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## When one job, one pay isn't enough

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More people are turning to second jobs to make ends meet as the economy falls behind but the bills keep arriving right on schedule.

The growing unemployment rate has left many jobless, but the economic downturn has also forced some to take on second jobs for supplemental income.

A CareerBuilder.com job survey indicated that many Americans were either already working two jobs or thinking about it.

Roughly 10 percent of the more than 6,100 workers contacted for a fourth-quarter forecast said they are working second jobs, with 24 percent saying that they are considering doing so, said Rosemary Haefner, vice president of human resources for CareerBuilder.com.

"Clearly there are people looking for a supplemental income," she said.

Ms. Haefner said that seasonal hiring contributed in part to these figures, as more retailers are looking to hire part-time or additional full-time help during the holidays.

She said that although the amount of traffic on the Career Builder site has not dramatically increased in recent months, people are looking for different kinds of jobs. More job seekers are including the words "retail," "part time" and "evenings" in their search terms.

However, this holiday season, the supply of jobs is not keeping up with workers' demand for extra income.

This year, October hiring was at its lowest since 1991 and 19 percent lower than 2007, the weakest holiday hiring season since 2001, according to data compiled by Challenger, Gray and Christmas Inc., a Chicago-based consulting firm.

In the retail industry, like most sectors, Ms. Haefner said, "Definitely hiring has slowed down."

For Tina Owens, the lapse in hiring nationwide is a reality. The 56-year-old Fairfax-resident works part-time at her church's nursery and had a job at a small financial-planning firm. Her job at the firm ended Sept. 30, leaving her searching for another source of income, or as she puts it, "Submitting applications into the black hole of the computer."

She began working at the firm after her husband died in 2006, leaving her with a house and bills, and she did not want to burn through the money she and her husband had set aside for retirement. "I was trying to fill in the gaps," she said.

Ms. Owens said she has noticed the problems in the economy more because she is alone. "It's just doom and gloom every single day," she said. "I've never experienced anxiety like this."

Although she does not have a degree, Ms. Owens completed three years of college and amassed credits in several disciplines as she kept changing her major. However, she found that a degree in the current job market is more important than it was 40 years ago when she started working.

"So many jobs want a degree. They won't even look at your resume," she said.

To combat this problem, she is going back to school part-time and is considering transferring to George Mason University. There she could earn a bachelor's of independent studies, combining several fields (in her case, management, marketing and graphic design) into a custom degree.

Ms. Owens was just hired for a part-time position at a company that handles identity theft. The company needed temporary help, so she said she is "trying to make herself as available as possible" in the hopes that she could earn a full-time position later.

Fairfax resident Tina Owens is "submitting applications into the black hole of the computer" as she hunts for a job from a work space at her church. (Barbara L. Salisbury/The Washington Times)

It will take her about three years taking classes part-time to complete the degree, in time to celebrate her 60th birthday. When asked if she was thinking ahead to retirement, she said, "Heck no!

"I've never ever believed in retirement in the sense that you go off and play," she said, not to mention the fact that she will most likely need to maintain an income in the coming years.

Joanne Keenan, a 50-year-old resident of Pikesville, Md., is also in need of supplemental income. She works full time at the Carroll County Digestive Disease Center and part time at the Westminster YMCA.

Ms. Keenan's job at the YMCA supplies extra money and a free family membership while the digestive disease center gives her experience in the health care industry. "It's not a high-paying job, but it's a job," she said. "I want to stay in the health care business."

Ms. Keenan hopes to attend a program next fall to become a licensed practical nurse, and she said that part of the reason she got into health care was because of the security of the industry.

"I'm not really scared about losing my job, and if I did, I think I could find another one," she said.

Esther Walker, a 42-year-old Westminster resident, works full time in the Carroll Hospital Center operating room as well as part time at the digestive disease center.

She said that both jobs serve as experience for her dream of being a registered nurse and that she feels lucky to have both jobs in the current economy.

"I believe the Lord knows I need a job," says Fairfax resident Tina Owens. "Not that I don't have to do my part, but I believe it will happen." Ms. Owens works a part-time job and seeks to attend school part time to finish her college education. (Barbara L. Salisbury/The Washington Times)

"I just have in my mind, if I work good, I won't lose my job," she said.

Ms. Walker said that she does not have children and that part of the reason that she works is so she is not bored or lonely at home during the day. "A weekend is enough with my husband," she said.

Like Ms. Keenan, Ms. Walker said she hopes to go to school to become a nurse sometime soon.

Ms. Owens, Ms. Keenan and Ms. Walker are not the only people who may still be punching a clock at 70 - more retirees are looking to re-enter the work force, as evidenced by Adecco's Renaissance Program, aimed at the mature worker, according to Michael Bernard, D.C./Metro-area vice president.

Mr. Bernard confirmed that people of all ages are looking for additional income. "We are seeing a jump in people seeking second jobs," he said. While some of this increase can be attributed to the seasonal work available, he said that the jump is larger than usual as even more people want to take advantage of the opportunities available.

"They're looking to bring in a little extra money," he said, adding that there is a growing trend of two-income households. Where previously one spouse stayed at home while the other worked, some stay-at-home moms and dads are seeking employment for the first time in years or ever.

While some families are adapting to meet their income needs, for others, the current economy only makes their financial situation more dire, according to the Working Poor Families Project (WFPF), a national initiative that strives to gather information and support legislation to help low-income families.

Deborah Povich, co-manager of WFPF, said, "American working families have been in crisis long before this year."

The WFPF released the "Still Working Hard, Still Falling Short" report in October, a follow-up to 2004's "Working Hard, Falling Short." The report looked at the plight of families, which include at least one working parent and one child under age 18 who work at least one job and still cannot make ends meet.

According to Ms. Povich, who co-authored the report, the annual work effort from working poor families is 2,552 hours, which amounts to 1 1/4 full-time jobs.

"There has always been a belief that if people work hard they can ... achieve financial security," she said. Unfortunately, 28 percent of low-income families do not earn enough to be secure, according to the report.

Career Builder offers advice for those considering taking on a second job, including considering what their motivation is. Ms. Haefner said in tough economic times, picking up additional work seems logical, but there can be unanticipated consequences if a lifestyle change is rushed.

She said to consider how a second job might affect your family, eating and sleeping, and whether the trade-off is worth it. "Really think ahead about how you'll juggle it."

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