

PEOPLE AT WORK

2025



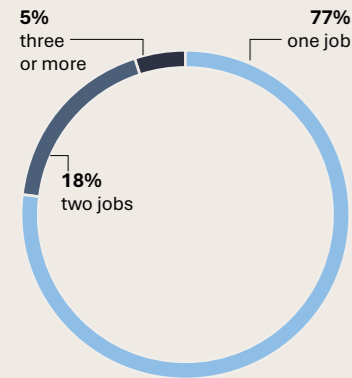
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MULTIPLE JOBS



MULTIPLE INCOMES, NOT ENOUGH MONEY

We asked:
Altogether, how many jobs do you have, excluding volunteer and other unpaid work?



Source: ADP Research Global Workforce Survey

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EVEN PEOPLE WITH MORE THAN ONE JOB ARE LIVING PAYCHECK TO PAYCHECK.

Global employment reached a [record high](#) in 2024, but workers in many parts of the world are still reeling from too little income and the high cost of living.

More than half of workers worldwide said they were living paycheck to paycheck in 2024, according to the ADP Research Global Workforce Survey, which collected data from a stratified, random panel sample of nearly 38,000 working adults across 34 markets between July 23 and August 6.

To make ends meet, many people take on extra work. Twenty-three percent of our survey respondents said they hold two or more jobs. In the Middle East / Africa region, the share soared to 34 percent.

THE PAYCHECK GAP

Even with all that work, 57 percent of our survey respondents said they struggled to pay the bills.

Among people with a single job, 54 percent said they were living paycheck-to-paycheck.

Taking on extra work doesn't necessarily close the pay gap. Among workers with two jobs, 59 percent said they lived paycheck-to-paycheck. And 61 percent of people with three or more jobs struggled to make ends meet.

While many people take on extra work to cover their expenses, many also had reasons that went beyond paying for necessities. Some said they were looking to build up savings; others wanted to pay for education, vacation, and other discretionary spending.

These motivations varied with age. Forty percent of multiple job holders younger than 40 said they took on extra work to beef up their experience, compared to only 27 percent of people 40 and older. And nearly a third of younger adults said they work to pay for school or job training, compared to 21 percent of older adults.

In fact, multiple job holders were just as likely as single job holders to say they had enough money to cover their needs. But they were slightly more likely to say they could buy the things they wanted.

WHY DO YOU WORK MULTIPLE JOBS?

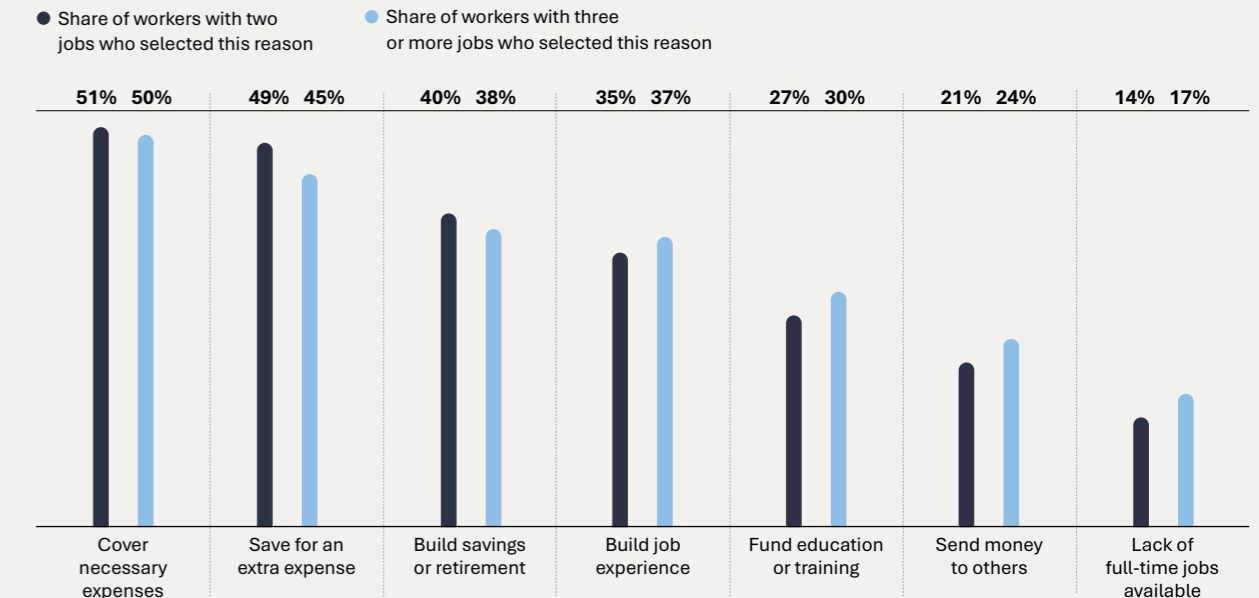
Survey respondents who told us they work more than one job were given the following question:

Which of the following options best describes your need to work multiple jobs?

Respondents were asked to select all options that applied to them.

Source: ADP Research Global Workforce Survey

Reasons for working multiple jobs, all respondents, 2024



THE TAKEAWAY

The rising cost of living, coming at a time of record employment, has led to a mixed outcome for worker well-being globally.

While people have different reasons for taking on extra work, holding two or more jobs can be a necessity in parts of the world where average wages are low relative to the cost of living.

Africa, Latin America and parts of Asia have large informal or cash economies where it's common for workers to make their living by cobbling together part-time and gig work.

These large informal economies, by definition, are unregulated by governments and unmonitored by statistical agencies. As such,

they're characterized by reduced job stability and fewer worker protections.

For the global workforce, bridging the gap in living costs isn't as simple as working more jobs. It requires a growing economy that can increase wages while keeping inflation in check.



PEOPLE AT WORK • MULTIPLE JOBS

LIVING PAYCHECK TO PAYCHECK, all respondents by market, 2024

Key
Share of workers living paycheck to paycheck

- 0-25%
- 26-50%
- 51-75%
- 76-100%

Region	Market	Share of workers living paycheck to paycheck
Latin America	Argentina	69%
Asia-Pacific	Australia	50%
Latin America	Brazil	54%
North America	Canada	56%
Latin America	Chile	70%
Asia-Pacific	China	31%
Europe	Czech Republic	44%
Middle East / Africa	Egypt	84%
Europe	France	43%
Europe	Germany	51%
Asia-Pacific	India	61%
Asia-Pacific	Indonesia	54%
Europe	Italy	62%
Asia-Pacific	Japan	29%
Latin America	Mexico	49%
Europe	Netherlands	42%
Asia-Pacific	New Zealand	57%
Middle East / Africa	Nigeria	56%
Latin America	Peru	73%
Asia-Pacific	Philippines	78%
Europe	Poland	46%
Middle East / Africa	Saudi Arabia	79%
Asia-Pacific	Singapore	60%
Middle East / Africa	South Africa	60%
Asia-Pacific	South Korea	18%
Europe	Spain	57%
Europe	Sweden	59%
Europe	Switzerland	57%
Asia-Pacific	Taiwan	30%
Asia-Pacific	Thailand	52%
Middle East / Africa	United Arab Emirates	72%
Europe	United Kingdom	49%
North America	United States	60%
Asia-Pacific	Vietnam	60%

REASONS FOR WORKING MULTIPLE JOBS, all respondents by market, 2024

Key
Share of workers who selected this reason

- 0-25%
- 26-50%
- 51-75%
- 76-100%

Market	Cover necessary expenses		Save for extra expenses		Build savings or retirement		Build job experience		Fund education or training		Send money to others		Lack of full-time jobs		Market
	Two jobs	Three jobs	Two jobs	Three jobs	Two jobs	Three jobs	Two jobs	Three jobs	Two jobs	Three jobs	Two jobs	Three jobs			
Argentina	66%	56%	44%	40%	29%	26%	26%	30%	27%	26%	11%	16%	12%	12%	Argentina
Australia	52	58	58	46	35	58	31	33	14	38	14	33	18	21	Australia
Brazil	60	58	51	44	42	47	22	36	14	31	14	27	8	22	Brazil
Canada	49	26	49	21	41	58	31	16	19	21	19	16	16	21	Canada
Chile	64	63	44	31	22	21	25	27	24	21	5	11	13	11	Chile
China	39	79	68	63	36	37	55	58	29	47	16	21	14	16	China
Czech Republic	40	45	46	32	39	26	34	16	24	6	10	10	16	10	Czech Republic
Egypt	61	63	63	57	29	39	48	70	43	46	26	30	13	20	Egypt
France	42	39	35	31	38	26	26	30	20	17	15	20	13	15	France
Germany	44	50	39	17	37	25	17	33	15	25	14	25	18	8	Germany
India	42	48	56	67	42	42	42	47	32	38	42	39	19	33	India
Indonesia	53	59	63	63	60	58	51	46	34	38	25	21	15	14	Indonesia
Italy	46	38	47	46	43	46	20	42	21	21	11	25	21	17	Italy
Japan	40	33	35	29	35	21	28	42	16	21	5	8	10	17	Japan
Mexico	59	39	44	39	33	39	28	44	20	20	16	11	8	19	Mexico
Netherlands	21	22	35	33	45	26	27	30	20	11	15	15	17	30	Netherlands
New Zealand	55	50	43	50	33	40	22	24	17	19	14	14	11	31	New Zealand
Nigeria	60	54	53	49	42	44	37	51	47	54	37	33	14	15	Nigeria
Peru	55	53	35	37	27	22	26	39	29	33	12	16	9	15	Peru
Philippines	67	67	60	64	43	41	39	30	39	45	29	21	13	20	Philippines
Poland	33	31	53	25	42	38	33	44	19	6	5	6	14	25	Poland
Saudi Arabia	43	33	50	44	33	33	49	33	29	32	35	36	15	20	Saudi Arabia
Singapore	35	43	37	36	34	24	27	26	33	29	28	31	17	31	Singapore
South Africa	55	66	56	58	42	51	29	39	35	52	23	39	10	13	South Africa
South Korea	58	43	43	36	47	29	29	21	13	21	5	14	12	14	South Korea
Spain	52	49	42	25	25	42	22	29	16	14	16	15	19	13	Spain
Sweden	46	49	53	54	37	38	25	21	16	21	11	5	11	21	Sweden
Switzerland	31	35	31	31	28	22	32	37	31	19	18	20	20	22	Switzerland
Taiwan	53	62	52	50	60	77	52	46	17	8	8	4	6	4	Taiwan
Thailand	58	54	61	54	61	49	49	40	21	21	30	22	7	7	Thailand
United Arab Emirates	28	23	38	39	27	31	36	33	31	22	31	44	23	23	United Arab Emirates
United Kingdom	47	44	51	44	49	22	28	39	24	28	26	28	16	0	United Kingdom
United States	53	53	37	47	34	36	23	14	19	28	21	22	17	19	United States
Vietnam	59	63	60	53	59	49	48	47	24	28	20	29	7	10	Vietnam



OUR MISSION

The ADP Research mission is to make the future of work more productive through data-driven discovery.

Companies, workers, and policymakers rely on our finely-tuned data and unique perspective to make informed decisions that impact workplaces around the world.