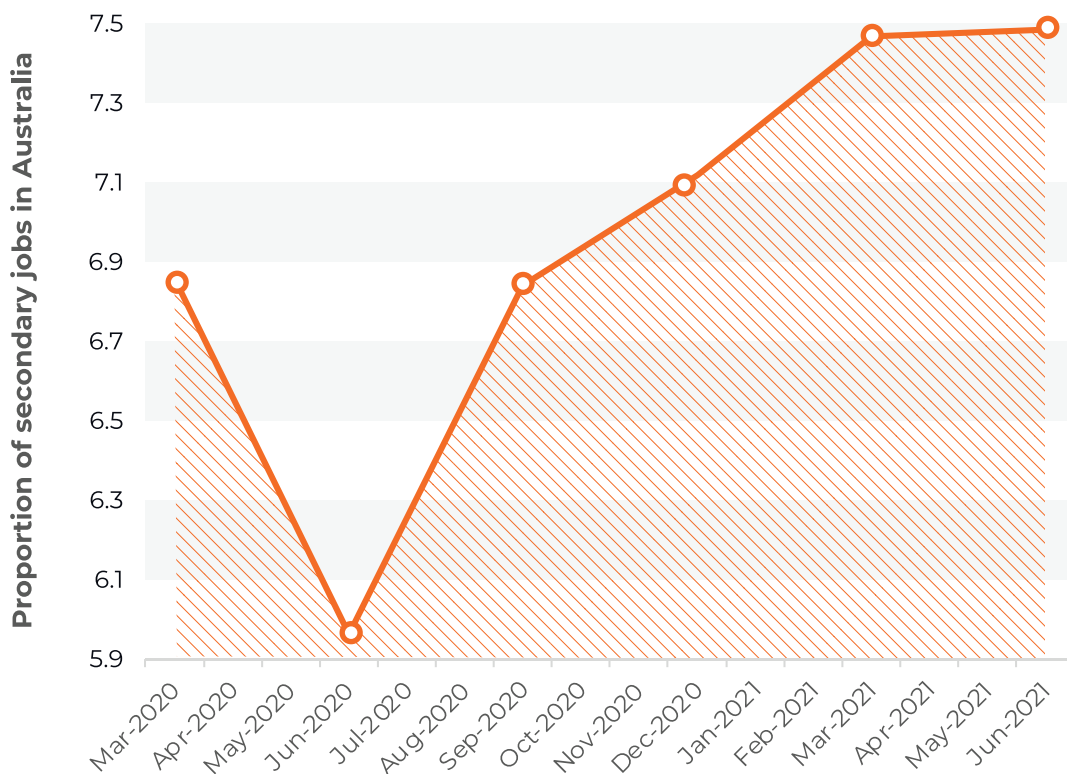
The COVID-19 pandemic has laid bare the problems in aged care in Australia with chronic low wages, understaffing, inadequate training, insecure work and staff working across multiple employers in order to pay the bills. Insecure, underpaid and undervalued work needs to end. A focus should be on permanency of employment and maximising hours for employees to avoid the need to work across multiple sites. Aged care facilities that provide a stable and permanent workforce will have better outcomes for care recipients.

These are recommendations that the Morrison Government has largely ignored in its response to the Aged Care Royal Commission.

# Multiple job holding during the pandemic

There was a dramatic downturn in the number of secondary jobs as Australia entered a recession in 2020. The proportion of secondary jobs in Australia's overall labour market fell a full percentage point from March 2020 - to 5.9% in June 2020. Those that could least afford it bore the brunt of the recession.

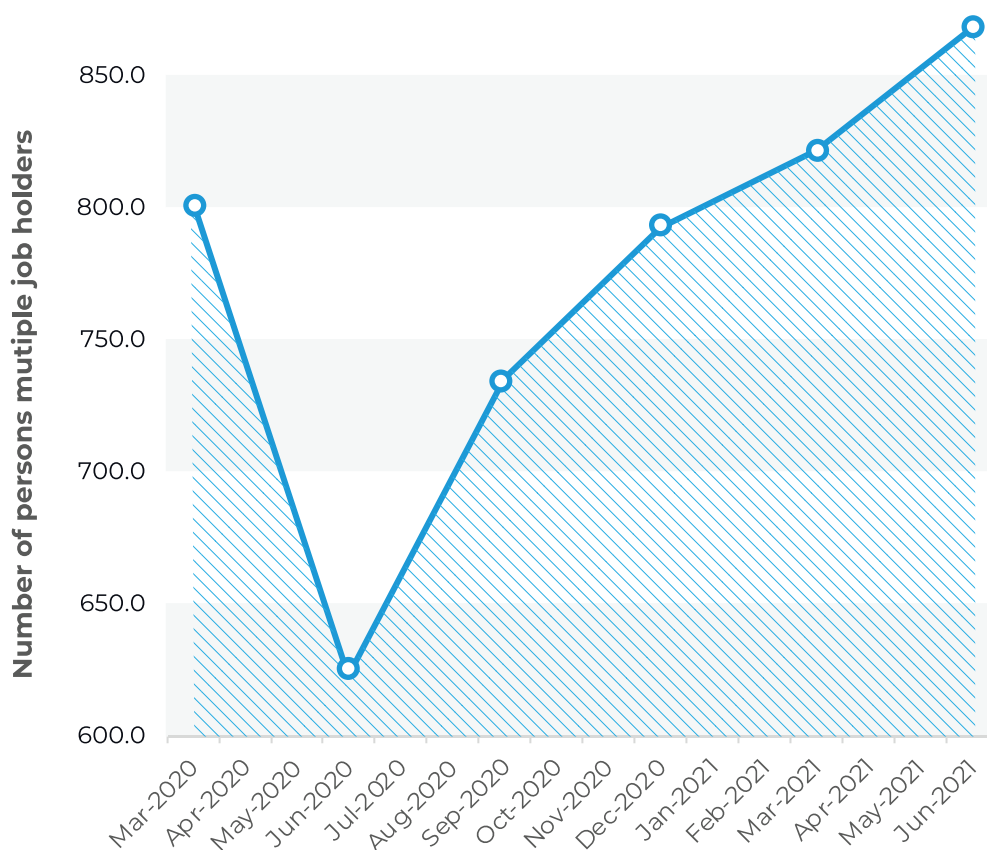
Figure 7: Proportion of secondary jobs in Australia March 2020 – June 2021



Source: Labour Account Australia, ABS

In contrast, secondary jobs have powered the 'recovery'. There has been an increase of over 245,000 Australians working multiple jobs since June 2020, accounting for nearly 40% of all new jobs created. The resurgence of insecure jobs in the aftermath of the pandemic is recreating all the problems associated with precarious work for millions of Australians. It is forcing many Australians to piece together a living from multiple insecure jobs.

Figure 8: Number of multiple job holders (000s)



Source: Labour Account Australia, ABS

The difference between the number of ‘secondary jobs’<sup>8</sup> and the number of *people holding multiple jobs* suggests there were around 209,000 people working three or more jobs. The number of people working three or more jobs has increased by 10.4% over the last year.

The rebound of employment since the initial lockdowns is being dominated by a surge in insecure jobs of which working multiple jobs is part. As the Centre for Future Work has noted:



*Casual jobs account for almost 60% of all waged jobs created since the trough of the recession.<sup>9</sup> Part-time work accounts for almost two-thirds of all new jobs. And very insecure positions (including own-account contractors and ‘gigs’) account for most of the rebound in self-employment.*

*So without measures to improve job stability, the post-COVID labour market will clearly be dominated by insecure work – setting us up for future economic, social, and public health risks in the future.”*

8 There are over a million secondary jobs

9 Nahum D, ‘If You Thought Employers Were Exploiting Workers with too many Insecure Jobs Before The Pandemic, Wait Till You See The Figures Now’, Centre for Future Work, 2 July, 2021

There are many common characteristics across the vast majority of precarious non-standard jobs. For example, these jobs often involve working long hours to earn enough yet put significant strain on family life.

The remuneration for non-standard, precarious or insecure work is usually insufficient to provide a family with a living wage, and for many, the weekly family income can fall to zero without warning, merely because the boss decides that you are not needed for the next few days. Employment conditions that were considered standard for much of the last century, like paid holidays and sick leave, are often not available to those in non-standard employment. Importantly, most non-standard workers have no, or very limited, employment protection, and they normally find it very difficult to enforce their fundamental rights to freedom of association and collective bargaining. While certainly not every worker in a non-standard form of employment will face these problems, they are common trends for many in insecure non-standard work arrangements – many of whom are forced to work multiple jobs.

### Rising non-discretionary living costs and stagnant wages

One of the primary reasons workers hold more than one position is that no single job provides a sufficient income. They struggle more today than previously to pay the rent and to cover necessities for the family. And the large bills that arrive at the end of each month or quarter keep getting bigger and bigger. Meanwhile, the wage packet that must cover all these expenses has been treading water in recent years. The net result is rising debt and desperation for ordinary people as many workers are forced to work two or more jobs just to get by.

Price increases and the cost of living at the aggregate level can mask the lived experience of low-paid workers, including those holding multiple jobs. The ABS has published a recent<sup>10</sup> article that has compared the price inflation of non-discretionary (essential) goods and services and those considered to be discretionary over time (non-essential). Non-discretionary items are considered to be goods or services which are purchased because they meet a basic need (e.g. food, shelter, healthcare), are required to maintain current living arrangements (e.g. car maintenance, school fees), or are a legal obligation (e.g. compulsory insurance, stamp duty). Spending on these items tends to be less responsive to changes in wealth, income or relative prices. Discretionary items are considered to be purchases of goods or services that are 'optional' (e.g. take away meals, alcohol and holidays) and are more responsive to changes in wealth, incomes or relative prices.

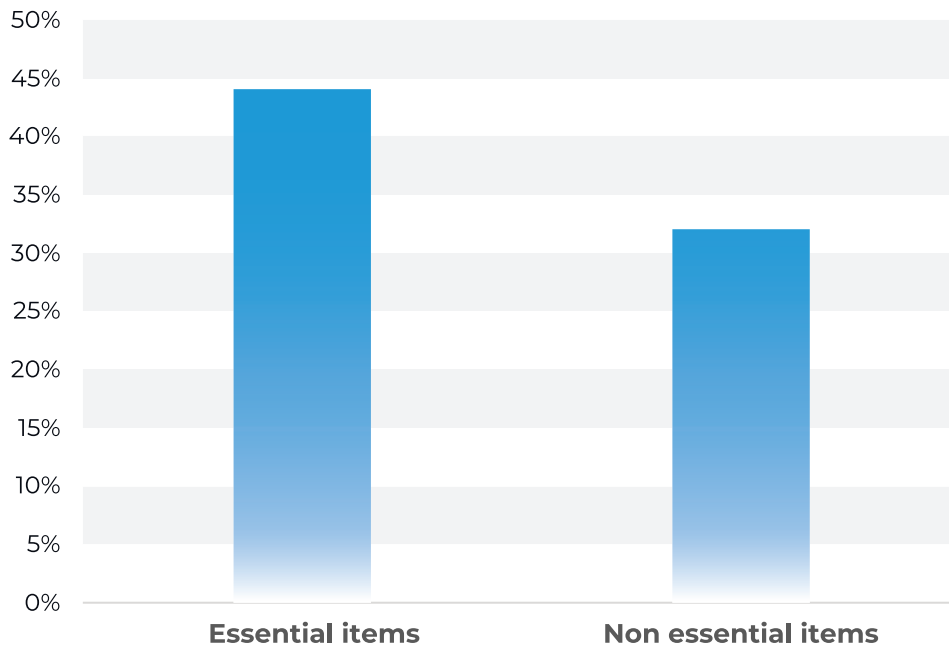
In the most recent of these articles, the ABS found that prices of non-discretionary goods and services increased faster than prices for discretionary goods and services between around 2005–06 and the December quarter of 2020.

**“**  
***Stretching a static pay packet to meet rising costs of the necessities of life is an ongoing nightmare for low paid workers.”***

10

<https://www.abs.gov.au/articles/measuring-non-discretionary-and-discretionary-inflation>

**Figure 9: The cost of essential items has been rising faster than non-essential items 2005 - 2020**



Source: ABS, Measuring Non-discretionary and Discretionary Inflation, 2021<sup>11</sup>

This evidence shows that low paid workers, who spend a greater proportion of their income on essential goods, have been doing it particularly tough as their cost of living has been growing at a faster rate. In addition, Australia's low paid workers are in the middle of deep wages crisis.

### **Australia's wages have flatlined for eight years**

For eight long years, wages growth has stagnated. Nominal wages have barely kept up with consumer prices, implying that real wages (as adjusted for inflation) for workers have either stagnated or, for those getting below average pay increases, have actually gone backwards.

The May 2021 Federal Budget predicts that this wage crisis is set to continue. An average worker in June 2015 will be no better or worse off (in terms of real wages), than an average worker today. Treasury predicts a 0.25 percentage point fall in real wages in 2021-22, offset by an identical increase in 2024-25, with zero growth in the middle two years. In net terms, the Budget effectively predicts no real wages growth over the four financial years to 2024-25.

<sup>11</sup> <https://www.abs.gov.au/articles/measuring-non-discretionary-and-discretionary-inflation>



Table 1: Treasury Budget Forecasts

Year	Wage price index (%)	Consumer price index (%)	Real wages growth (%)
2021-22	1.5	1.75	-0.25
2022-23	2.25	2.25	0
2023-24	2.5	2.5	0
2024-25	2.75	2.5	0.25

Source: Budget, 2021

This assumes prices increases (CPI) consistent with the Treasury forecasts. But as we have seen, price increases and the cost of living at the aggregate level can mask the lived experience of low-paid workers. Low paid workers spend most of their income on essential, non-discretionary goods, which over the last 10 years have risen faster than the normal level of CPI. If this trend continues, low paid workers could see significant falls in their real wages, forcing more people to work multiple jobs to make ends meet.

Wages growth for the administrative and support services sector, which account for a third of secondary jobs, has seen even lower wage growth than the already historically low levels for the average worker. Annual wages growth for the administrative and support services sector through the year to the June quarter of 2021 was just 1.0% (average wages growth was 1.7%). With the consumer price index (CPI) at 3.8% (in the June quarter of 2021), hundreds of thousands of cleaners, office administration, human resources and contact centre workers have seen a fall in their real wages over the last year.

## Multiple job holding is the latest form of insecure work

The widespread use of insecure work arrangements in Australia is alarming with disastrous social and economic consequences.<sup>12</sup> There is increasing fragmentation in the workforce. Some workers remain secure, but an increasing number are subject to diverse forms of insecure work and insecurity. Those who remain secure are in full-time employment, and many are either in managerial positions or possess specific technical skills that the organisation requires. These workers are likely to enjoy reasonable salaries, sick leave, paid holidays, parental leave and some other benefits.

Beyond this, there is a large additional workforce with much lower wages, benefits and rights. This large workforce is engaged through a variety of insecure arrangements. In the academic literature, these arrangements are usually referred to as insecure, non-standard forms of work. The OECD has noted that Australia has the third highest proportion of non-standard workers among the advanced economies.<sup>13</sup> The OECD has noted that Australia has the third highest proportion of non-standard workers among the advanced economies.

As many as 2.5 million Australian workers (24.0% of all employees) have earnings that vary from one period to the next (excluding overtime payments).<sup>14</sup> And 2.1 million (20.4% of employees) do not have a guaranteed minimum number of hours each week<sup>15</sup> what is referred to as zero-hour contracts in other countries, with around a third of all workers not having access to paid sick leave<sup>16</sup>

One of the clearest indicators of rising job insecurity in Australia is the decline of full-time permanent jobs: available all year round, with paid leave entitlements and superannuation. As the Centre for Future Work has noted, the standard employment relationship has been eroded for some time;

‘The standard employment relationship has been eroded on several sides: by the rising share of casual jobs, growing involuntary part time work and growing self-employment. In 2017, the share of total

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12 Please see ‘Australia’s Insecure Work Crisis: Fixing it for the future’ ACTU, 2018

13 OECD, “In it together: Why lower inequality benefits all” 2015, Figure 4.1, Page 140. In this publication the OECD defines non-standard workers as the proportion of own-account, self-employed, temporary workers, and part-time workers in total employment. there is ongoing discussion among Labour Statisticians about whether part-time employment should be counted as non-standard and insecure. However up until now both the OECD and the ILO have included part-time workers in their definition and assessment of non-standard work. For the ILO perspective on this see their publication “Non-standard employment around the World”, 2016 pp 75 to 86. In the future it is possible that the OECD will alter their definition to only include involuntary part-time employment in the measurement of “non-standard employment”. But even on this revised definition Australia still finishes among the 4 OECD countries with the highest proportion of non-standard employment in total employment. This is the latest available cross-country data on non-standard forms of work in which Australia is included.

14 ABS, Working Arrangements, August 2020,  
<https://www.abs.gov.au/statistics/labour/earnings-and-work-hours/working-arrangements/latest-release>

15 Ibid

16 ACTU calculations using ABS data includes independent contractors.

employment accounted for by full time paid jobs with normal leave entitlements fell to just below 50% for the first time in recorded statistics. It's still low, with around half (50.5%) of all jobs full time with paid entitlements at the end of 2020. This means around half of all employed Australians now confront one or more key dimensions of insecurity in their work (casual, marginal self-employment).<sup>17</sup>

The dramatic expansion of insecure work in Australia in recent decades is the result of a business model that has shifted economic risks from the employer to the worker. When Australia is hit by a global financial crisis, or domestic demand diminishes, as it has recently in the economic recession, it is labour, not capital, that absorbs most of the pain. Because of the very high proportion of insecure jobs, Australian employers can rapidly and substantially reduce their labour input and labour costs in a downturn.

In recent times economic risk has been transferred to the workers, but the financial rewards that flow in the good times have not. This employment model might be considered fairer if the hourly wage for precarious work was substantially above average hourly earnings, and the labour share of national income had been increasing in the last few decades as workers were forced to accept the risks associated with the ups and downs of the business cycle. But in fact, the opposite is the case. Despite provisions like the so-called casual loading, average hourly earnings in most non-standard jobs are below total average hourly earnings, and the labour share of income has undergone a steep decline. The declining wage share in national income is a result of both stagnant real wages and the expansion in non-standard employment.

Meanwhile, the profit share in national output has increased significantly. This business model thrives because public policy supports this approach. Governments can, and should, intervene to ensure a better alignment between risk and reward in the labour market.

One often hears the argument from conservative quarters that Australia needs even more labour market flexibility to compete in global markets and to promote growth. This is economic nonsense. Every economy needs to balance labour market flexibility and security. All societies need to balance risk and reward. But public policy in Australia over the last 30 years has gone too far in promoting downward wage flexibility and flexible forms of work. As a consequence, we have seen an ongoing crisis on insecure work where the proportion of multiple jobs has steadily increased over time

# Conclusion

While Australia's labour market was recovering prior to the current wave of lockdown, in terms of the number of jobs, there are significant problems with the 'quality' of the jobs being created. A significant part of the economic recovery has been people working multiple, insecure jobs. There has been an increase of over 245,000 people working multiple jobs since June 2020.

The increase in secondary work clearly shows that more people than ever are unable to get by on just one income – and that good paying full-time or part-time work is less available than in the past. This needs to change.

Multiple job-holding is not only stressful and insecure for affected workers; it also poses significant public health risks during a pandemic because infected workers are more likely to transmit disease in multiple work locations. This is true for cleaners, customer-facing positions, aged care workers and other health professionals. Insecure work has generally weakened Australia's resistance to the virus, and undermined both our health and economic responses.<sup>18</sup> In aged care and beyond, precarious work enhances risks that the virus is transmitted.<sup>19</sup> In aged care and beyond, precarious work enhances risks that the virus is transmitted

It doesn't have to be this way. Many essential workers find themselves working multiple jobs, but there is nothing essential about that work being offered on insecure terms.

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18 Nahum D, 'If You Thought Employers Were Exploiting Workers With Too Many Insecure Jobs Before The Pandemic, Wait Till You See The Figures Now', Centre for Future Work, July 2nd 2021

19 Ibid

