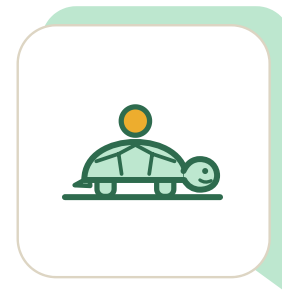


Money and mindset

You don't have to hustle to be financially healthy

Financial health doesn't require grinding harder. Simple systems and real rest can carry you further.

5-minute read • Updated October 2026 • Checked against its sources



The short version

- ✓ In August 2026, about 1 in 20 workers (5.4%) held more than one job. The share has stayed between 4.0% and 5.7% since 2016.
- ✓ Burnout can make everything harder, money included. Simple, automatic systems keep your plan moving on tired days.
- ✓ If you do take on extra work, plan for taxes: gig income is taxable even when no tax form arrives.

From a nonprofit. Every volunteer adviser is a fiduciary, which means they must put your interests first. We never sell your information.

Rather talk it through?

A volunteer financial adviser can help with your situation, one-on-one, for free.



Point your phone's camera at the code, or go to:

go.advisersgiveback.org/start

1

The hustle message

You've probably heard the rise-and-grind message: work harder, push more, never stop. Start a side hustle. Turn your hobby into income. It can make financial health sound like it demands constant effort and sacrifice.

Here's the truth: you don't have to hustle to be financially healthy. Doing well with money can come from a few simple habits you keep up over time, not from running yourself into the ground.

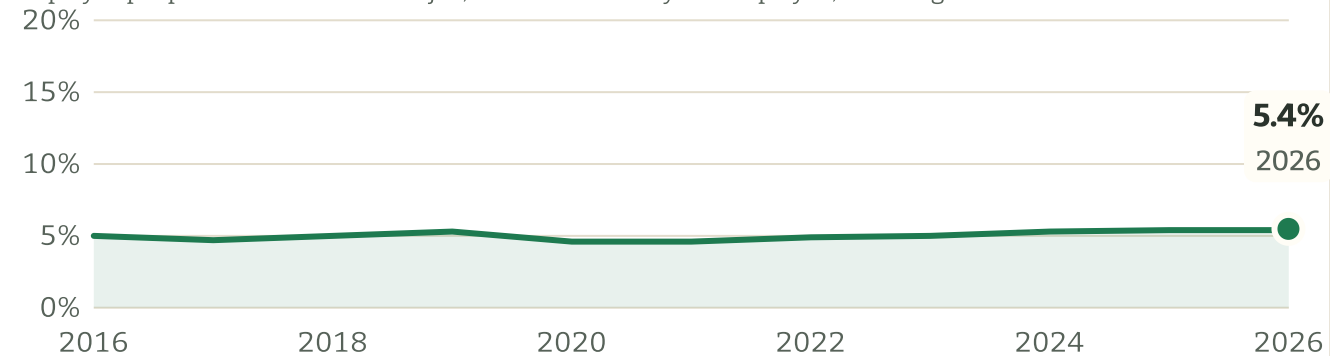
2

Most people aren't juggling side hustles

Scroll social media and it can seem like everyone has a second job. The numbers tell a calmer story. In August 2026, 5.4% of employed people held more than one job. That's about 1 in 20 workers. Since 2016, the share has stayed between 4.0% and 5.7%.¹

About 1 in 20 workers holds more than one job

Employed people with more than one job, as a share of everyone employed, each August



Seasonally adjusted. Since 2016, the monthly share has ranged from 4.0% to 5.7%.

Source: U.S. Bureau of Labor Statistics, Multiple jobholders as a percent of employed, seasonally adjusted (Current Population Survey, series LNS12026620) (Data through August 2026)

Extra work is more common over a whole year. In 2024, 29% of workers said they had earned money from work outside their main job at some point in the past year.² For some people, extra income is a real help, especially for a specific goal. But it isn't a requirement for financial health. And at any one time, most workers aren't juggling two jobs.

3

Why grinding can backfire

Pushing harder has costs that don't show up on a pay stub. In 2025, 69% of employed adults said work was a significant source of stress in their lives.³

When stress at work goes on too long, it can turn into burnout. The World Health Organization describes burnout as the result of long-term workplace stress that hasn't been managed well. It has three features: exhaustion, feeling distant or cynical about your job, and feeling less effective at work. The WHO calls it an "occupational phenomenon," not a medical condition.⁴

Being worn out can make money harder too. When you're running on empty, thinking ahead and sticking to a plan can feel harder, and quick fixes can look more tempting. So the goal isn't more effort. It's less effort, spent in the right places.

A few signs you may be stretched too thin:

- You're working more, but your money goals keep slipping.
- You're too tired to cook, so more of your pay goes to takeout and delivery.
- Money tasks you used to handle, like paying bills on time, start to fall through the cracks.
- There's little time left for rest or the people you care about.

4

Let systems do the heavy lifting

The strongest money habits are the ones that run without you. Set them up once, on a good day, and let them work in the background:

1

Automate one thing.

Try a transfer to savings on payday, or an automatic payment for a bill you always pay in full. Progress keeps happening, even in a hard week. Our guide to [letting automation do the work](#) shows how.

Online: advisersgiveback.org/resources/let-automation-do-the-work/

2

Focus on one goal.

Pick the one that matters most right now, and let the others wait. Less juggling means more focus. See [why one goal at a time works](#).

Online: advisersgiveback.org/resources/focus-on-one-goal/

3

Set a regular check-in.

Instead of checking your accounts all the time, or never, pick one short, regular time to look, like the day after payday.

4

Take real breaks.

When stress runs high, it's okay to step back from money tasks for a few days. Your systems keep running, and you'll come back clearer.



Try it this week

Pick one area of your money to simplify. Maybe it's turning on autopay for one bill, or moving your savings transfer to payday. Before you turn on autopay, make sure the money will be in your account on the day it runs. One small change toward ease can build momentum that lasts.

Lasting financial wellness often comes not from doing more, but from doing less, and doing it smarter.

For more ways to save your energy for what matters, see our guide to [putting your finances on autopilot](#).

Online: advisersgiveback.org/resources/protect-your-energy/

5

If you do want to earn more

Extra work can be a good choice, especially for a goal with an end date, like paying off a credit card. Before you say yes, ask yourself a few questions:

- **What is it for?** A clear goal, like “\$2,000 toward my card,” tells you when you can stop.
- **What does it really pay?** Subtract the costs: gas, supplies, wear on your car and taxes.
- **What will it cost you in time?** Think about sleep, family and the energy you'll have left for your main job.
- **Will it change any help you get?** More income can mean less help from Supplemental Security Income (SSI),⁵ SNAP (food stamps; CalFresh in California),^{6 12} Medicaid (Medi-Cal in California),^{7 13} a housing voucher⁸ or savings on a Marketplace health plan.⁹ Ask the program, or a volunteer adviser, how the new income would count.



Getting benefits? Report new income on time

Each program has its own rules. For SSI, report a new job or a change in pay right away, and no later than the 10th of the month after the change.¹⁰ With a housing voucher, you must tell your housing agency when your income changes.⁸ With a Marketplace plan, update your application as soon as possible. If your income goes up and you don't report it, you may have to pay back some of your savings when you file your taxes.⁹ For SNAP or Medicaid, ask your local office what to report and when.

And plan for taxes. The IRS says income from gig work is taxable, even if it's part-time or side work, even if you don't get a tax form for it, and even if you're paid in cash.¹¹ Setting money aside as you earn keeps tax time from becoming a surprise.

In this clip, Kieren Reilly, a CFP® professional who volunteers with Advisers Give Back, shares a simple rule of thumb for doing that:

Watch · 1:49

The set-aside rule for 1099 income

For 1099 and gig income: set aside 25–30% of your income every month in a separate tax-only account, so tax money never mixes with grocery money. Go higher in high-tax states or at higher incomes.

Kieren Reilly, a volunteer CFP® professional

Scan the code to watch it, or go to advisersgiveback.org/resources/you-dont-have-to-hustle/



Our guide to [taxes for contractors and gig workers](#) walks through the details.

Online: advisersgiveback.org/resources/contractor-taxes/

6

Rest is part of the plan

Rest isn't a reward you earn after the work is done. It's part of what keeps you going. A plan you can keep up on a tired day will carry you further than one that only works when you're at your best.

Rest doesn't have to cost money, either. A walk, a library book, a call with a friend or an early night all count. If money stress is making it hard to rest at all, our guide to [money and mood](#) has small steps that can help.

Online: advisersgiveback.org/resources/money-and-mood/

Financial wellness isn't about endless hustle. It's about building systems that support you, so you can stay steady without burning out. A volunteer adviser can help you build a plan that fits your energy, your time and your life.

Questions to bring to your adviser

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

go.advisersgiveback.org/start



Sources

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Updated October 2026. This guide is general information, not advice for your situation. We check every number against its source; if something has changed, tell us at advisersgiveback.org/contact. Read it online, with its calculators and videos, at advisersgiveback.org/resources/you-dont-have-to-hustle/. Advisers Give Back is a 501(c)(3) nonprofit (EIN 84-4685390), and we never sell your information.