

Analysis of interviews with people holding multiple jobs in the accounting sector

by

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Working paper No. 13

Multiple Job Holding in New Zealand

(FRST Research Project TBAX0204)

Taylor Baines & Associates

June 2006

ISSN 1176-3523

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1 INTRODUCTION

1.1 Research objectives

This report presents results from interviews with 60 men and women in the accounting sector who are multiple job holders with at least one of their jobs in an accounting occupation. These interviews were part of a programme of research into multiple job holding (MJH) in New Zealand.

The purpose of this research programme¹ is to provide knowledge about the way individuals, families and communities are adapting to social and economic change through multiple job holding. The programme complements and extends previous research about the characteristics of work in natural resource sectors, to provide comprehensive information on multiple job holding across a range of sectors. It is anticipated that the research findings will be useful to a range of agencies and groups involved in social and economic policy, including the accounting sector, and to communities as they respond to a range of social and economic changes.

The research, which began in 2001 and is contracted through to 2007, has two main objectives. The work in these objectives is focussed on:

- developing a profile of multiple job holding in New Zealand over recent years, using data from the 2001 Census, the Time Use Survey (1998/9), the NZ Household Labour Force Survey series, and a longitudinal analysis of census data on the workforce 1981-2001
- identifying factors which encourage or inhibit the adoption of multiple job holding as a change strategy, and determining the impacts of multiple job holding on individuals, families and communities, through a survey of three sectors in 2003: café and restaurant workers, farm men and women and health professionals, and a second cycle of three sectors surveyed in 2005: the creative sector, small accommodation providers and accounting.

This working paper provides results and analysis from the interviews with people in the accounting sector². The aim of the paper is to provide basic quantitative and qualitative results from the survey. Further commentary and interpretation of these results is provided in papers and publications that draw on this basic material as well as the analysis of census data on multiple job holding by accounting professionals.

1.2 Multiple job holding in the accounting sector

The research programme focussed on the accounting sector as one of the six surveyed because the level of job holding is relatively high for the accounting occupational groups, and because the sector is of interest due to its status as a professional occupation, relatively high incomes of people working in the sector and the technological change and reorganisation of the sector in recent years. Flexible work arrangements ...

There are a number of occupational groups that make up the accounting sector as defined for this survey and shown in Table 1. The total grouping of workers in New Zealand in these accounting occupations in the 2001 census was 65,230 of whom 51 per cent were female. However, in the accountant occupation 55 per cent are males whereas only 6.6 percent of bookkeepers are male.

¹ This research is funded by the Foundation for Research, Science and Technology, contract TBAX0204.

² Interviews were conducted by Nicola Robertson and Wayne McClintock.

Accounts clerks are also predominately female. Amongst these workers the rate of multiple job holding was 12.3 per cent for females and 10.6 per cent for males (Table 1)³, both above the national averages of 10.7 per cent and 9.5 per cent respectively for the total workforce. The occupational groups of auditor and accounts clerk have lower rates than the grouping as a whole, and particularly for males in the latter occupation. The rate is notably high for bookkeepers both female and male.

Table 1 Multiple job holding in the New Zealand accounting sector, 2001

Occupation	Multiple job holders		Total work force		MJH rate %	
	Female	Male	Female	Male	Female	Male
094 Auditor	72	102	801	1,029	9.1	10.1
095 Accountant	1,479	1,932	11,892	14,586	12.6	13.4
100 Management consultant	246	687	1,311	5,538	11.1	12.5
184 Bookkeeper	399	30	1,695	120	23.7	25.6
221 Accounts clerk	1,860	660	17,355	10,902	10.8	6.1
TOTAL	4,056	3,411	33,054	32,175	12.3	10.6

In Wellington City, the overall rate of multiple job holding for females in the occupational grouping falls well below the national average for the grouping and the total workforce. Bookkeeping is high but on low numbers of workers (Table 2). The differences to the national figures for the occupational grouping probably reflects the nature of available work in “full-time” positions for accounting firms and large agencies and businesses.

Table 2 Multiple job holding in the Wellington accounting sector, 2001

Occupation	Multiple job holders		Total work force		MJH rate %	
	Female	Male	Female	Male	Female	Male
094 Auditor	9	18	129	168	7.1	10.9
095 Accountant	105	198	1,488	1,878	7.2	10.7
100 Management consultant	36	66	279	528	13.2	12.9
184 Bookkeeper	12	3	39	6	30.8	50.0
221 Accounts clerk	87	36	885	417	9.9	8.7
TOTAL	249	321	2,820	2,997	8.8	10.7

In Christchurch City, the multiple job holding rate for accountants is noticeably higher than Wellington City for both women and men (Table 3), with males above the national average, suggesting less dominance from large accounting firms and more diverse sources of employment for this profession in the city. Bookkeepers are high, again on low numbers but accounts clerks are relatively low.

³ Data in Tables 1-3 are from a workforce data base developed from the 2001 census results by research team members James Newell and James Baines.

Table 3 Multiple job holding in the Christchurch accounting sector, 2001

Occupation	Multiple job holders		Total work force		MJH rate %	
	Female	Male	Female	Male	Female	Male
094 Auditor	6	9	54	99	10.5	9.4
095 Accountant	87	195	774	1,266	11.5	15.6
100 Management consultant	12	54	189	534	6.4	10.2
184 Bookkeeper	27	3	111	12	24.3	25.0
221 Accounts clerk	108	69	1,377	1,116	7.9	6.2
TOTAL	240	330	2,505	3,027	9.6	10.9

In Ashburton District, selected as most representative of the rural areas surveyed below, recognising low numbers and standard rounding by Statistics NZ, the rates of multiple job holding are noticeably higher for women in particular. In rural towns and areas these occupations are more likely to be part-time for women, as discussed further in relation to the survey results.

Table 4 Multiple job holding in the Ashburton accounting sector, 2001

Occupation	Multiple job holders		Total work force		MJH rate %	
	Female	Male	Female	Male	Female	Male
094 Auditor	0	0	3	3	0	0
095 Accountant	9	9	33	57	25	15
100 Management consultant	0	6	6	15	0	33.3
184 Bookkeeper	6	0	15	0	40.0	0
221 Accounts clerk	12	3	81	63	14.8	4.8
TOTAL	27	18	138	138	19.6	13.0

1.3 Method

A purposive sample of 60 people were interviewed between February and November 2005. These interviews were located in Wellington (14 respondents), Christchurch (20 respondents), Ashburton (10 respondents), Timaru (6 respondents) and rural Canterbury (10 respondents). Respondents were identified by phoning workplaces⁴ and often followed up by open letters and/or emails, by using local and professional contacts, and further snowballing. The sex breakdown of respondents was 38 females (63%) and 22 males (37%). Further information about the respondents is provided in Appendix 1.

The principal definition of multiple job holding used in these interviews was the same as that used in the census, i.e. paid or unpaid work for more than one employer or family business or farm in the course of the most recent week. Those who did not qualify by this criteria were screened out of the research at the beginning of the interview and this interview was not included. The interviews were based on a comprehensive schedule combining closed and open questions and took around 45 to 75 minutes to complete, although a few required 90 minutes.

⁴ Telephone numbers were sourced from the *Christchurch 2005 Yellow Pages*, *Timaru 2005 Yellow Pages* and *Wellington 2005 Yellow Pages* from these sections: 'Accountants - Chartered Accountants', 'Accountants - General', 'Bookkeeping Services', and 'Taxation Consultants' and the *UBD New Zealand Business Directory* www.ubd.co.nz.

2 CURRENT AND PAST WORK

Respondents were asked at the beginning of the interview to talk about their current and past work. What they defined as their main occupation, and whether this occupation was in the creative sector or other sectors was of interest, as was whether their occupation matched with what they considered to be their main job.

Respondents were asked to describe the structure of their current work, including:

- what jobs they had carried out over the most recent working week
- how many hours they worked for each job
- what the usual days of work were
- how long they had worked in each job.

They were also asked to give details about other jobs held in the previous month and year, and other activities or work that they were regularly involved in.

2.1 Occupations

Most respondents (88%) indicated that their main job was the same as their main occupation (see Table 5). Although there was a very limited spread of occupations outside accounting and other directly related sectors for both the main occupation and main job of respondents, 23 per cent of people with a second job and 38 per cent with a third job were employed in activities that were less closely associated with the accounting profession.

While all respondents had held more than one job at the same time in the month prior to the interview, four of them did not work at their second job during their most recent working week. At the time they were interviewed, 26 people in the study held three jobs, 11 had four jobs, three held five jobs and one person had six jobs.

Business valuer and financial advisor

B, a business valuer aged 71 years, had five jobs during his most recent working week. He worked for ten hours at his main job as a financial advisor, ten hours as a valuer, six hours as an orchard owner, five hours in an honorary position, and 2 hours as a company director. A multiple job holder for over 40 years B enjoys the flexibility and different challenges provided by these jobs as they break the routine of accounting deadlines. Performing physical tasks in his orchard one day, then giving evidence in the High Court the following day, for instance, gives him a sense of independence and freedom.

Project manager and workshop facilitator

C, a woman in her forties, is a project manager by occupation. She worked for 48 hours in four jobs during the most recent week: 20 hours as a workshop facilitator for a professional organisation, 22 hours as the accountant for a family trust and a family estate, and 6 hours as chair of a board of trustees. C appreciates the flexibility that holding more than one job provides for childcare and family relationships. When she returned to the workforce it enabled her to build up professional expertise and network with other accountants.

Table 5 *Main occupation, main job and other jobs of respondents*

Type of job	Main occupation	Main job	Second job	Third Job
Accountant	28	25	15	3
Accounting lecturer	3	3		
Accounting technicians & bookkeeper	10	11	11	1
Administration/PA/secretarial	3	3	1	2
Business & financial advisors/consultants	5	7	2	1
Director		1	9	7
Manager	4	3	2	1
Professional trustee	1	1		
IT related			3	1

Type of job	Main occupation	Main job	Second job	Third Job
Farmer/farm worker	2	2	3	5
Teacher	1	1		
Nurse educator	1	1		
Carpet cleaner	1	1		
Jewellery designer		1		
Sports instructor/administrator/referee			2	2
Counsellor			1	
Importer			1	
Fund raiser			1	
Musician			1	
Salesperson			1	
Vineyard/winery operator			1	1
Accommodation provider				1
Immigration consultant				1
Other	1		2	
TOTAL	60	60	56	26

Note: The 'other' category includes one person who reported "self employed" for the main occupation, and two people "honorary work" for the second job. Four respondents did not work at their second job during the most recent working week so the details of their second jobs were not included in this table.

2.2 Hours of work

About three-fifths (62%) of respondents worked thirty hours or more in their main job during the most recent working week. Over half of them (55%) worked less than 10 hours in their second job, and 77 per cent of the 26 respondents with three jobs worked less than 10 hours in their third job (Table 6). The average number of hours worked by the 60 respondents were 32 hours for the main job and 8 hours for the second. Respondents with three or more jobs worked an average of 6 hours for the third (n=26), 5 hours for the fourth (n=11) and 5 hours for the fifth (n=3).

Table 6 *Main, second and third jobs - hours worked by respondents during most recent working week*

Hours per week	Main job		Second job		Third job	
	number	per cent	number	per cent	number	per cent
Less than 10	1	2	33	55	20	77
10-19	7	12	17	28	5	19
20-29	15	25	5	8	1	4
30-39	19	32	1	2	-	-
40-49	10	17	-	-	-	-
50-59	6	10	-	-	-	-
60 & over	2	3	-	-	-	-
Not specified (1)	-	-	4	7	-	-
TOTAL	60	100	60	100	26	100

Note: (1) The four respondents who did not report the number of hours they had worked in their second job had not been employed in that activity during their most recent working week.

(2) The range of hours worked for the main job was 6 to 62, for the second job 0 to 30 and the third 1 to 25.

(3) Jobs 4, 5 and 6 are not included in the above table as they had only 11, 3, and 1 respondents respectively for this question⁵.

The average time the 60 respondents worked for all their jobs during that week was 45 hours. Just under a fifth (19%) worked less than the full-time equivalent of 30 hours that week, while almost two-fifths (38%) of them worked for more than 49 hours (Table 7).

Table 7 Total hours worked by respondents for all their jobs during the most recent working week

Total hours per week	All jobs	
	Number of respondents	Per cent of respondents
Less than 10	1	2
20-29	10	17
30-39	8	13
40-49	18	30
50-59	12	20
60-69	9	15
70 & over	2	3
TOTAL	60	100

Note: The range of hours worked for all jobs was 6 to 78. Eleven people had 4 jobs, three 5 jobs and one a sixth job.

Further analysis of responses to the question on hours of work are summarised in Table 8. Women on average worked for 42 hours during the most recent working week, while men worked 49 hours. Moreover, younger women were more likely to work fewer hours that week than older females.

Table 8 Total hours worked for all jobs during the most recent working week by age and sex of respondents

Total hours per week	Male			Female		
	number	age range	average age	number	age range	average age
Less than 10	-	-	-	1	-	39
20-29	1	-	45	9	35-53	41
30-39	4	54-71	65	4	31-48	41
40-49	5	27-65	47	13	25-56	41
50-59	6	50-64	57	6	43-62	50
60-69	5	35-60	52	4	34-53	41
70 & over	1	-	67	1	-	56
TOTAL	22	27-71	55	38	25-62	44

⁵

In general, tables that follow have only gone as far as the 3rd job as in total only 11 people had 4 jobs, three 5 jobs and one a sixth job.

2.3 Length of employment

Just over a third (35%) of respondents had held their main job for at least 10 years, while 37 per cent of them had held their second job for the same period (Table 9). Moreover, 42 per cent of the 26 respondents with three jobs reported that they were employed in their third job for 10 years or more. The average length of time respondents had worked in these jobs were 10 years for the main job, 9 years for the second, and 10 years for the third.

The period worked ranged from 6 weeks to 48 years for the main job, 3 weeks to 37 years for the second job and 1 week to 41 years for the third job.

Responsibility to clients, friends and the community

E (age 67), a property manager, had five jobs in his most recent week. He worked for 75 hours in these jobs; including 35 hours in property management and 30 hours in an accounting practice both of which are based at his home. E usually works five days a week in three of the jobs, and one or five days a month in the other two. His motivation for having these jobs is a sense of responsibility to clients, friends and the community which he fulfills not only through the two jobs described previously, but also as a chair of a social service organisation and a trustee of the estates of past clients. E expects to cease holding more than one job within the next three years.

Table 9 Years worked by respondents in their main and other jobs

Years	Main job		Second job		Third job	
	number	per cent	number	per cent	number	per cent
Less than 1	11	18	6	10	2	8
1-4	14	23	18	30	7	27
5-9	14	23	14	23	6	23
10-19	11	18	16	27	6	23
20-20	6	10	2	3	4	15
30-39	3	5	4	7	-	-
40 & over	1	2	-	-	1	4
TOTAL	60	100	60	100	26	100

Further analysis of the responses to this question by sex and age is summarised in Tables 10 to 12. Men were much more likely to have held their main job for a longer period of time than women, with 73 per of them holding than job for at least ten years compared to 13 per cent for females.

Table 10 Years worked in main job by age and sex of respondents

Years	Male			Female		
	number	age range	average age	number	age range	average age
Less than 1	1	-	27	10	36-53	45
1-4	1	-	48	13	25-56	40
5-9	4	45-71	60	10	31-62	43
10-19	6	35-64	51	5	35-56	47
20-29	6	54-69	60	-	-	-
30-39	3	50-60	55	-	-	-
40 & over	1	-	65	-	-	-
TOTAL	22	27-71	55	38	25-62	44

In regard to the second and third jobs the tendency for men to have held them for longer periods than women was less pronounced than was the case for the main job. Fifty-five per cent of males had held their second job for at least 10 years compared with 26 per cent of females. Likewise 67 per cent of

men and 29 per cent of women had held their third job for at least a decade. Although much of this disparity between the two sexes can be explained by the fact that the male participants in this study were relatively older than the females, the influence of the family life cycle on the careers of women means they are less likely than men to experience sustained periods of employment in a particular job.

Table 11 Years worked in second job by age and sex of respondents

Years	Male			Female		
	number	age range	average age	number	age range	average age
Less than 1	1	-	27	5	35-53	44
1-4	3	41-64	53	15	25-56	41
5-9	6	35-65	51	8	37-62	49
10-19	6	48-64	57	10	34-53	43
20-29	2	57-67	62	-	-	-
30-39	4	56-71	64	-	-	-
TOTAL	22	27-71	55	38	25-62	44

Table 12 Years worked in third job by age and sex of respondents

Years	Male			Female		
	number	age range	average age	number	age range	average age
Less than 1	-	-	-	2	38-42	40
1-4	-	-	-	7	34-56	46
5-9	3	41-65	57	3	39-62	49
10-19	3	55-71	61	3	36-50	41
20-29	2	54-60	57	2	40-53	47
40 & over	1	-	67	-	-	-
TOTAL	9	41-71	59	17	34-62	45

2.4 Other jobs in the past month

Eighteen people (30%) reported that they had jobs in the past month that had not been recorded in their responses to questions about their jobs over the previous week. All of them said they had those jobs at the same time as another job, and 16 indicated they had held those jobs in previous years. Thirteen of these 18 respondents had one other job, four had two other jobs and one had three other jobs during the past month. The details of the 18 respondents and the jobs they held in that month are summarised in Table 13.

Part-time jobs as a substitute for a full-time position

F, a payroll administrator aged 56, clocked up 78 hours during her most recent working week. This heavy workload comprised 28 hours administering clients' payrolls for an accounting practice, 25 hours administering the payroll of another firm, and 25 hours as district secretary of a friendly society. After being made redundant some years ago she secured a part-time job as an office manager. F kept applying for full-time positions, however, she was unable to secure one and eventually took another part-time job as a payroll administrator that complemented the hours in her other job. Ideally F would like to have a full-time position, but believes it would be difficult to obtain as employers do not want staff over 40 years old.

Table 13 Profile of 18 respondents with other jobs in the past month

Sex	Age	Main/2nd/3rd etc jobs	Hours worked that week (1)	Other jobs in past month	Amount of time for other jobs
M	64	Accounting services/ Accountant for church/ Homestay host	57	(1) Treasurer A&P Assn (2) Treasurer Rodeo Assn	(1) 3 hrs per month (2) 3 meetings per year
M	67	Property manager/ Accounting secretarial/ Director/ Chairman of Board/ Trustee	75	Consultant	1 hr per month
F	43	Accountant/ Ski instructor/ Property developer/ Computer tutor	54	(1) Business advisor (2) Business marketing	Not specified
F	34	Accountant/ Vineyard owner/ Winery owner/ Farmer	61	Treasurer of preschool	Monthly
M	41	Business advisory services/ Director/ Director/ Management Committee/ Director/ Trustee	48	(1) Director (2) Director	(1) 1 day per month (2) 2 hrs per month
M	65	Accountant/ Chairman of Board/ Sports administrator/ Sports administrator	46	Committee member for Ministry of Health	Not specified
M	54	Chartered Accountant/ Director/ Director/ Director	50	(1) Director & chair (2) Director & chair	Both ongoing monthly
F	56	Accounting technician	43	Olive grower	Usually 3 days per month, up to a fortnight when picking.
M	71	Financial advisor/ honorary work/ Valuer/ Director/ Orchard owner	33	(1) Co-director & chair (2) Director	(1) 1.5 wks per year (2) ½ day per month.
F	40-50	Accountant/ Accountant	48	Project manager	32 hrs per week
F	36	Accountant	25	Workshop facilitator	6 workshops per year @ 25 hrs each + 40 hrs per year
F	39	Jewellery designer	6	Accountant	2 hrs per month
F	50	Business administrator/ Fund raiser/ Immigration consultant	55	Kiwi host customer service trainer	ongoing 1 day & ½ day workshops
F	37	Accountant/ Accountant	35	Board of Trustees	ongoing
M	69	Trustee/ Accountant	34	Executive director Dancing Academy	ongoing
F	50	Accountant	40	House tutor at school	14 hrs per week during school year
M	35	Accountant/ Accountant	60	Farm business consultant	ongoing
F	42	CA audit partner/ Director/ Director	46.5	Director	ongoing

Note: (1) for main/2nd/3rd etc jobs.

2.5 Other jobs in the past year

Nineteen people (32%) said that they had jobs in the past year that had not been recorded in their responses to questions about jobs in the most recent week or month. Two respondents reported that they had not held those jobs at the same time as another job, and three said that it was the first year they had held those jobs. Thirteen of these 19 respondents had one other job, three had two other jobs and three had three other jobs during the past year. The details of the 19 respondents and the jobs they held in that year are summarised in Table 14.

Table 14 Profile of 19 respondents with other jobs in the past year

Sex	Age	Main/2nd/3rd etc jobs	Hours worked that week (1)	Other jobs in past Year	Amount of time for other jobs
M	55	Accountant/ Accountant	63.5	(1) Trustee (2) Director	(1) Nov-Jan (2) March ongoing
M	64	Accounting services/ Accountant for church/ Homestay host	57	(1) Audit - cricket club (2) Set up accounting system	(1) 6 hrs (2) 2 hrs
F	53	Accountant/ Accountant	29.5	Contract accounting	3-11 months contract
M	41	Business advisory services/ Director/ Director/ Management Committee/ Director/ Trustee	48	Director	½ day per quarter
M	65	Accountant/ Chairman of Board/ Sports administrator/ Sports administrator	46	Board member	not specified
M	59	Business advisor/ Mentor	50	(1) Staff selection (2) Disability training (3) Disability reference group	(1) two periods (2) two periods of 2 hrs (2) monthly meeting
F	56	Client payroll administrator/ Payroll assistant	78	Procedure writing	erratic
F	49	Nurse educator/ Bookkeeper	22	Registered nurse	3 days per week
F	54	Accountant/ Accountant	54	Self employed accountant	June
F	36	Accountant	25	(1) Tutor at Polytechnic (2) Ad hoc marking (3) Self employed accountant	(1) 1 st semester 05 (2) 2-3 nights each time (3) 3-4 days per year
F	39	Jewellery designer	6	Self employed accountant	Not specified
F	50	Business administrator/ Fund raiser/ Immigration consultant	55	(1) Business tutor (2) Business planning	(1) 1 day per week over 5 weeks (2) on demand
M	59	Farmer/ Accountant	55	Contract work	4 hrs every 3 months
F	35+	Farmer/ Account manager	23	Board of Trustees	ongoing
F	54	Area manager/ Bookkeeper	53	Election day worker	1 day
F	48	Accounts assistant/ Wages clerk	24	(1) Advisor for business set up (2) School accounts (3) Temporary assignments	(1) 2 days (2) not specified (3) 1 day to 1 week
F	34	Accountant/ Musician	63	Self employed accountant	not specified

Sex	Age	Main/2nd/3rd etc jobs	Hours worked that week (1)	Other jobs in past Year	Amount of time for other jobs
F	42	Lecturer in accountancy/ Accountant/ Auditor for school/ Auditor for club	46	Lecturer in accountancy	37.5 hrs per week
M	27	Accountant/ Netball referee	43.5	Sales representative	not specified

Note: (1) for main/2nd/3rd etc jobs.

Respondents were also asked whether they undertook any paid or unpaid current work in the past year that they considered to be “a job” which they had not previously mentioned (i.e., in relation to the most recent week, month and year). Twenty-seven of them described a wide range of activities they regarded as “a job”. These activities are listed in Table 15 below.

Table 15 *Activities (paid & unpaid) undertaken in the past year that respondents considered to be a job*

Activity	Number of responses	Per cent of respondents n=27
Accounts/audits for voluntary organisations	9	33
Officer/committee member/volunteer of community organisations	6	22
Unpaid work for family members, friends & neighbours	4	15
Officer/coach/volunteer of sports clubs	3	11
Paid job /contract work	3	11
Officer/volunteer of schools	2	7
Trustee of charitable trusts	2	7
Committee member of ICA	2	7
Care giver for parents & other extended family members	2	7
Parenting	2	7
Planning for family wedding	1	4
Housework	1	4
Present conference paper	1	4
TOTAL	38	na

Work for voluntary organisations in a professional capacity and as an officer/committee member/volunteer were the most frequent activities undertaken by the 27 respondents during the previous year, indicating people in this sector make an important contribution to social capital. The average number of hours worked by these 27 respondents in their jobs during their most recent working week was 47 hours, while the average hours for the 33 respondents who did not report any of these activities was 43 hours.

2.6 Days and times of the day worked in a week

The usual number of days respondents worked at their main, second, third jobs are summarised in Tables 16 to 18. Sixty per cent of respondents usually worked on five or more days per week at their main jobs, while 26 per cent of them only did so for up to three days.

Table 16 Usual number of days respondents worked in their main jobs

Usual number of days per week	Number of respondents	Per cent of respondents
Two days	4	7
Two to three days	1	2
Three days	10	17
Three to four days	3	5
Four days	6	10
Five days	26	43
Five to six days	1	2
Six days	3	5
Six to seven days	1	2
Seven days	5	8
TOTAL	60	100

Only 19 per cent of respondents worked on five or more days per week in their second job, while 49 per cent did so for three days or less. Four people explained that the number of days of week they worked at their second job varied, another four persons had no second job during their most recent working week, and ten (17%) provided less precise responses (e.g. “a few hours/days” per month) about the number of days they usually worked.

Table 17 Usual number of days respondents worked in their second jobs

Usual number of days per week	Number of respondents	Per cent of respondents
Less than a day	1	2
One day	8	13
One to two days	1	2
Two days	15	25
Two to three days	1	2
Three days	3	5
Three to four days	1	2
Four days	1	2
Five days	7	12
Six days	1	2
Seven days	3	5
Other (e.g. “few hrs/days per month”)	10	17
Varies	4	7
No 2 nd job that week	4	7
TOTAL	60	100

Twenty six respondents held a third job, and 47 per cent of them usually worked at that job for up to two days per week. Three people explained that the number of days a week they worked at their third job varied and four (15%) provided less precise responses (e.g. “a few hours/days” per month) about their usual days of work.

Table 18 Usual number of days respondents worked in their third jobs

Usual number of days per week	Number of respondents	Per cent of respondents n=26
One day	9	35
Two days	3	12
Four days	1	4
Five days	3	12
Six days	1	4
Seven days	2	8
Other (e.g. few hrs/days per month)	4	15
Varies	3	12
TOTAL	26	100

The usual times of the day respondents worked at their main, second and third jobs are presented in Table 19 below. Eighty-eight per cent of respondents worked in their main jobs either entirely between 8 am and 5 pm or some combination of hours within that period with hours between 5 pm and midnight (i.e “day” and “day/evening” in Table 19). Only half of respondents usually worked during these time slots at their second and third jobs. Moreover, there was a general tendency for respondents to work at their second and third jobs in the evenings or early morning to avoid the usual time slots for their main jobs.

Table 19 Usual times of the day respondents worked in their main, second and third jobs

Usual time of day (1)	Main job		Second job		Third job	
	number	per cent	number	per cent	number	per cent
Morning	-	-	6	10	2	8
Morning/day	2	3	-	-	-	-
Morning/day/evening	2	3	-	-	-	-
Day	27	45	17	28	7	27
Day/evening	26	43	13	22	6	23
Evening	1	2	10	17	6	23
Evening/morning	-	-	1	2	-	-
Varies	2	3	9	15	5	19
No 2 nd that week	-	-	4	7	-	-
TOTAL	60	100	60	100	26	100

Note: Morning is defined as midnight to 8 am, day as 8 am to 5 pm, and evening as 5 pm to midnight.

2.7 Other regular activities

Respondents indicated they were regularly involved with an average of 2.8 other activities. These activities are listed in Table 20 below. The most frequently mentioned activities (in descending order) were household work, community/voluntary work, childcare, studying and sport and fitness. The predominance of household work and childcare is not surprising given 63 per cent of the respondents were women. Just under half of the respondents (47%) to this question noted that they were regularly involved with community/voluntary work, thus reinforcing the responses people previously gave that the most frequent activities they undertook during the previous year was (paid or unpaid) work for voluntary organisations, sports clubs, charitable trusts and schools (see Table 15).

Table 20 Other regular activities of respondents

Activity	Number of responses	Per cent of respondents
Household work	51	85
Community/voluntary work	28	47
Childcare	26	43
Studying	22	37
Sports & fitness	20	33
Coaching/refereeing	9	15
Marae activities	1	2
Other (1)	12	20
None of these	1	2
TOTAL	170	na

Note: (1) church 2, family 2, sewing/patchwork 2, bridge 1, gardening 1, choir 1, car club 1, social 1, professional development 1.

Forty-four respondents made further comments about their other regular activities. Eleven people, including two grandfathers, mentioned their responsibilities for childcare, with a mother of four children who worked 20 hours in her most recent working week describing herself as a “*glorified taxi driver and diary convener*”. Relatively few comments were made by respondents about household work, community/voluntary work and studying. Two of the four people who spoke about household work said they were in the process of building a house at the time of the interview, and seven people described their voluntary work with community organisations. Many of the remaining comments made by respondents identified the types of sports and other leisure activities they regularly undertake; including tramping, tennis, golf, walking, squash, sailing, skiing, gym fitness, triathlon training, sewing, landscaping, gardening, bridge, and attending movies and concerts.

2.8 Getting to work

Respondents were asked where their jobs were located, their usual means of travel to them, and the travel time from home to a job or between jobs. Just under two-thirds (64%) of them stated that their main job was in the inner city or a suburb, and another quarter (23%) said it was in a town (21). Inner city and suburban locations also dominated for the second job (70%). By contrast over half (54%) of the people with third jobs said their workplace was in a town or rural area.

Table 21 Location of respondents' jobs

Location	Main job		Second job		Third job	
	number	per cent	number	per cent	number	per cent
Inner city	19	32	15	25	4	15
Suburb	19	32	27	45	7	27
City/Town	4	7	-	-	1	4
Town	14	23	9	15	8	31
Town/Rural	1	2	-	-	-	-
Rural	3	5	9	15	6	23
TOTAL	60	100	60	100	26	100

The major means of travel for respondents who journey to their main and other jobs was a car, and as Table 22 indicates, only a small number of them used other forms of transport for this purpose. Seventeen per cent of all respondents worked at home for their main job, and 45 per cent did so for their second job. Furthermore, 54 per cent of the 26 people who held a third job worked at home.

A hobby evolves into a business

G is a farmer and accountant aged 59 who has been a multiple job holder for 29 years. He performs tasks on the farm seven days a week and does his accountancy work in the evenings. G's parents were farmers, and he began his agricultural activities as a hobby. After his farm evolved into a business he continued to practice accountancy and also undertook some contract work as an economic statistician. G is always developing his knowledge and skills through continuing education in accounting and attending agricultural field days. He expects to continue holding more than one job for at least another three years.

Table 22 Respondents' means of travel to jobs

Means of travel	Main job		Second job		Third job	
	number	per cent	number	per cent	number	per cent
Car	36	60	26	43	9	35
Van/utility vehicle	1	2	1	2	-	-
Car/bus	1	2	-	-	-	-
Car/train	2	3	1	2	-	-
Car/plane	1	2	-	-	-	-
Car/bicycle	3	5	1	2	-	-
Car/walk	2	3	1	2	-	-
Boat/plane	-	-	1	2	-	-
Train	1	2	-	-	-	-
Train/walk	1	2	-	-	-	-
Plane	-	-	-	-	1	4
Bicycle	1	2	-	-	-	-
Walk	1	2	2	3	2	8
Not applicable (1)	10	17	27	45	14	54
TOTAL	60	100	60	100	26	100

Note: (1) Work at home.

Eighty-three per cent of respondents travelled to their main job and 55 per cent to their second job (Table 23). Just under a half (46%) of respondents with third jobs travelled to them. The average travel time for people commuting to a main job (excluding those who did not change location) was 20 minutes, for a second job 25 minutes, and for a third job 41 minutes. The higher average travel time for a third job was due to a quarter (3) of the respondents who worked outside their home (n=12) commuting to a major city or a provincial town.

Table 23 *Travel time of respondents from home or other place of employment to jobs*

Travel time	Main job		Second job		Third job	
	number	per cent	number	per cent	number	per cent
Less than 5 minutes	8	13	3	5	3	12
5-9 minutes	9	15	7	12	3	12
10-14 minutes	5	8	9	15	2	8
15-19 minutes	9	15	4	7	-	-
20-29 minutes	7	12	4	7	-	-
30-59 minutes	10	17	3	5	1	4
1 hour & over	2	3	3	5	3	12
Not applicable (1)	10	17	27	45	14	54
TOTAL	60	100	60	100	26	100

Note: (1) Work at home.

2.9 Work History

Respondents were asked to describe their work history in terms of the periods they had held multiple jobs in previous years. Forty two (70%) indicated they had held more than one job beyond the previous year. They were also asked to list the jobs they held together and the years they had in each job. A third of the 42 respondents had been multiple job holders for 10 years or more (Table 24). The average time all 42 respondents had held more than one job was 9 years.

Table 24 *Length of time beyond the previous year 42 respondents have held more than one job*

Length of time	Number of respondents	Per cent of respondents
Less than a year	5	12
1 - 4 years	14	33
5 - 9 years	9	21
10 - 14 years	7	17
15 - 19 years	1	2
20 years & over	6	14
TOTAL	42	100

The 42 people, who indicated they had held more than one job at once beyond the previous year, were then asked to complete a table of each set of jobs they held together and the number of years they held each set. Their experience of multiple job holding is summarised in Table 25. Forty-three per cent of respondents reported they had held a maximum of three or four jobs over one period of time during their working career, and 15 per cent a maximum of five or six jobs. Those people who held three jobs had done so for an average of 5 years, and those who held four jobs for an average of 11 years.

Table 25 Maximum number of jobs held by the 42 respondents during previous years

Number of jobs	Number of respondents	Per cent of respondents
Two	18	43
Three	15	36
Four	3	7
Five	4	10
Six	2	5
TOTAL	42	100

Respondents also answered a question that explored their reasons for having more than one job earlier in their working career. Forty-two people responded to this question and some of them had multiple reasons for following this strategy. Non economic factors predominated with the most frequently cited reasons being flexibility (10), variety and stimulation (10), lifestyle (9) and extra income (9).

Flexibility was particularly significant for parents with young children as seven respondents noted how multiple job holding allowed them to adjust their work schedules with respect to childcare. Additional jobs allowed others to pursue challenges and interests beyond the scope of their current job, turn hobbies into business enterprises, or make lifestyle changes that were more in accord with their long term goals. Other non-economic factors also influenced a person’s decision to take an additional job. Seven respondents were approached by other people to take up another job, another four chose to assist other family members in family-owned firms, while two enjoyed contact with a wider range of people than was possible through a single job.

Managing the balance between work and family responsibilities

J (age 42), an audit partner in an accountancy firm, also holds two directorships. She lives with her husband and three children. Both her husband and daughter have two jobs. J began her multiple job holding over 20 years ago by combining a small accountancy practice based at her home with her job as an accountant for a firm of civil engineers. This strategy enabled her to be at home with her children. With her senior position in the accountancy firm, she no longer has a practice at home. While J’s partners in the firm are supportive of her role as a mother, she finds it difficult to juggle her work and family responsibilities. She now has less quality time with her children and feels guilty for taking work home.

While extra income was important for some respondents, others (13) had other economic reasons for holding multiple jobs. Six people explained how having additional jobs enabled them to increase their personal wealth to prepare for marriage, an overseas trip, purchase of a house or retirement. Another three respondents used the extra wealth they generated through additional jobs to establish their own accountancy businesses, and four had purposely held two or more part-time jobs as an employment strategy in lieu of a full-time position.

Thirty- one respondents chose to further comment on their work history. Most people described turning points and other relevant events in their individual careers. Some important insights were provided by those who spoke about the variation and stimulation provided by multiple job holding. While one of them observed that “*careers are not a matter of climbing a ladder - they are an adventure playground*”, a second respondent expressed fear about stepping outside the security of a known career path. A third person appreciated the opportunity provided by jobs outside the accounting sector to improve her understanding of people “*at the coalface*”.

3 Factors Behind Multiple Job Holding

This section examines the factors behind multiple job holding. Respondents were asked to:

- indicate their reasons for having more than one job
- discuss the issues of finding jobs in their chosen occupations
- suggest how changes in the accounting sector over the past few years may have impacted on finding work in the sector
- provide reasons why people in the accounting sector engage in multiple job holding
- identify any changes in their personal and family circumstances that affected their decisions to hold current jobs
- describe their qualifications, skills and work experience.

3.1 Reasons for having more than one job

When asked a closed question about a set of statements that best describe their reasons for having more than one job 78 per cent of respondents replied that it was because they wanted to, while 13 per cent said it was necessary for them to do so (Table 26).

Table 26 *Statements best describing reasons for respondents having more than one job*

Reason	Number of respondents	Per cent of respondents
Because I have to	8	13
Because I want to	47	78
Both	4	7
Neither	1	2
TOTAL	60	100

The next question investigated further the rationale for respondents holding more than one job by asking them to indicate the reasons that applied to them. Their reasons are summarised in Table 27. Over half of all respondents regarded variation and stimulation, social contact and making friends, keeping their “hand in” their main occupation, building work experience and the level of income as being positive features of this strategy. Some respondents also indicated other reasons for their multiple job holding such as job satisfaction, responsibility to other people, and work skills and flexibility, that were outside those that were listed in the question.

Table 27 *Reasons for respondents holding more than one job*

Reason	Number of responses	Per cent of respondents
Variation and stimulation of work	51	85
Social contact and making friends	35	58
Keeps my “hand in” main occupation	35	58
Helps build work experience	35	58
Level of income obtained	31	52
Hours of work	25	42
Suits my family better	23	38
Security of income	16	28
Job satisfaction (1)	6	10
Responsibility to other people (1)	6	10
Work skills and flexibility (1)	6	10

Reason	Number of responses	Per cent of respondents
Retirement (1)	2	3
Other (1)	3	5
TOTAL	274	na

Note: (1) These 23 responses were recorded in the “other” category and then sorted according to the information provided by the respondents.

Further analysis of these responses by sex and age is summarised in Table 28. Women were more likely than men to report hours of work, suits my family, security of income, social contact and making friends, keeps “hand in” main occupation, builds work experience, and level of income as reasons for holding multiple jobs. The women, who cited hours of work and suits my family as reasons, were relatively younger than the overall group of female respondents. Men were more likely than women to mention responsibility to other people and job satisfaction as their reasons. Furthermore, those men who reported social contact and making friends, keeps “hand in” main occupation, suits my family, security of income and responsibility to others as reasons, were relatively older than the overall group of male respondents.

Work accident and further study

K (age 48), a self-employed carpet cleaner and accountant, has been a multiple job holder for 12 years. A work accident forced him to change his occupation and he studied accounting at a polytechnic. When K was establishing his accounting business he was also employed as a contract manager in another city. Both of his current businesses have seasonal peaks of activity, and his wife, a former teacher, assists him with both activities. K enjoys working alongside his wife, but sometimes has insufficient time for his accounting practice because of the high level of activity in the carpet cleaning business.

Table 28 *Reasons for holding more than one job by age and sex of respondents*

Benefits	Male			Female		
	No.	age range	average age	No.	age range	average age
Variation and stimulation of work	19	35-71	56	32	25-62	44
Social contact and making friends	11	35-71	58	24	34-56	45
Keeps my “hand in” main occupation	11	14-71	60	24	31-62	42
Helps build work experience	11	35-69	55	24	31-56	43
Level of income obtained	10	27-67	52	21	34-62	46
Hours of work	2	54-59	57	23	25-54	42
Suits my family better	4	54-67	59	19	25-54	40
Security of income	4	48-71	62	12	34-62	44
Job satisfaction	5	35-71	52	1	-	34
Responsibility to other people	5	55-67	62	1	-	42
Work skills and flexibility	2	54	54	4	36-53	43
Retirement	1	-	56	1	-	56
Other	1	-	69	2	35-53	44
Total respondents (60)	22	27-71	55	38	25-62	44

Most people interviewed (44 respondents and 47 responses) explained further their reasons for holding multiple jobs by responding to an open question which invited their comments about this issue. Thirty-two respondents described a wide range of personal reasons, but only five noted the income (e.g. “*It pays the bills*”) they derived from having more than one job. Other personal benefits which were valued by this group of respondents included the variety of tasks, a sense of enjoyment and satisfaction, the flexibility of working hours, the freedom from being an employee, a reduced

level of stress, and the acquisition of new skills. A second group of people (14 respondents) explained their reasons for multiple job holding in terms of their responsibilities to their family, community or profession. A woman manager of a district council, for example, explained that she also keeps the accounts for the family business because “*if you have ownership of something you have to know what’s going on*”. While a 71 year old man with five jobs observed that “*people keep asking me to do things for them*”.

3.2 Issues around finding work

Respondents were asked to assess the degree of difficulty they experienced finding work in their main occupation by using a scale from 1 (very easy) to 5 (very difficult). Their responses are provided in Table 29. Sixty per cent of respondents considered it was very easy or easy to obtain work in their main occupation, and only 10 per cent thought it was difficult or very difficult.

Table 29 Degree of difficulty finding work in main occupation

Degree of difficulty	Number of respondents	Per cent of respondents
1 - Very easy	24	40
2	12	20
3	14	23
4	3	5
5 - Very difficult	3	5
Other (1)	4	7
TOTAL	60	100

Note: (1) self employed - 2, don't know - 1, depends - 1.

The comments made by respondents about the ease or difficulty of finding work in their main occupation reveal that there is a shortage of experienced and qualified people for full-time positions as chartered accountants and accounting technicians (e.g. “*a hell of a shortage of accountants*”). It is difficult to recruit suitably qualified individuals for public practice in provincial cities and for teaching accountancy at the tertiary level. Moreover, there are many owners of small businesses and tradespeople who hire accountants who work from home on a contract basis. As an accountant, or bookkeeper, sets up a practice and establishes a reputation in the community, new clients are gradually attracted through ‘word of mouth’ referrals from existing clients. At the beginning of this process, however, new practitioners sometimes struggle to find sufficient clients to ensure their practice is financially viable.

An accommodation business owned by members of the extended family

L is a community development manager aged 53 years. She worked 50 hours in that occupation during the most recent working week, 10 hours as an accountant for a family accommodation business and two hours for a family farm. L began preparing the farm accounts when her children were infants and she had little opportunity to do outside tasks. For 12 years she has owned and operated an accommodation business with three other members of her extended family. L started as a cleaner in this business and eventually ended up as manager. These days she looks after the payroll and other accounting matters as none of the other people in the accommodation business has the required knowledge. L observed that this job was “*something I would gladly get rid of*” because of its ongoing time commitment.

Although the employment situation for accounting positions was generally considered to be very good, some respondents pointed out that a person’s age or gender could be barriers to obtaining jobs appropriate to their needs. Three women pointed out that there are not many part-time positions available in the sector, and this particularly affects mothers who need flexibility to balance the

competing demands of family and career. Another two women (ages 56 and 62) felt their age makes it difficult to secure a new position with employers who prefer younger staff.

The same scale was also used by respondents to assess their degree of difficulty of finding work in their other occupation. The most important difference between the answers to this question (Table 30), and the previous question about the main occupation (Table 29), was that the rating was very similar for the first to fourth degrees of difficulty (i.e. 18-20 per cent for all of them).

Table 30 Degree of difficulty finding work in other occupation

Degree of difficulty	Number of respondents	Per cent of respondents
1 - Very easy	12	20
2	11	18
3	12	20
4	11	18
5 - Very difficult	4	7
Other (1)	10	17
TOTAL	60	100

Note: (1) not applicable - 6, don't know - 3, depends - 1.

Respondents' assessments of the degree of difficulty of finding work in their main occupation were compared with those for their other occupation. Of the 36 people who said it was 'very easy' or 'easy' to find work in their main occupation, 14 indicated it was the same for their other occupation, six reported it was 'very difficult' or 'difficult', seven felt it was neither easy or difficult. Nine others gave 'don't know' or 'not applicable' as responses. Of the six people who reported it was 'very difficult' or 'difficult' to find work in their main occupation, two said it was 'very easy' or 'easy' for their other occupation, three indicated it was neither easy or difficult, and only one said it was 'very difficult'.

Respondents expressed a wide range of views about the degree of difficulty in finding work in their other occupation. Twenty people with second occupations in the accounting sector rated their difficulty across all five categories; with seven of them assessing it as neither easy or difficult. By contrast five of nine directors stated that it was either 'difficult' or 'very difficult' to find employment in that occupation. No clear pattern emerged for the remainder of respondents, who had a variety of other occupations.

A series of questions addressed changes in the accounting sector in New Zealand over the last few years, and factors in the sector that lead to multiple job holding. When respondents were asked whether it was harder or easier to find a job in accounting given the changes that have occurred in the sector over the last few years, just under three-fifths of them (58%) said it was easier. The full range of responses to this question are presented in Table 31.

Table 31 Respondents' views of finding jobs in the accounting sector over the last few years

View	Number of responses	Per cent of respondents
Harder to find a job	9	15
Easier to find a job	35	58
Neither	2	3
Don't know	14	23
TOTAL	60	100

Respondents next described changes in the accounting sector which had affected their jobs. They identified the major changes in the sector as the introduction of new technology, the increasingly complex nature of government legislation and regulation, the higher quality of professional standards and training required by the Institute of Chartered Accountants, and the greater expectations of clients (Table 32).

Table 32 Key changes in accounting sector that have affected the jobs of respondents

Key change	Number of responses	Per cent of respondents
Introduction of new technology	31	52
Government legislation & regulation	30	50
Professional standards & training	26	43
Expectations of clients	10	17
Departure of qualified staff overseas	5	8
Flexible employment policies & practices	5	8
Prevalence of family trusts	3	5
Accountability required by government and community	2	3
Effects of wider economy on accounting firms	2	3
Other (1)	4	7
None	5	8
TOTAL	123	na

Note: (1) Local government not competitive with rest of accounting sector - 1, less people with experience - 1, difficult to obtain qualified audit staff -1, difficult for older people entering profession to find jobs - 1.

Technological changes have influenced major changes in the work practices of accountants just as they have in other sectors of the economy. Some older respondents recalled the transition that has been made from manual forms of bookkeeping and typing to the use of spreadsheets and other forms of electronic records. Others spoke about more recent innovations. The use of the internet for electronic filing with the Inland Revenue Department and Companies Office, transactions with banks, and downloading financial information from clients has speeded up the pace of business. Although accounting software has become more 'user friendly' and cheaper, some practices now employ more staff who are not qualified chartered accountants to handle the information technology. Communication with clients has also become more rapid through the use of email, faxes, and cell phones. A man in his fifties maintained that these technological innovations have lifted the skill levels of accountants and increased their workload. While another man of a similar age described the effects of these new technologies on work practices and social structure in accounting offices. He commented about the dependence of younger people on computer systems. In particular their use of keywords to access tax law (knowledge which the older generation of accountants held in the head), and their inability to continue to work when the computer is 'down'. He also said that the introduction of email, together with the demise of gatherings for morning tea and smoking, has affected verbal communication and networking in the office.

The increasingly complex nature of government legislation and regulation is as much concern to accountants as their clients. Attitudes of respondents to this influence of government policies on their work practices varied from cynicism (e.g. “*work for C.R.A.P.*”), through resignation (e.g. “*a fact of life*”), to relief (e.g. “*IRD [has] improved out of sight*”). The specific aspects of government legislation and regulation that were serious issues for them included the introduction of GST and fringe benefits tax, the growing complexity of tax legislation, the difficulty of administering the provision for statutory holidays in the Holidays Act, and the use of the Employment Relations Act to govern their relationships with their own employees.

Chartered accountants are also subject to regulation by their national and international professional associations. Respondents noted that these associations have recently introduced changes such as international accounting standards for financial reporting, reviews of public practices, a mandatory requirement for chartered accountants to undertake 20 hours of continuing professional development (CPD) per year⁶, and higher standards of training for admission to the Institute of Chartered Accountants. These higher standards required by professional associations have been accompanied by the growing expectations of clients. Accountants are expected to be business advisors who provide a wider range of services rather than merely “*number crunchers*”. Respondents observed that nowadays clients are more likely to challenge their advice, demand quicker and cheaper services, and be less loyal when not satisfied with the standard of those services.

When asked for their view about what leads to multiple job holding in the accounting sector respondents identified a broad range of personal, economic and societal factors. Their responses were analysed and organised into themes (Table 33). Personal factors related to the variety and satisfaction of working life, flexibility of working hours, and the ability to use skills in another occupation were considered by respondents to be most significant. Economic factors, such as extra income and financial security, were generally viewed by respondents of being of lesser importance. Furthermore, some respondents identified the role of the accounting profession as service providers to voluntary organisation and schools, and the existence of many small-scale firms that do not need the services of full-time accountants, as societal factors contributing to multiple job holding in the sector.

Table 33 Factors leading to multiple job holding in the accounting sector

Factor	Number of responses	Per cent of respondents
Provide variety & satisfaction in working lives	17	28
Extra income	12	20
Flexibility of working hours	10	17
Use skills in another occupation	10	17
Many businesses do not require a full-time accountant	9	15
Service providers to voluntary organisations & schools	7	12
Financial security	6	10
Geographical location	2	3
Other (1)	6	10
Don't know	4	7
TOTAL	83	na

Note: (1) Keep skills up to date - 1, control of work situation - 1, lack of secure employment for women - 1, Tax compliance is seasonal - 1, shortage of highly skilled accountants for positions as management & directors - 1, casualisation of the workforce of the accounting sector - 1.

⁶ Formal courses taught by professional educators. The ICA also has a requirement for chartered accountants to undertake 20 hours reading of professional topics.

3.3 Personal and family circumstances

Respondents were asked to identify changes in their personal and family circumstances that have affected their decisions to hold current jobs. The most frequent responses were tertiary study/getting new qualifications, planning for retirement and changes of residential location (Table 34). Some events in the family life cycle, such as starting a family, home ownership/mortgage, other family finances, and children's education, also influenced people's decisions to hold their current jobs.

Table 34 *Effect of changes in personal or family circumstances on respondents' decisions to hold current jobs*

Personal and family circumstances	Number of responses	Per cent of respondents
Tertiary study/getting new qualifications	21	35
Planning for retirement	15	25
Change in place where I live	12	20
Starting a family	9	15
Home ownership/mortgage	9	15
Other family finances	9	15
Starting a long-term relationship/getting married	5	8
Children's education	5	8
Retirement from a long-term job	4	7
Redundancy in my occupation	4	7
Ending long term relationship	3	5
Children leaving home	3	5
Leaving school	2	3
Other (1)	26	45
None of these	5	8
TOTAL	132	na

Note: These are other circumstances mentioned by respondents that were not listed as part of the question. They comprised the following types of circumstances: personal fulfilment - 4, lifestyle 4, health/accident - 4, children at school/independent - 4, began/concluded involvement in own/family business - 4, family bereavement -1, planning for future - 1, approached by employer - 1, and tried to quit job - 1.

Further analysis of these responses by sex and age is summarised in Table 35. It reveals that other family finances, home ownership/mortgage, starting a family, commencing a long term relationship or marriage, children's education, and redundancy in an occupation were more influential factors in the decisions of women in holding their current jobs than was the case for men. Yet men were more likely than women to be influenced by tertiary study/getting new qualifications, a change of residential location and retirement from a long term job when they made their decisions to take their current jobs. There were also some differences between the age groups of both sexes: planning for retirement was relatively more influential in the decision making of younger men, and starting a family for younger women.

Table 35 *Effect of changes in personal or family circumstances on decisions to hold current jobs by sex and age of respondents*

Personal and family circumstances	Male			Female		
	No.	age range	average age	No.	age range	average age
Tertiary study/getting new qualifications	11	41-69	57	10	25-54	42
Planning for retirement	5	35-64	50	10	34-56	43
Change in place where I live	7	41-64	55	5	35-50	45
Starting a family	1	-	27	8	34-53	41
Home ownership/mortgage	1	-	27	8	37-56	46
Other family finances	-	-	-	9	35-53	42
Starting a long-term relationship/getting married	-	-	-	5	34-48	42
Children's education	-	-	-	5	35-53	43
Retirement from a long-term job	4	54-69	61	-	-	-
Redundancy in my occupation	-	-	-	4	39-56	49
Ending long term relationship	1	-	54	2	39-50	45
Children leaving home	1	-	69	2	43-50	42
Leaving school	1	-	65	1	-	53
Other	5	35-67	51	21	31-62	45
None of these	3	50-71	58	2	40-54	47
Total respondents (60)	22	27-71	55	38	25-62	44

About two-thirds (68%) of respondents explained further about the personal and family circumstances that influenced them to hold their present jobs. Many people described how their individual decisions were influenced by positive and negative factors such as encouragement from friends and family members, a change of lifestyle for health reasons, children attending school, or a family bereavement. While there was usually a strong element of personal choice in the decision making of respondents (e.g. *"I do what I do by choice"*), the interests of parents, children and spouses were also considered.

3.4 Qualifications, skills and work experience

The highest formal educational qualifications of respondents are shown in Table 36. Just under four-fifths of them held some form of tertiary qualification. Nine people with other tertiary qualifications were associate chartered accountants, while five people with university degrees had undertaken post graduate studies.

Table 36 *Highest formal educational qualifications of respondents*

Educational qualification	Number of respondents	Per cent of respondents
None	1	2
School certificate	4	7
University entrance or sixth form certificate	8	13
Polytechnic qualification	7	12
University degree	27	45
Other tertiary qualification	13	22
TOTAL	60	100

In addition to their highest formal qualifications respondents were asked to describe what other skills or work experience they had which helped them to get work. All answered this question: 36 of them described skills they had acquired without any formal training, 22 provided details of their skills and other formal qualifications, and two only listed other formal qualifications. Eleven people reported they held non-accountancy qualifications in fields such as counselling, teaching, information technology, management and secretarial. Almost all of the respondents described specific skills they had acquired through their present or past occupations, and many of them provided detailed descriptions of those skills. While these skills were usually acquired through commercial experience, five people noted that their association with farming (either as a farmer or specialist in farm accounting) had helped them obtain work. The generic skills most frequently reported by respondents (n=14) were interpersonal and communication abilities that enabled them to relate better to other people in their firms and clients.

Most (93%) said that they had a good match between their qualifications, skills and experience and any of their current jobs. Thirty-four respondents attributed this good match to particular characteristics of their training and experience that were appropriate for at least one of their jobs, 13 to the skills they were able to transfer between their jobs, and five to the needs of their clients. Three of the four people (accountant, clerk/administrator, manager) who indicated that they did not have a good match, explained that they lacked formal qualifications for any of their jobs.

Respondents reported the sources of assistance they received when obtaining their current jobs. The main sources of assistance were contact with others doing the same sort of work, family, friends, advertising, a direct approach to a workplace and a community group or voluntary work (Table 37). Fifty-eight per cent of the respondents noted that contacts with people doing the same type of work helped them to find employment, and 13 per cent mentioned their professional association in this regard. These findings illustrate the importance of a professional network in helping people find jobs in the accounting sector.

Table 37 Sources of assistance for respondents getting current jobs

Source of assistance	Number of responses	Per cent of respondents
Contact with others doing my sort of work	35	58
Family	28	47
Friends	25	42
Advertising	20	33
Direct approach to a workplace	16	27
Community group or voluntary work	14	23
Word of mouth or client referrals	9	15
Union, workers group or professional association	8	13
Direct approach from workplace/employer	8	13
Employment agency	7	12
Other (1)	4	7
TOTAL	174	na

Note: (1) Includes having the qualifications - 1, interest in aviation - 1, presentation at industry forum - 1 and self starter - 1.

Further analysis of these responses, by sex and age, showed women were more likely than men to receive assistance in securing their current jobs by family members and direct approaches from an employer/workplace (Table 38). While men were more likely to receive that assistance from a union, workers group or professional association, and contact with other people doing their sort of work. Moreover, younger women had a greater reliance on friends for obtaining jobs than older

women, whereas the latter were more likely to depend on formal organisations such as a union, workers group, professional association, or employment agency. Older men relied more on contact with other people doing their sort of work and community group or voluntary work than younger men when getting their current jobs. Younger men, however, were more likely to have been assisted in that respect by family members, word of mouth/client referrals, and direct approaches to a workplace.

Table 38 Sources of assistance for getting current jobs by sex and age of respondents

Sources of assistance	Male			Female		
	No.	age range	average age	No.	age range	average age
Contact with others doing my sort of work	15	45-71	59	20	34-53	43
Family	7	27-64	50	21	25-56	42
Friends	10	35-71	55	15	35-53	40
Advertising	6	41-64	55	14	25-56	44
Direct approach to a workplace	5	35-59	52	11	34-50	42
Community group or voluntary work	6	54-69	59	8	38-50	42
Word of mouth or client referrals	5	27-64	51	4	35-50	44
Union, workers group or professional association	6	41-69	57	2	44-50	47
Direct approach from workplace/ employer	1	-	41	7	34-62	44
Employment agency	2	41-54	53	5	45-56	52
Other (1)	3	54-69	62	1	-	45
Total respondents (60)	22	27-71	55	38	25-62	44

Twenty-eight respondents (47%) commented further about obtaining their current jobs. Nine people stated they had obtained work through word of mouth or client referrals, and eight others said they had been directly approached by employers. Several respondents explained that reputation is a key factor for obtaining employment through these two sources of assistance. People whose skill and integrity is vouched for by clients and colleagues attract job offers and new custom (e.g. “*Getting work is not a problem*”, “*They just come*”). While two respondents mentioned the need to be proactive in looking for new work (e.g. “*Get out there and go for it*”, “*Always looking for opportunities*”). Other people commented on a variety of different circumstances that helped them obtain jobs.

4 Effects of Multiple Job Holding

This section discusses the effects of holding multiple jobs on the personal and family life of respondents. They indicated how multiple job holding helped or hindered various aspects of their personal, family and community lives. Respondents also explained how multiple job holding could be better or worse for them, what their ideal job or mix of jobs might be, and how long they expected to stay working in multiple jobs. Finally, they were asked whether they found multiple job holding to be a positive or negative experience for them.

Home ownership and its consequences for lifestyle

M is an accountant aged 50 years. During school terms she is also employed on the weekends and sometimes for three nights per week as a house tutor at a private school. M is the sole occupant of her household. She looks after her grandchildren, attends church and enjoys craft work. M obtained a second job several years ago in order to purchase a house. Now that she owns a property the income from that job enables her to finance home improvements. M considers that holding more than one job hinders her family relationships, the care of family members, the amount of housework she does, entertainment or leisure activities, participation in community activities, involvement in ongoing education and balance between work and personal/family life. By helping her to buy a home it has had positive effects for her self esteem.

Respondents expressed their views about whether holding more than one job helped, hindered or had no effect on their relationships and activities (Table 39). While some respondent report benefits to personal and family life and their work-life balance, multiple job holding appears to seriously hinder the balance between their work and personal/family lives for many. It also seems to have adverse effects on aspects of their everyday lives - the amount of housework they do, family relationships, health/fitness or training, entertainment or leisure, involvement in community activities, care and support of family members and involvement in organised sport. Multiple job holding does appear to be helpful for ongoing education, but there is no clear picture of whether it helps or hinders personal relationships and friendships.

Table 39 Effects of holding more than one job on respondents' relationships & activities

Relationships and activities	No Effect		Helps		Helps & Hinders		Hinders		NA	
	No.	%	No.	%	No.	%	No.	%	No.	%
Personal relationships (1)	18	30	18	30	1	2	18	30	4	7
Family relationships	21	35	11	18	2	3	25	42	1	2
Friendships	20	33	20	33	1	2	19	32	-	-
Caring or supporting other family members (including children)	24	40	10	17	-	-	21	35	5	8
Amount of housework you do	22	37	4	7	-	-	28	47	6	10
Health/fitness or training	18	30	12	20	-	-	24	40	6	10
Involvement in organised sport	16	27	4	7	-	-	13	22	27	45
Entertainment or leisure	23	38	15	25	-	-	22	37	-	-
Involvement in community activities	19	32	11	18	-	-	22	37	8	13
Involvement in ongoing education	11	18	19	31	-	-	15	25	15	25
Balance between work & personal/family life	13	21	15	25	-	-	32	53	-	-
Other (2)	-	-	10	17	-	-	5	8	2	3

Notes: (1) In addition there was one 'don't know' response. (2) Helps: psychologically/self esteem - 3, flexibility of work - 3, organisation - 2, variety of work - 1, and income - 1. Hinders: health & stress - 3, privacy in home - 1, and keeping up with both professions - 1.

Table 40 compares the average hours worked over the most recent working week by respondents who reported that a particular type of relationship or activity was either helped, hindered or was not affected by their holding more than one job. For all relationships or activities, it reveals that people indicating they had been hindered by this strategy had worked relatively more hours during the preceding week than those noting that they had been helped. This influence of longer working hours on the negative effects of multiple job holding was most evident for (in descending order) the balance between work and personal/family life, entertainment or leisure, caring or supporting family members and amount of housework done.

The psychological appeal of farming

N (age 54) is a chartered accountant and farmer who worked for 60 hours in the most recent working week. His wife has three jobs and their children have left home. N belongs to several voluntary organisations and does work for them on most evenings. He purchased a horticultural property eight years ago, and enjoys the outdoors, the physical activity and the ability to work without interruptions. While N realises that farming has had psychological benefits for him, he acknowledges that holding two jobs has hindered his friendships, health/fitness, involvement in organised sport, entertainment or leisure, participation in community activities and balance between work and personal/family life. N expects to remain a multiple job holder until he retires.

Table 40 Effects of holding more than one job by average hours worked by respondents over the most recent working week

Relationships and activities	Average hours worked by respondents		
	No effect	Helps	Hinders
Personal relationships	45	41	48
Family relationships	46	42	45
Friendships	40	44	50
Caring or supporting other family members (including children)	43	41	49
Amount of housework you do	45	38	46
Health/fitness or training	40	44	51
Involvement in organised sport	43	40	45
Entertainment or leisure	45	36	50
Involvement in community activities	47	40	46
Involvement in ongoing education	48	43	50
Balance between work & personal/ family life	46	34	49

Note: The responses for helps and hinders and not applicable have been excluded from this table.

Fifty people made further comments about how holding more than one job affected various aspects of their lives. Their responses were organised into several categories of effects. The most frequent categories related to the balance between work and personal/family life (16 responses) and the effects on personal relationships (16 responses). Seven respondents appreciated the flexibility of their working arrangements (e.g. home office, family business, scheduling hours according to workload etc.) that helped them to maintain an appropriate work-life balance. Another five people in this category acknowledged that multiple job holding did upset their work-life balance, but sometimes this experience was only temporary. The people who described the effects of holding more than one job on their personal relationships included three women who were able to work alongside their husbands and a fourth who was able to have time off work with her husband.

The effects on the care and support of family members and children (13 responses), and friendships (13 responses) were also discussed extensively by respondents. Nine people felt that

multiple job holding hindered their care of family members and children; mainly because of competing demands for their time. Two of them mitigated this effect by employing other people to provide childcare. Four other people in this category valued the flexibility provided by this strategy to take care of other family members. Seven of the respondents who discussed the effects on friendship maintained they had made more friends through multiple job holding, whereas three other people said they either had less time for existing friendships or had to make more effort to retain them.

5 Future Work Expectations

5.1 Ideal/Future work

Respondents were asked what things would make having more than one job better for them. All 60 respondents answered this question (Table 41). Sixteen people said there was nothing that could be done to improve their current situation and one person did not know. The other 43 respondents described various ways their situation could be improved, and a number of them provided responses that were classified into more than one category. Most responses (48) identified positive changes required in their work context, and only six noted changes at home (4) or in government policy (2) that would help. The most common factors that would make the current situation better for respondents were a different mix of jobs, decreased hours of work, employment of additional staff for a business, and extra income.

Table 41 Factors that would make having more than one job better for respondents

Factor	Number of responses	Per cent of respondents
Nothing (1)	16	27
Different mix of jobs	9	15
Decreased hours of work	8	13
Employ additional staff for business	6	10
Extra income	6	10
Stop doing job(s)	4	7
Employ someone for house work	3	5
Changed location of workplace	3	5
More hours of work	2	3
Different schedule of work	2	3
Other (2)	11	18
Don't know	1	2
TOTAL	71	na

Note: (1) includes 12 responses of none or nothing, two responses of "ideal" and one of "flexibility".

(2) includes one response each for the following: different seasonal pattern of work, less clients, better management system, more annual leave, additional capital, one employer for all jobs, more diversity & mental stimulus, family values appreciated by partner of firm, subsidised childcare and more childcare on weekends, lower tax rate on secondary/primary income, and more spare time.

Respondents were also asked what things would make holding more than one job worse for them. All 60 replied to this question, and only four of them did not identify particular things that would make their current situation worse (Table 42). The most frequent factors that respondents considered would make their current situation worse were longer hours of work, a less flexible schedule of work, personal illness and the sickness of a family member.

Table 42 Factors that would make having more than one job worse for respondents

Factor	Number of responses	Per cent of respondents
Longer hours of work	27	45
Less flexible schedule of work	7	12
Personal illness	5	8
Family illness	5	8
Loss of job	4	7
Loss of staff for business	3	5
Reduced job satisfaction	3	5
Jobs fail to meet performance expectations	3	5
Nothing	3	5
Changed location of workplace	2	3
Unavailability of technology to work from home	2	3
More stress	2	3
Other (1)	12	20
Don't know	1	2
TOTAL	79	na

Note: (1) includes one response for each of the following: increased travel time, loss of annual leave entitlement, not available to help people, lack of variety, unpleasant work conditions, lack of respect for employer, work-life balance out of control, change of residence, less spare time, less support of extended family and friends, loss of husband and more children at home.

5.2 Ideal mix of jobs

After discussing how their current situation could become better or worse, respondents were asked about their ideal job or mix of jobs. Twenty people (33%) indicated their ideal situation would be achieved by changing the number of hours they worked in the same or more jobs, while another 17 people (28%) believed that they had already achieved their ideal mix of jobs (Table 43). Other respondents felt they could attain such a goal by being employed in only one job, changing the number of days off work, varying their start and finish times, altering the nature of their main job, changing the location of their workplace and becoming self-employed.

Table 43 Factors that would give respondents an ideal job or mix of jobs

Factor	Number of respondents	Per cent of respondents
Change number of hours in same/more jobs	20	33
Already have the ideal mix	17	28
One job	10	17
Change number of days off work	3	5
Obtain another type of job	3	5
Change start and finish times of jobs	2	3
Change nature of main job	2	3
Change location of workplace	2	3
Become self-employed	1	2
TOTAL	60	100

Furthermore, 44 people explained what they needed to get to this ideal situation. They identified a diverse range of requirements including additional staff (7 responses), quit a job (5 responses), a period of time (5 responses), obtain a new job (4 responses), and more experience and knowledge (3 responses).

Another question investigated the amount of time respondents expected to stay working in more than one job. As Table 44 reveals, two-thirds (67%) of them anticipate remaining multiple job holders for more than three years. Five people expected to have more than one job for less than a year.

Table 44 Expected length of time working in more than one job

Expected length of time	Number of respondents	Per cent of respondents
Less than a year (3-12 months)	5	8
1-3 years	12	20
More than 3 years	18	30
Long term (e.g. until I retire)	22	37
Don't know	3	5
TOTAL	60	100

Further analysis of the responses to this question by sex and age (Table 45) showed women were less certain than men (63% cf 72%) that they would be holding more than one job over the medium (over 3 years) and long term. Those women who did expect to be multiple job holders in the medium term were relatively younger than those who intended to do so for the short and long term.

Table 45 Expected length of time working in more than one job by age and sex of respondents

Expected length of time	Male			Female		
	No.	age range	average age	No.	age range	average age
Less than a year (3-12 months)	-	-	-	5	38-54	47
1-3 years	6	27-69	56	6	37-53	46
More than 3 years	7	41-64	53	11	25-50	40
Long term (until I retire)	9	35-71	56	13	34-62	45
Don't know	-	-	-	3	35-56	44
Total respondents (60)	22	27-71	55	38	25-62	44

Next, respondents indicated whether they had an opportunity for promotion or advancement in their current jobs. Twenty-four people considered that they had no prospect of promotion in any of their jobs: at least nine of them either because they were self-employed or already held the senior most position in the business. Although 36 others believed they did have an opportunity for promotion, five of this group said they had no intention of seeking advancement. The remaining 31 respondents comprised 23 who had opportunities for promotion in one job and eight with opportunities in two jobs. They identified a total of 40 opportunities for 33 positions in the accounting and other directly related sectors, and seven in positions outside those sectors (e.g. sports instructor, immigration consultant, nurse educator).

6 Income and Standard of Living

6.1 Other sources of income

Thirty-three respondents (55%) said they had sources of income other than from paid work. The main source (50% of respondents) was from interest, dividends, rent and other investment income (Table 46).

Table 46 Sources of income other than paid work reported by respondents

Source of income	Number of responses	Per cent of respondents
Interest, dividends, rent & other investment income	30	50
NZ superannuation or veteran's pension	3	5
Benefit (1)	3	5
Other (2)	4	7
TOTAL	41	na

Note: (1) Includes one response for each of the following: income support, disability allowance, accommodation supplement.

(2) Includes one response for each of the following: boarder, farm income, half of business earnings, superannuation of late husband.

6.2 Income from all sources

Respondents were also asked to indicate the income range that most accurately described their pretax income from all sources for the year ended 31 March 2004. As Table 47 reveals, 30 per cent of them had incomes of over \$100,000, 17 per cent incomes between \$50,001 and \$100,000, and 33 per cent between \$30,001 and \$50,000.

Table 47 Total pre-tax income of respondents for the year ended 31 March 2004

Income range	Number of respondents	Per cent of respondents
Loss	1	2
\$10,001-\$20,000	1	2
\$20,001-\$30,000	3	5
\$30,001-\$50,000	20	33
\$50,001-\$100,000	10	17
\$100,001 or more	18	30
Not specified	5	8
Don't know	2	3
TOTAL	60	100

When asked to estimate what percentage of their income was attributable to each job or other source of income, three-quarters (74%) earned at least half of their total income from a main job, and a fifth (22%) received between 25 and 49 per cent of their total income from a second job (Table 48). Moreover, 14 respondents (23%) reported that they either had no income from their second job or incurred a business loss. Sixty-nine per cent of the 26 respondents reported that their third jobs contributed less than a quarter of total income. The average contribution of the main job to total income was 69 per cent, that of the second job 16 per cent, and the third job 6 per cent.

Thirty-three people received income from other sources, but only nine of them said that it comprised a quarter or more of their total income. The average contribution that income from other sources made to the total income of these respondents was 19 per cent.

Table 48 Percentage of respondents' income attributed to each job and other income sources

Percent of income	Main job		Second job		Third job		Other sources	
	number	per cent	number	per cent	number	per cent	number	per cent
Under 25	2	3	38	63	18	69	18	55
25-49	7	12	13	22	2	8	6	18
50-74	16	27	3	5	-	-	1	3
75-100	28	47	-	-	-	-	2	6
Not specified	4	7	2	3	3	12	6	18
Don't know	3	5	4	7	3	12	-	-
TOTAL	60	100	60	100	26	100	33	100

6.3 Importance of income to households

Respondents were requested to rate the importance of their income to the household on a scale from 1 (very important) to 5 (not important to all). The average rate on the scale was 1.9, with two-thirds of respondents (68%) considering that their income was “very important” or “important” to the household (Table 49).

Table 49 Importance of respondent's income to the household

Rating scale	Number of respondents	Per cent of respondents
1 = very important	33	55
2	8	13
3	14	23
4	2	3
5 = not important at all	3	5
TOTAL	60	100

The rating of the importance of the respondent's income to the household was then compared with the total number of hours they worked in their jobs during the most recent week (Table 50). There seems to be a general pattern for those people who worked longer hours to rate their contribution to the household income as being of lesser importance than those who worked for a fewer number of hours. For instance, respondents who considered their income was of little or no importance at all (i.e. 4 or 5 on the scale) to the household worked an average of 54 hours per week, while those who rated the importance of their income as 1 or 2 worked an average of 46 hours per week.

Table 50 Hours worked per week by the importance of the respondent's income to the household

Hours per week	1 = Very important	2	3	4	5 = not important at all	Total
Less than 10	-	-	1	-	-	1
20-29	6	1	2	-	1	10
30-39	-	4	4	-	-	8
40-49	12	2	4	-	-	18
50-59	8	-	3	1	-	12
60-69	6	1	-	1	1	9
70 & over	1	-	-	-	1	2
Number of respondents	33	8	14	2	3	60
Total hours	1,562	311	530	112	159	2,674
Average hours per week	47	39	38	56	53	45

The people who rated their income as “very important” or “important” mainly explained it in terms of their being the sole or major income earner in the household (10 responses), assisting with the establishment of a business or property investment (6 responses), or saving for retirement (5 responses). A 50 year old woman, for instance, remarked that without her income all three members of the household “*would be in the poor house*”. Four of those involved with business development were providing capital for horticultural or agricultural enterprises. The respondents who rated the importance of their income to the household at the midpoint of the scale either had spouses with sufficient income of their own or were not the major income earner in the household. For several people in both categories, their income was used for extra items, such as overseas trips, which were not usually part of their household expenditure.

Respondents were also asked to assess the importance of multiple job holding to maintaining their current standard of living on the same five point scale. Overall they did not consider that their having more than job was important to maintaining their present standard of living. The average rate on the scale was 3.3, with 27 per cent of them regarding holding multiple jobs as “not important at all” for maintaining their current standard of living (Table 51).

Table 51 Importance of holding multiple jobs on respondent's current standard of living

Rating scale	Number of respondents	Per cent of respondents
1 = very important	14	23
2	4	7
3	10	17
4	16	27
5 = not important at all	16	27
TOTAL	60	100

The rating of the importance of holding multiple jobs on respondents' current standard of living was then compared with the total number of hours they worked in their jobs during the most recent week (Table 52). The people regarding multiple job holding as “very important” to their standard of living worked an average of 50 hours per week, while those considering it to be of lesser importance (i.e. 4 or 5 on the scale) worked an average of 45 hours.

Table 52 Hours worked per week by the importance of multiple jobs on respondent's current standard of living

Hours per week	1 = Very important	2	3	4	5 = not important at all	Total
Less than 10	-	-	-	-	1	1
20-29	1	2	-	3	4	10
30-39	1	1	5	1	-	8
40-49	5	1	4	6	2	18
50-59	5	-	-	3	4	12
60-69	1	-	1	3	4	9
70 & over	1	-	-	-	1	2
Number of respondents	14	4	10	16	16	60
Total hours	693	124	413	722	722	2,674
Average hours per week	50	31	41	45	45	45

The people who rated multiple job holding as comparatively unimportant (4 or 5) generally believed that there would be an insignificant impact on their current standard of living should they relinquish any of their additional jobs because of the modest incomes they earned from them. For example, a female farmer explained that her second job as an account manager “*doesn't bring in a great deal of income*”, while a male chartered accountant and part-time farmer observed that there was “*bugger all money from the farm*”. The people who regarded holding more than one job as “very important” for their standard of living explained their assessment mainly in terms of economic necessity (4 responses) and maintenance of their present lifestyle (4 responses).

Each person's rating of the importance of multiple job holding to their current standard of living was compared with the importance they attributed to their income to the household. Of the 41 respondents who rated their income as “very important” or “important” to their household, 15 indicated their multiple jobs were “very important” or “important” for maintaining their standard of living, 20 assessed them as 4 or 5 on the scale, and six stated they were “neither important or unimportant”. Of the five people who reported their income as “not important” (4 or 5 on the scale) to their household, four thought their multiple jobs were “not important” (4 or 5) and one person felt they were “neither important or unimportant”. Of the 14 people who rated their income as “neither important or unimportant” to their household (3 on the scale), eight indicated their multiple jobs were “not important” (4 or 5), three said they were “very important” or “important”, and three considered them as “neither important or unimportant”.

6.4 Overall view of multiple job holding

The great majority of respondents (92%) had a positive view of their multiple job holding (Table 53). Two people had both positive and negative views of this strategy, while three considered that overall it was negative for them.

Table 53 Respondent's overall view of multiple job holding

View	Number of respondents	Per cent of respondents
Positive	55	92
Negative	3	5
Both	2	3
TOTAL	60	100

Fifty people with a positive view commented further about their individual circumstances. The main reasons they gave for arriving at this assessment were the personal satisfaction and stimulation (23 responses), variety and diversity (15 responses) and contact with a wide range of people (11 responses) that they obtained from holding more than one job. Of lesser importance for this group were economic considerations (8 responses) and flexibility to arrange their work schedule or work-life balance (7 responses). However, as a payroll administrator with both a positive and negative views stated “*it [multiple job holding] can have its upsides and downsides*”. The three respondents with a negative view attributed their particular ‘downsides’ to tiredness, seasonal peaks of activity, and the stress of juggling many different tasks.

APPENDIX 1 BACKGROUND OF RESPONDENTS

The households of respondents

Respondents provided detailed information about other people who lived in their household including the numbers of those people who were of working age and in paid/unpaid employment, their relationship to the respondent, and the number of jobs these household members held. Fifty-seven per cent of respondents lived in households with only one or two other people, while 35 per cent resided with three or four other people (Table 54).

Table 54 *Number of other persons in the households of respondents*

Other persons in household	Number of respondents	Per cent of respondents
None	5	8
One	22	37
Two	12	20
Three	12	20
Four	9	15
TOTAL	60	100

Just under two-thirds (65%) of respondents had one other person of working age living in the same household, while a quarter (23%) had two or three other persons dwelling with them (Table 55).

Table 55 *Number of other persons of working age in the households of respondents*

Other persons of working age in household	Number of respondents	Per cent of respondents
None	6	10
One	39	65
Two	8	13
Three	6	10
Four	1	2
TOTAL	60	100

Four-fifths (81%) of respondents (N=49) had at least one other person in their households in paid or unpaid employment (Table 56).

Table 56 *Number of other persons with paid/unpaid employment in the households of respondents*

Other persons of with paid/unpaid employment in household	Number of respondents	Per cent of respondents
None	11	18
One	39	65
Two	6	10
Three	2	3
Four (1)	2	3
TOTAL	60	100

Note: (1) One respondent had a household member under 15 years of age in paid employment.

The 49 respondents had a total of 65 persons in their households in paid or unpaid employment. Twenty-six of the householder members were multiple job holders and the remainder had one job. A summary of the number of jobs held by household members and the types of relationships they had with respondents is presented in Table 57.

Table 57 Household members - numbers of jobs and types of relationships with respondents

Relationship with respondents	One job	Two jobs	Three jobs	Four or more jobs
Male partner	13	12	-	3
Female partner	11	4	2	1
Son	9	-	-	-
Daughter	2	2	1	-
Son's partner	1	-	-	-
Father	1	-	-	-
Brother	-	1	-	-
Flatmate	1	-	-	-
Boarder	1	-	-	-
TOTAL	39	19	3	4

Profile of respondents

The ages of all respondents ranged from 25 to 71 years, and half of these people were aged between 30 and 49 years (Table 58). Sixty-three per cent of respondents were women. The women were relatively younger than their male counterparts, with over two-thirds (68%) of them being between 30 and 49 years old. By contrast over three-quarters (77%) of male respondents were aged over 50.

Table 58 Age-sex structure of respondents

Age	Male		Female		Total	
	number	per cent	number	per cent	number	per cent
20-29 yrs	1	5	1	3	2	3
30-39 yrs	1	5	13	34	14	23
40-49 yrs	3	14	13	34	16	27
50-59 yrs	10	45	10	26	20	33
60-69 yrs	6	27	1	3	7	12
70-79 yrs	1	5	-	-	1	2
TOTAL	22	100	38	100	60	100

Two-thirds (65%) of respondents had two or three children (Table 59).

Table 59 *Number of children of respondents*

Number of children	Number of respondents	Per cent of respondents
None	7	12
One	10	17
Two	19	32
Three	20	33
Four	3	5
Five	1	2
TOTAL	60	100

Fifty-six respondents (93%) identified themselves as New Zealand European/Pakeha. One woman did not specify her ethnicity, while three other people said they were Chinese, Indian and “*New Zealander*”. Fifty-five people indicated they were born in New Zealand, and five in other countries (England - 2, Ireland - 1, United Kingdom - 1, India - 1). Those who were born overseas had resided in New Zealand between 11 and 45 years, with the average being 35 years.