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# Career paths of multiple jobholders: employers' perspectives and employees' experiences in retail and food service

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## Abstract

Purpose – Multiple jobholding (MJH) is assumed to be a growing phenomenon due to working life changes. This study presents new knowledge on the MJH career paths, from the perspectives of both employers and employees. Design/methodology/approach – The qualitative interview study was focused on retail trade and restaurant and food service industries in Finland, where MJH is a quite common work arrangement compared to other European countries. The data were analyzed with the concepts of the chaos theory of careers and with an abductive thematic content analysis.

**Findings** – According to the results, several events and intertwined factors may lead individual careers gradually to MJH. Changing personal and family situations and leisure time needs attracted the careers towards MJH. MJH was not only a financial necessity to employees, but it also served their flexibility interests. The interviewed employers applied flexible non-standard employment arrangements mainly due to rapidly varying labor needs established in the industries. It was important for them to strengthen the non-standard core employees' sense of belonging to the work community. However, employees with work ability challenges were in risk to end up in peripheral positions at the labor market.

**Originality/value** – Previous research on multiple jobholding has not combined employers' perspectives of MJH to employees' experiences of career paths.

Keywords Multiple jobholding, Chaos theory of careers, Service industry, Mosaic work Paper type Research paper

### Introduction

Multiple jobholding (MJH) is a contested terrain in terms of scope, framing, and interpretation in the research literature. Various frameworks, definitions, and operationalizations of MJH have been used. However, a key aspect of MJH research is the study of workers who hold multiple jobs simultaneously, rather than having only one standard employment relationship (Bamberry and Campbell, 2012; Campion *et al.*, 2020). In this research, we examine the development of individual careers towards multiple jobholding in the Finnish service sector, considering the perspectives of both employers and employees.

Multiple jobholders' dependent employment relationships may include part-time jobs, fixed-term or permanent contracts, temporary employment agency work, and zero-hours



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contracts, among others. Additionally, the definition of multiple jobholding could be expanded to include the combination of dependent employment and self-employment activities. Therefore, multiple jobholding can be defined as "the act of working more than one job simultaneously, including working for employers and engaging in self-employment, wherein all tasks or sets of tasks are performed in exchange for or expectation of compensation" (Campion *et al.*, 2020, p. 170). Some multiple jobholders are engaged in sequences of overlapping temporal jobs (Hipple, 2010). From a career perspective, multiple jobholding can even be considered as a volatile but long-term way of life for some individuals (Järvensivu, 2020).

In the year 2017, most multiple jobholders in Europe were engaged in multiple part-time arrangements. During that year, multiple jobholders worked an average of 31.9 h per week in their main job, compared to 36.6 h for individuals with a single job. Overall, multiple jobholders worked an average of 41 h per week. The proportion of multiple jobholders who desired to work more hours has decreased over time. (Conen, 2020.)

MJH is a significant and growing characteristic in many European labor markets, despite the challenges associated with measuring the phenomenon (Conen, 2020). MJH has a relatively high prevalence in various Nordic and continental European countries. While some countries have experienced a steady decline in the proportion of multiple jobholders, Finland has seen a substantial increase (Conen, 2020). From 2006 to 2016, the number of employed individuals with multiple jobs in Finland increased by approximately 40% (Kauhanen, 2021).

Multiple jobholding has been contextualized within the framework of technological advancements and globalization, which have given rise to more flexible and fragmented labor markets in advanced economies (Conen, 2020). On one hand, changes in the labor market are seen to provide opportunities for protean and boundaryless careers, allowing individual workers to engage in alternative work arrangements beyond regular full-time employment, promoting career self-management and self-actualization (Hall and Moss, 1998). Employees have increased agency in choosing where, for whom, and under what employment contract they work. Optimistic analyses from the mutual gain literature and post-Fordist theory suggest that these new work systems have primarily led to job enrichment and improvements for both employers and employees. Consequently, multiple jobholders are believed to be motivated by pull factors, such as increased satisfaction, well-being, and the acquisition of new skills. It is assumed that they have willingly chosen this flexible way of working, with the consequences seen as predominantly positive (Conen, 2020). This perspective presents a narrative of higher-skilled MJH workers who are attracted by opportunities for career growth and personal fulfillment (Campion et al., 2020).

On the other hand, the critical view and neo-Fordist theory offer a different perspective on MJH, arguing that recent changes in labor markets and work organizations have negatively impacted the material conditions and job security of many workers. From this standpoint, MJH is seen as a necessity-driven phenomenon, with the reasons being primarily push factors, often stemming from financial needs and limited working hours in the main job (Conen, 2020). Furthermore, multiple jobholding may serve as a compensatory strategy for job quality deficits in the primary job. European multiple jobholders have been found to predominantly work in primary jobs that are characterized by lower quality compared to single jobholders. MJHs tend to have significantly lower net monthly earnings, higher job insecurity, and poorer career prospects. (Piasna *et al.*, 2021.) The negative consequences of multiple jobholding can be associated with the risk of being in a precarious situation in terms of income and increased strain (Bamberry and Campbell, 2012; Panos *et al.*, 2014). This perspective presents a narrative of lower-skilled, hours-constrained workers who are compelled to take on a second job out of necessity (Campion *et al.*, 2020).

The segmentation literature posits that the labor market is divided into at least two segments: the core or primary segment, characterized by stable, typically full-time jobs with

social benefits and higher pay, and the peripheral or secondary segment, which features less secure employment with few social benefits and lower remuneration (Doeringer and Piore, 1971). The existence of a secondary labor market segment is advantageous to employers due to its relative flexibility, which can be leveraged by adapting supply and demand through it. Non-standard employment can be considered a component of the secondary labor market segment. The use of non-standard forms of employment has made employment for certain subgroups less stable (with a higher risk of unemployment) and more insecure (with a risk of lower income). Non-standard employment entails potential for segmentation. (Leschke, 2009.)

Use of multiple jobholders and platform workers, who are often also multiple jobholders, is linked to increased risks of precarious employment (Campion *et al.*, 2020; Kalleberg and Vallas, 2018). Previous research suggests that combining online income with non-platform income sources can worsen segmentation tendencies in the labor market. There is evidence of a potential hierarchy of labor market segments in both online and conventional labor markets, with rich individuals using capital platforms and poor individuals using labor platforms. (Ilsøe *et al.*, 2021.) However, universalist institutions in industrial relations and the welfare state have so far protected Finnish workers from the worst effects of precarity and labor market segmentation (Pyöriä and Ojala, 2016; Mustosmäki, 2017).

MJH researchers have aimed to determine whether MJH is driven by necessity or free choice, and whether it leads to depletion or enrichment. However, it has been suggested that both depletion and enrichment are possible outcomes and depend on the timing, reasons, and way MJH is undertaken. Motivation based on push factors is likely to result in depletion, while motivation based on pull factors is more likely to lead to enrichment. (Campion *et al.*, 2020.)

Recently, Campion and Csillag (2022) have identified eight categories of MJH motivations: (1) Career-Related Motivation, (2) Personal Interest in the Work, (3) Financial Need, (4) Flexibility, (5) Financial Want, (6) Receiving an Unsolicited Offer, (7) MJH Momentum, and (8) Calling. They have also found evidence of four different MJH motivational profiles that combine various motives: Identity Builders, Value Optimizers, Pragmatic Enjoyment Seekers, and Instrumentalists. Later, they specifically described the motivational profile of Instrumentalists as a profile of Precarious Workers. The researchers discovered that Precarious Workers were primarily motivated by economic reasons, and they reported the highest levels of depletion and the lowest sense of work meaningfulness. However, they also noticed that multiple jobholders are influenced by both push and pull factors in their decision to engage in MJH. (Campion and Csillag, 2022.)

Gaps have been identified in the MJH research. First and foremost, most studies on multiple jobholding have focused solely on the individual perspective, neglecting the employer perspective and the organizational context (Bamberry and Campbell, 2012; Campion et al., 2020). There is a need to better understand the relationship between an employee's career and the performance of the organization (Campion et al., 2020). Furthermore, there is limited research on how changing structures and alternative work arrangements influence the reasons behind MJH. Additionally, the association between alternative work arrangements and the implications of multiple jobholding for individuals' situations and work quality has been poorly explored. Moreover, there is limited understanding of the impact of multiple jobholding on an individual's career. (Conen, 2020.) However, research suggests that individuals may use MJH as a conduit for obtaining new skills and expertise and as a stepping-stone to new careers (Panos et al., 2014). Lastly, the underlying mechanisms and decision-making processes involved in multiple jobholding have been overlooked, and qualitative research is suggested to provide more insight into these questions (Conen, 2020). It has been suggested that longitudinal research is needed to advance the understanding of MJH (Campion and Csillag, 2022).

Our qualitative research addresses the research gaps by focusing on the emerging nature of MJH careers and the multitude of factors that gradually lead individuals to engage in MJH.

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We adopt a career perspective based on the chaos theory of careers, which views careers as emergent properties resulting from individuals' interactions with their environment (Pryor, 2016). We are interested in both the individual and employer perspectives, as well as the dynamics between them. Our approach differs from previous research that has primarily focused on individual motivations and reasons for taking on a second job at a specific moment. Instead, our research aims to answer the main question of how individual careers unfold towards multiple jobholding in the Finnish service industry, considering the perspectives of both employers and employees.

Our study is based on thematic interviews conducted in two Finnish low-wage service industries: retail trade and restaurant and food services. Finland has a relatively high number of multiple jobholders (8%), and this number has been increasing in recent years (Conen, 2020; Kauhanen, 2021). Multiple jobholders are particularly overrepresented in service and sales occupations and among professionals. In terms of industry, second job holding is common in sectors such as agriculture and forestry, accommodation and food services, education, and other services. (Kauhanen, 2021.)

The increase in multiple jobholding can be attributed to the rise in the number of people in part-time employment (Conen, 2020; Kauhanen, 2021; Ojala *et al.*, 2021). In 2015, part-time work (less than 30 weekly hours) accounted for 14% of all employed individuals aged 15–74 years in Finland (Ojala *et al.*, 2021). According to Pärnänen (2017), the increase in part-time employment can be attributed to the retail trade and food service sectors, which began utilizing part-time labor more frequently in the 1990s. In the Finnish service sector, non-standard work arrangements are relatively common (Ojala *et al.*, 2021).

Since our research concentrates on industries with low salaries and high prevalence of part-time work, financial necessity and limited working hours may be common reasons for multiple jobholding. Additionally, employees in these industries may share motivational characteristics with Precarious Workers, and engaging in MJH may primarily result in depletion, including lack of resources and increased strain for these individuals.

## Chaos theory of careers

The chaos theory of careers (CTC) is utilized in this research as a conceptual framework to provide insights into the emergence of careers among multiple jobholders, within the complex and interconnected dynamic systems of labor markets. CTC offers an opportunity to move away from individually focused, linear, and stage-based career models, and instead focus on the complex connections between various systems, such as individuals, organizations, and labor markets (Pryor and Bright, 2014).

CTC stands out among career theories for its incorporation of systems theory (McMahon and Patton, 2018). Chaos theory perceives reality as a combination of order and disorder, recognizing the world as consisting of complex dynamical systems. The theory acknowledges that small changes in the initial conditions of a system can lead to disproportionate non-linear changes in other parts of the system (butterfly effect). According to chaos theory, the unexpected, unplanned events, and chance occurrences are not anomalies (Pryor and Bright, 2007). CTC applies these ideas to the development of individual careers (Pryor and Bright, 2014).

In CTC, a career is defined as an emergent property resulting from individuals' interactions with their environment in which they operate. Individuals are viewed as self-organizing systems that strive for both survival and meaning in their careers. (Pryor, 2016.) The development of a career is a product of the interaction between a complex system, the individual, and a series of other dynamic complex systems, including other individuals, organizations, and the legal framework (Pryor and Bright, 2014). CTC considers the changes in individuals, work contexts, and societies, and it recognizes emergent influences such as culture, economics, politics, and the family (Pryor, 2016).

In this research, we have a particular focus on the attractors of multiple jobholders' careers. Attractor is a one of the key concepts in CTC. According to Bright and Pryor (2019), understanding the limits of a system is a starting point for comprehending it. The attractor is the element that guides and constrains the operation of a complex dynamical system, and as a result, systems are observed to function within "basins of attraction" (Bright and Pryor, 2019). In the context of career development, attractors refer to consistent patterns of behavior, end states, and boundaries that shape individuals' careers. Among the various types of attractors, Pryor and Bright (2014) consider the strange attractor most applicable for exploring/understanding open systems like individuals. The point, pendulum, and torus attractors refer to different ways of seeking to gain control over the reality, and regarding career development, are based on false assumptions about predictability and human control. Strange attractor can be characterized as the signature of a complex or chaotic system, following a self-similar but never identical pattern (Bright and Pryor, 2019). Furthermore, the concept of a strange attractor entails thinking and acting that considers both the predictable and unpredictable aspects, being logical and rational in decision-making, and adapting to unplanned events (Prvor and Bright, 2014).

Another important concept that is relevant to our research is fractal. Fractals are defined as maps, representations, or traces of the functioning of a strange attractor (Pryor and Bright, 2007). When emergent, self-organizing, fractal patterns are observed, it indicates the operation of a strange attractor (Bright and Pryor, 2019). Fractals can be seen as patterned means through which individuals seek to understand behavior. They exhibit self-similarity at different levels of generality and demonstrate networked interconnections (Pryor, 2016). Understanding fractals is valuable in exploring the emergent patterns and connections between individuals, their careers, and their environments (Pryor and Bright, 2007). However, there is a need for further exploration and understanding of fractals within the context of CTC (Pryor, 2016; Pryor and Bright, 2014).

According to Pryor and Bright (2007), studying fractals involves delving into the metaphorical connections between individuals, their careers, and their environment. It requires exploring the self-similarity of patterns in the functioning and responses of different complex dynamical systems to changes. Metaphors can reveal similarities between seemingly diverse entities, shedding light on the interconnectedness and interdependencies within these systems (Pryor and Bright, 2007). Overall, pattern recognition plays a fundamental role in understanding how the components of the system interact with each other (Bright and Pryor, 2019).

We adopt the understanding that strange attractors play a leading and constraining role in the dynamic connections between individuals and their work, ultimately shaping individual careers. We focus on identifying the attractor that guides careers towards multiple jobholding in service industries. The fractal, on the other hand, is viewed as the metaphorical representation of the functioning of the attractor. It encompasses the working patterns that encompass multiple jobholding. However, there are interconnected fractals in other systems as well. The development and functioning of organizations, industries, and the broader working life can also be described by fractals patterns. We aim to identify the employment patterns of service industry employers, which are crucial for understanding the emergence of multiple jobholding careers.

Our research aims to address the following questions:

- (1) How do individual careers in the Finnish retail trade and restaurant and food service industries evolve towards multiple jobholding?
- (2) What kind of factors lead employers towards non-standard employment models and how they seek to manage multiple jobholders?

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- (3) What are the key factors affecting multiple jobholders' careers in service industry, and what kind of career attractor can be identified?
- (4) What kind of fractal patterns of working and employing can be identified in the service sector and how are they interconnected and aligned?

## Methods

This study is based on 11 thematic interviews conducted with individuals who self-identified as multiple jobholders and had work experience in either the retail trade or restaurant and food service industries, or both. Additionally, 6 thematic interviews were conducted with employers in these sectors. The interviewed employees and employers did not work for same companies. The interviews were conducted 2022 and 2023. They are part of a larger project that has obtained ethical approval from the relevant committee at Finnish Institute of Occupational Health. The employee interviewees who had previously responded to the project's questionnaire on multiple jobholding and expressed their willingness to participate in an interview were contacted via email, while the employer interviewees were identified through networks and snowball sampling methods.

The interviewed employees were working-aged men and women with varying years of work experience in occupations such as retail workers, chefs, kitchen staff, waitresses, and bartenders. They all had firsthand experience of multiple jobholding, including part-time and agency work. The employer interviewees represented well-known companies in the Finnish retail trade and restaurant and food service sectors. Further characterization cannot be provided due to research ethics considerations.

The interviews, conducted through a combination of face-to-face and online methods, covered various topics such as career development, working arrangements, support and cooperation related to work ability, reasons for engaging in MJH, positive and negative aspects of MJH, and career prospects. The interviews had an approximate duration of one hour. They were audio recorded and transcribed verbatim.

In the analysis, an abductive content analysis approach, as described by Graneheim *et al.* (2017), was employed. First, the reasons provided by the interviewees for engaging in multiple jobholding were inductively compiled separately for the employer interviews and employee interviews. The employees expressed several reasons already presented in existing literature. We categorized the employee interviews into three groups based on the emphasis of financial necessity. The decision to focus on self-expressed financial necessity as an analytical viewpoint was influenced by relevant theories and previous studies. The three categories were as follows:

- (1) MJH is mainly a financial necessity (3 employees)
- (2) Financial reasons are important but not the only reason for MJH (6 employees)
- (3) Other reasons are more important than financial reasons for MJH (2 employees)

This categorization helped us to perceive the role of necessities in our employee data and the common features as well as the differences between the employees' labor market situations. We found that finance was important to everyone, but it was not the only reason for anyone. Next, we deepened the analysis by using the CTC approach to examine how the individual careers had led to MJH. We formed short case descriptions of the interviewees' careers. We composed all the reasons, factors and central events that had led the careers towards multiple jobholding or excluded or constrained the other opportunities. By doing this we could find hints of the career composing attractors, which lead and constrain the individual careers. Then, we compared the individual career attractors to each other and found the common

features, irrespective of their categorization based on financial necessity. Based on the common features, we formed the career attractor of multiple jobholders at Finnish restaurant and food service and retail trade industries. Next, we analyzed the fractal pattern of working model it generates to employees. In this article, we will take a closer look on five of the interviewed employees. They include also the most extreme cases (Flybjerg, 2006) in relation to the self-expressed centrality of financial necessities.

The employers' views of the reasons for MJH and non-standard employment were thematically classified and then grouped into four main categories: reasons attributed to employees, employers, the industry, and societal and working life changes. The reasons attributed to employees were consistent with existing motivation literature, for example, financial needs and freedom to choose jobs and working times were mentioned. However, some employers also mentioned difficulties in securing permanent employment due to personal characteristics or immigrant status. Employers noted also that if an employee would refuse work offers, this may result in fewer work opportunities in the future, compelling individuals in vulnerable positions to accept every available opportunity. Societal and working life changes, such as generational differences in desired employment models, were also identified as reasons for non-standard employment. The examples illustrate the interconnectedness of the categories.

We focused our deeper analyzes especially on the reasons attributed to employers and industries to find out the employer perspective to MJH and non-standard employment. We constituted case descriptions of the companies and analyzed the reasons for using non-standard employment, the features and quality of the positions offered to employees and the main practices the employers used to manage the non-standard workforce. We compared the company cases and found out the common features. Based on these we formed the fractal pattern of the employment model. In this article, we present one company case from both industries, to illustrate the employer perspective.

Finally, we searched for the interconnections and alignments of the fractal pattern of multiple jobholders' working model and the employers' flexible employment model to find out their (in)consistencies.

### Results

Multiple jobholders' career paths

From a career perspective, multiple jobholding can be attributed to various reasons and life circumstances. We have identified five case descriptions that illustrate the diversity and similarities within our data: Robin, Parker, Jenny, Michelle, and Casey.

Robin (case 6) emphasized that multiple jobholding was solely a financial necessity. In the future Robin intends to have one job. Robin is a young individual studying to gain admission to university and currently holds three jobs simultaneously within the retail trade industry. A few years ago, Robin moved away from home and initially lived alone while studying and working at a single job. After having moved in with a partner, Robin lost housing benefits due to the partner's income. The part-time job salary was no longer enough. Robin's favorite workplace reduced the working hours and the employer hired someone else to replace Robin when Robin had requested a reduced number of working hours temporarily to focus on studies. Therefore, Robin had to take on additional hours from other jobs. Managing work schedule proved challenging for Robin, who worked up to 50 h per week, leading to exhaustion. Robin decided to reduce the working hours to study more. Robin believes that the limited level of education was one reason for having to take multiple jobs.

In summary, although Robin explicitly stated that MJH was solely driven by financial reasons, Robin's transition was influenced by a complex combination of interconnected factors, including changes in family circumstances, alterations in benefits, lower level of

education, pursuit of a university degree, and the employer's decision to limit working hours in response to Robin's flexibility requests.

Parker (Case 8) has transitioned from full-time employment relationships to multiple parttime jobs. At the time of the research, Parker was working in two fixed-term seasonal jobs in the retail sector and maintenance, with a potential third job promised later. Parker felt that mostly non-standard employment relationships were available. Parker's employment relationships had repeatedly ended due to health problems. Parker felt that employers were unsupportive of accommodating health challenges, leading to termination of employment even after returning to work during sick leave. By taking on multiple jobs, Parker aimed to improve the prospects of securing permanent employment.

In summary, Parker' transition to MJH was influenced by health issues, negative experiences with employers, and financial needs.

Jenny (Case 4) thought to be fortunate compared to those who had to take multiple jobs out of necessity. With a lengthy career in the restaurant industry, Jenny typically held one job at a time. However, the COVID-19 pandemic led to layoffs, reduced hours, financial strain, and days without work. Jenny accepted a position at a different restaurant and later secured a part-time job with one of the previous employers. When the main employer had to lay off staff due to a property damage, Jenny obtained extra hours from the previous side job. Now, Jenny has two permanent jobs in the restaurant industry, offering 0–90-h contracts. Jenny appreciates the familiarity, variety, and freedom to choose the shifts in both jobs. Additionally, Jenny enjoys being asked to work shifts and intends to continue this arrangement for financial reasons and job satisfaction.

Overall, Jenny's career decisions were influenced by economic factors, changes in the workplaces and life stage, comfortable work, the ability to control the schedules, chances, and the pandemic.

Michelle (Case 2) found MJH currently suitable although working for one employer only would also be an option if it allowed maintaining the desired lifestyle. Michelle had training and decades of experience in the retail trade. Lately, Michelle had encountered problems with supervisors leading to a decision to change jobs. However, the working atmosphere at the new store was poor. Having raised children to adults, Michelle wished to finance personal dreams by taking an additional job, but this was not accepted by the employer. Michelle decided to "prioritize mental health" and began working through staffing companies. Michelle worked through two staffing companies to maximize job options and had a direct employment contract for warehouse work one day a week, as well as a fourth job that held personal significance. According to Michelle, there is fierce competition for working hours from desirable employers. On average, Michelle worked around 40 h per week, but at times even 70 h. Michelle appreciated the freedom that MJH provided. Michelle had the flexibility of turning down offers of undesirable workplaces and choosing when to have vacations and days off. However, Michelle still experienced stress in managing work schedule and ensuring enough income to cover the mortgage.

In summary, like the previous cases, Michelle's engagement in MJH seemed to result from a combination of events along the career and factors pertaining to personal life, family, and employers. The various freedoms offered by MJH, such as scheduling work according to personal needs, were combined with negative experiences from previous jobs. The need to make a living also played a role in Michelle's decisions.

Casey (Case 9) had training and over ten years of experience in the restaurant industry and had been a multiple jobholder for a couple of years. Casey's primary motivation for MJH was to avoid evening and weekend shifts after the divorce and relocation with the child. Due to insufficient working hours at the primary job in a warehouse, Casey applied for second job as a temporary worker in the restaurant industry. Casey had the flexibility to choose any available shifts, resulting in a significant variation in working hours. Casey found that

choosing working hours according to own needs and rhythms was crucial for well-being and recovery and for meeting the needs of the child. The warehouse work and work in the restaurant industry complemented each other well. Casey found it rewarding to be requested to work. In the future, Casey may consider taking better-paid shifts and potentially strive for a more stable job.

In summary, Casey's decision to hold multiple jobs was primarily driven by non-financial reasons, although limited availability of suitable hours played a role. Like previous cases, changes in family situations and the importance of having the freedom to determine the rhythm of work were significant factors.

The case descriptions emphasize the diverse factors influencing the interviewees' careers, which have gradually evolved towards MJH over the years. Rather than purposefully planning their careers in the long term, the interviewees have developed solutions based on the circumstances they faced, focusing on survival and finding meaning. Financial reasons and constrained working hours are among the intertwined factors that have led the careers to MJH, with longer-term paths and multiple decisions contributing to this situation.

## Multiple jobholding from the employer perspective

During the interviews with representatives of employers, various reasons were identified for the emergence of multiple jobholding. We concentrate on the reasons attributed to employers and industry and on managing multiple jobholders.

Restaurant A is a medium-sized company that offers traditional restaurant services and catering. The workforce predominantly consists of part-time and temporary agency workers, including students and individuals with multiple jobs. Due to the highly seasonal nature of the business, full-time employees are in the minority. Labor needs fluctuate significantly, even on a day-to-day basis. Despite the industry's shortages of core workers and professionals especially after COVID-19 pandemia, the company has enough non-standard, peripheral, workers. It prioritizes a strong brand and a communal work culture, aiming to integrate all workers into well-being activities and foster a strong sense of community. However, the company acknowledges the challenge of managing workers who have multiple jobs or are studying, as the employer does not have control over their free time. The company actively addresses employee workload. If part-time workers experience problems with their work ability, their hours may be reduced with joint agreement. Conversely, if agency workers' capacity to work is insufficient, tasks will no longer be assigned. To increase control, i.e. to secure the work ability of the employees, the company has implemented a model to lease workers to other companies, aiming to prevent side jobs, manage workloads, and expand its market share.

At the time of the interview, retail company B was shifting its focus from using own part-time staff to utilizing temporary agency workers, driven by the evolving business landscape and the necessity for greater adaptability. This shift allowed the company to maintain an optimal staff level on-site while relieving the need to forecast labor needs. The increased use of temporary agency workers was intended to consolidate the challenging "resource package" that was difficult to manage. Company B also viewed students as an essential resource and emphasized the significance of building a unified staff community by means of, for example, peer support. The company stressed individual's responsibility for their well-being, work ability, and recovery during leisure time. The interviewee stated that even in situations where a second job is taken for financial reasons, individuals should not compromise their work ability but "make choices". Further, the interviewee mentioned that within the company's business framework, there are few possibilities to implement, for example, work accommodation based on an employee's work ability. Solutions for addressing work ability challenges included reducing part-timers' work hours and selectively choosing temporary agency workers, facilitated by contracts initially based on small work hours, with the option for larger hour volumes.

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In summary, both companies implemented non-standard employment practices to better handle extensive and fast-paced fluctuations in labor demand. They faced the challenge of ensuring that employees were available and well-rested from their other jobs. This increased the employer's interest and need for control over the employees' leisure time. Additionally, both companies aimed to engage non-standard workforce by strengthening their sense of belonging and involving them in communal well-being activities. In situations involving work ability challenges, the hours of part-time workers were in risk to be reduced, and temporary agency workers may be replaced with others.

Mosaic fractal patterns of working and employment and their alignments

The emergence of multiple jobholding in individual careers can be characterized by a strange attractor that guides and limits career paths within a specific "basin of attraction," which corresponds to flexible non-standard employment models offered by employers. Next, we will describe the career attractor and fractal pattern of service sector multiple jobholders in more detail and find out its alignments to employment models.

The interviewees generally did not discuss long-term career plans or specific professional goals, except for Robin, who planned to leave the industry. Their career decisions were based on their current circumstances, influenced by family, leisure activities, life changes, social factors, chance events, health considerations, and the global pandemic. Negative experiences with previous employers contributed to the reasons for engaging in MJH. By holding multiple jobs, employees could choose and prioritize workplaces that offered a positive work atmosphere, favorable management styles, employee-friendly practices, flexible schedules, autonomy, choices, but only some financial stability.

In conclusion, careers in the retail trade and restaurant and food service industries led to MJH due to various life choices, situations, and financial needs. Jobs and the way of working that provided opportunities for fulfilling one's other life goals and their financial requirements, while offering freedom and flexibility in terms of workplaces and schedules, act as attractors for career paths, as well as avoiding workplaces with poor leadership or unsuitable working times or poor work atmosphere. This attractor led to MJH, creating a dynamic mosaic of working that necessitated ongoing reorganization and maintenance of work schedules, jobs, and gigs. The interviewees described their laborious "meta work" and even the difficulties in remembering where to go first in the morning.

Employers, for their part, had to manage a mosaic-like fractal pattern of changing labor demands, requiring constant reorganization and the use of non-standard employment forms. It was crucial to address the commitment and work ability of part-time employees and agency workers without committing to full-time employment. Interviews revealed that employers wanted to engage employees by aiming to ensure that they felt a sense of belonging in the workplace community and were able to participate in workplace well-being activities. The consideration of part-time employees' shift preferences was also important. Overall, maintaining a good employer image was crucial for attracting a workforce.

These mosaic patterns of working and employing are interconnected fractals at different scales, representing the careers and daily lives of multiple jobholders, and the changing employment needs and endeavors to fulfill them by employers. There is a potential alignment between the flexibility needs of multiple jobholders and the employers' need for a flexible workforce. Furthermore, employers' commitment-generating activities may align well with the multiple jobholders' aspirations for good employers and working communities.

However, there are challenges. It requires significant effort from both parties to effectively manage and align the mosaic fractal patterns, organizing the matching of supply and demand in the realm of work. Additionally, there are concerns about employer control of employees' leisure time. In principle, an employee's free time should be outside the control of the

employer. However, employers expressed concerns about employees' ability to recover during leisure time, particularly when balancing multiple jobs or combining work and studies. The situation is complex, as having multiple jobs may be an economic necessity due to low salaries and constrained working hours. Further, instead of burdening another job may be experienced as a means of recovery.

Additionally, based on the interviews, segmentation occurs within non-standard labor markets and among multiple jobholders within the same industry. Multiple jobholders with good work ability, experience, and training form a segment that attracts employers and are sought after, while others remain in the periphery. Being asked to work has been mentioned in the interviews as a source of satisfaction or even as a confession. Similarly, competition for hours at workplaces with a good reputation was noted. Employers engage core multiple jobholders through work community development and well-being activities. Conversely, employees with work ability problems may be left to compete for remaining jobs and less sought-after workplaces, indicating a potential hierarchy of labor market segments within non-standard labor markets.

### Discussion

In this research, we investigated the reasons behind multiple jobholding in the Finnish retail trade and restaurant and food service sectors, as well as how individual careers evolve towards MJH in these industries. By applying the chaos theory of careers, which views careers as emerging from complex dynamical systems, and by bridging the perspectives of employers and employees, we contribute to the existing literature on MJH.

Our analysis revealed the interconnected nature of various reasons, events, chances, and choices that gradually guide careers towards MJH. This opens a totally different perspective to MJH than finding out individual motivations or reasons to take a second job, which has been the mainstream standpoint in previous literature (Campion *et al.*, 2020). We discovered that the attractor leading careers toward MJH in the service industries involves seeking jobs and a way of working that enable individuals to finance life choices, address family needs, and offer freedom and flexibility in terms of working hours, schedules, and even workplaces. Our findings are consistent with previous observations that a second job may help balance work and personal obligations (Bamberry and Campbell, 2012). Moreover, our research supports previous studies indicating that individuals are both pushed and pulled into MJH (Campion and Csillag, 2022), and we provided further insight into how these factors combine in a career.

Focusing on the career attractor has enhanced our understanding of the meaning of financial reasons in MJH, compared to previous cross-sectional motivation studies. Our findings indicate that an instrumental work orientation, where work serves as a means to finance one's life, influenced the interviewees' career decision-making. While some interviewees also prioritized jobs with satisfying social relationships, the intrinsic value and meaningfulness of work were not the driving forces behind their career choices. In other words, financial reasons were important in the context of the instrumental work orientation and the attractor that guided their careers towards work arrangements that allowed for leisure time and family needs to be considered. However, this orientation and attractor may lead to industries with low salaries combined with non-standard employment forms, particularly when individuals do not actively plan their careers.

Interestingly, meaningful work, i.e. work with broader purposes or opportunities for self-realization and self-development, served as the attractor behind career development and multiple job holding among individuals with higher education in Finland (Järvensivu, 2020). Combined these studies show, how different career attractors can lead to MJH. However, the Finns with higher education also expressed criticism towards the negative aspects of

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traditional work organizations, which hindered their ability to engage in meaningful work efficiently. These higher-educated Finns sought MJH as a means to distance themselves from the negative and frustrating aspects of standard work arrangements. (Järvensivu, 2020.) In the retail trade and restaurant and food service industries, the multiple jobholders aimed to break away from standard work arrangements to achieve more freedom in scheduling their work and leisure time. Both groups of MJH participants sought greater autonomy in relation to traditional work arrangements, providing some support for the post-Fordist narrative.

It has been suggested that problems in the quality of working life in one's main job can be a reason for taking on another job (Piasna *et al.*, 2021). According to our study, there may have been deficits in the quality of working life at previous workplaces in individuals' careers, which had contributed to their decision to engage in multiple jobholding. MJH can be seen as a way to escape from the negative aspects of traditional organizations and standard employment. However, MJH also presents its own challenges, such as the constant need to reorganize jobs and schedules to earn a living in the mosaic-like working model.

Our findings shed some light on the employer perspective, as well, contributing to previous literature (Campion *et al.*, 2020). The industries examined exhibit weak predictability and significant variation in labor needs, which reinforce the prevalence of non-standard employment and MJH. Additionally, the uncertainties strengthened by COVID-19 pandemic have further reduced the employers' willingness to hire full-time employees, leading to an increase in non-standard employment. In our case companies, even majority of employees worked in non-standard employment relations. This may contribute to taking a second job.

The employers' pattern of employing forms a kind of dynamic mosaic that resembles the employees' mosaic working pattern. The mosaic employment pattern needs continuing managing, as well. We found that employers seek to engage part-time and agency workers by investing in employer brand, working atmosphere, sense of community, and feeling of belonging. These may align well with the multiple jobholders' seeking after comfortable workplaces. The flexibility needs of both parties may intersect, as well.

However, like previous research has indicated, segmentation is a problem in non-standard work (Leschke, 2009). Based on our findings, cores and peripheries exist even within the MJH labor markets and within the industries. In the peripheral labor markets of non-standard employment, workplaces with deficits in the quality of work may intersect with employees who, for reasons such as lowered work ability, find themselves in weak labor market positions. This indicates a potential hierarchy of labor market segments not only inside the conventional labor markets, but also inside the peripheral non-standard labor market, the phenomenon that also has been noticed concerning platform work (Ilsøe *et al.*, 2021). Furthermore, multiple jobholding raises contradictory questions about the employer's role in supporting employees' work ability and the extent of employer control in people's lives.

## Conclusions

Paradoxically, both positive and negative aspects coexist in multiple jobholding, even for same people. For employees, MJH can be both a necessity and a choice, as well as a burden and an enrichment. The same holds true for employers. To some extent, MJH serves the interests of both parties, which may partly explain its increasing prevalence. Further, the employees' working patterns and employers' employment patterns are tightly interconnected fractals that reinforce each other. Added with the observations that different kind of career attractors in different kind of groups may lead careers to MJH, it is easy to join the anticipations of increasing MJH. Therefore, it would be important to gain a better understanding of multiple jobholding and find means to track the number of involved individuals (Conen, 2020).

This study has limitations. We focused specifically on the Finnish retail trade and restaurant and food service industries. The features of social and employment policies in Finland likely play a role in the increased prevalence of MJH, but this aspect was not considered in this study. Further research could investigate the impact of different policy approaches on MJH. Additionally, research should examine other countries and industries to gain a broader understanding of MJH. Moreover, our research relied on one-time interviews where participants discussed their careers and experiences with MJH. Longitudinal research settings could provide additional insights. The employer perspective and HR practices regarding MJH also need further exploration. It is also worth noting that we may not have been able to recruit the most vulnerable multiple jobholders in our study. Future research should aim to include labor market marginals to capture a more comprehensive picture of the multifaceted nature of MJH.

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