

# New Data Shows Millions of British Workers Are Taking Jobs They Don't Want Just to Stay Out of Debt

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A steady job once meant stability. Today, for millions of UK workers, it simply means staying afloat. New findings from [The True Cost of Debt for British Workers Report](#) reveal a stark picture of work and wellbeing in financial freefall. According to the study, rising debt isn't just squeezing budgets, it's redefining career choices and mental health across the UK workforce.

## From Career Aspirations to Crisis Management

Zety's research found that:

- **37%** of American workers have accepted jobs they didn't want just to reduce debt, **mirroring 35% of British workers considering career changes due to financial pressure.**
- **38%** of U.S. respondents have taken second jobs, echoed by the **5.2 million Britons already juggling side gigs to stay afloat.**
- **43% of UK workers report having no money left after covering essentials, while 14% are relying more heavily on credit.**

"Debt is no longer just a balance sheet issue, it's a workforce issue," said Maciej Tomaszewicz, CPRW and career expert at Zety. "People are climbing out of overdrafts instead of up career ladders."

## The Mental and Professional Toll of Debt

Across the UK and US, rising costs and debt burdens are leading to urgent, often unsustainable, lifestyle changes:

- In the UK, **mortgage arrears rose by 69%** in 2024, driven by years of interest rate hikes.
- **Credit card usage is surging**, and nearly **half of UK adults** carry some form of unsecured debt.
- ONS data shows that **14%** of those hit by cost-of-living increases are relying more on credit to manage day-to-day expenses.

In the U.S.:

- **38% of workers** have cut non-essential spending, while **25%** are increasing debt payments often at the cost of savings or mental health.
- Nearly **half owe at least \$25,000 (£18,500)**, with **1 in 5** owing more than **\$100,000 (£74,000)**.

Meanwhile, **the UK's household debt-to-income ratio stands at 118%**, and the **average unsecured debt per adult is £4,232**. The result? Fewer choices, higher stress, and a growing number of workers trapped in roles they never planned to take.

## A Global Struggle, A Local Alarm

The pressures outlined in Zety's report aren't isolated to one side of the Atlantic. Across the UK:

- **12% of workers** considering a [career change](#) say the **cost-of-living crisis is their primary motivator.**
- **10 million more** say they would consider a second job if financial pressures continue.

"Whether you earn in pounds or dollars, the reality is the same," Tomaszewicz added. "Financial stress is shaping how people work, live, and plan for the future. It's no longer simply about jobs, it's about survival."

## The Way Forward: Reclaiming Ambition

Zety's findings are a call to action for UK employers, career [advisors](#), and policymakers:

- **Tackle wage stagnation** by aligning pay more closely with inflation and living costs.
- **Offer financial wellbeing programmes** to help employees manage debt.
- **Foster career mobility**, not just retention, so that talent isn't wasted in survival-mode roles.

*"Work should offer growth, not just a way to pay off yesterday's bills," Tomaszewicz said. "If we want a resilient, future-focused workforce, we need to address the root causes of this crisis."*

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