

**Survey of Household Economics and Decisionmaking: Findings on Income Volatility  
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ARTURO GONZALEZ. The financial well-being of many American families does not reflect only the amount of income they have, but also the stability of that income over the course of the year.

JEFF LARRIMORE. In the Federal Reserve Board's 2015 Survey of Household Economics and Decisionmaking, nearly a third of adults indicated they experienced at least some degree of variability in their income from month to month.

This volatility isn't always a bad thing. For example, some people will get a bonus at work or receive investment income. But by far, the most common cause for income volatility was people having irregular work schedules. It's also clear that fluctuations cause hardships for some people, but over a third of people whose incomes fluctuated from month to month also stated that they struggled to pay their bills in at least some months during the year because of the variability in their income or their expenses.

ARTURO GONZALEZ. While many people still work for just one employer, over a quarter of adults who are doing at least some work for pay said that they are actually working multiple jobs, making money through a former work, or both. Such irregular work arrangements can be a cause for income volatility for some, but others may be using as a solution.