In the four-year STREAM cohort, 74% of employees did not switch jobs. 8% of employees changed job, in 40% of cases this was also a change in occupational sector. 19% of employees changed job position within the same organization. In the figure below the frequency at which several reasons for job change were reported is presented.

The categories ‘job tasks ceased to exist’ and ‘fired / contract not extended’ were coupled under ‘forced’ reasons for job change and ‘looking for a new challenge’ was labeled ‘voluntary’. Interestingly, the extent to which these reasons were reported showed different patterns between different age groups.

Here we see that especially the youngest group of employees reported changing jobs for financial reasons and due to dissatisfaction with job characteristics. On the other hand, older employees more often reported health reasons. Furthermore, whereas younger employees more often report voluntary job change as compared to older employees, older employees more often report forced job change.
Can holding down multiple jobs ("multi-jobbing") form an attractive employability-route for the ageing worker? In the past multi-jobbing was seen as an option mainly for people struggling to make (financial) ends meet. However, a new qualitative study with 20 Dutch multi-jobbers of 45 years and older that participated in STREAM shows the diverse motives and employability outcomes of combining two jobs or combining paid work with self-employment.

Overall, in-depth interviews with participants in both high-skilled and low-skilled jobs show that multi-jobbers can be divided in three basic categories, graphically shown in the figure on the right. These categories are: (1) those who hold two jobs, but prefer one job in their traditional line of work, (2) those who explicitly prefer two jobs over one job, and (3) those who prefer one job, but regard multi-jobbing as a transition phase towards a new job in a different line of work.

Particularly the "hybrid" job construction, in which workers with one paid job also took on self-employed activities as an entrepreneur, fulfilled older workers’ needs like more challenging work, better control over work-life balance, or becoming an entrepreneur without losing their job security.

Furthermore, we asked multi-jobbers about the employability effects of having two jobs in terms of the benefits and drawbacks they encountered. The outcomes, summarised in the table below, were categorised into three employability indicators – health/well-being effects, work motivational effects, and effects on the employee’s position in the labour market.

**Take aways**
- multi-jobbing can act as a personal work strategy to improve employability;
- employability is not necessarily threatened after the transition from one to multiple jobs;
- policymakers should not necessarily judge multi-jobbing as an undesirable type of labour market behaviour;
- in a more flexible and ageing European labour market, the employability benefits could counterbalance some of the potential drawbacks;
- the hybrid combination of paid employment and self-employment is more prevalent at a higher age, and most benefits older employees.