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SELF-EMPLOYED WITHOUT EMPLOYEES IN FINLAND 2013

Summary of the result of the self-employed
without employees survey 2013

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Helsinki 2018

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Foreword

This report compiles the key results of the Self-employed without employees in Finland 2013 survey. It is Statistics Finland's first survey concerning persons working as sole entrepreneurs or like entrepreneurs implemented with a comprehensive population sample. The report examines extensively the labour market position and working conditions of self-employed persons without employees; how they have become self-employed without employees, what is it like to work in that way, and how the group's working conditions differ from employees. The report also discusses growth willingness, subsistence and social security issues among self-employed without employees.

The survey was conducted in 2013. The expert group taking part in the survey work at the time included Päivi Järviemi, Labour Market Counsellor from the Ministry of Economic Affairs and Employment; Anne Kovalainen, Academy Professor from the University of Turku; Markku Laatu, Senior Researcher from the Social Insurance Institution of Finland; Mirja Liikkanen, Head of Research from Statistics Finland; Kirsi Päivänsalo, Ministerial Adviser from the Ministry of Social Affairs and Health; Petri Savolainen, Head of Advocacy from the Union of Journalists in Finland; Anu Suoranta, Postdoctoral Researcher from the University of Helsinki; and Rauno Vanhanen, Director from the Federation of Finnish Enterprises.

The survey was financed by the Ministry of Economic Affairs and Employment, the Ministry of Social Affairs and Health, and Statistics Finland.

Senior Researchers Anna Pärnänen and Hanna Sutela were in charge of the implementation of the survey. Senior Adviser Anna-Maija Lehto, PhD, was also involved in the implementation of the survey. The writers wish to extend their warm thanks to all the above-mentioned persons and particularly to those interviewed for the survey.

1 Introduction

The number of self-employed persons without employees has been growing quite steadily in Finland over the 2000s. In 2013, there were 152,000 self-employed persons without employees, aged 15 to 64, which makes up around six per cent of all employed persons in the age group. The concept of self-employed persons without employees is used in this report quite widely as an overall concept and it comprises sole entrepreneurs, own-account workers, freelancers and grant recipients. Self-employed in agriculture are not included in this group.

The growing number of self-employed without employees has, on the one hand, been seen as a positive sign of an increase in entrepreneurship in Finland and as a way to improve the employment situation; the group is hoped to have growth potential and to become self-employed employers in the future.

On the other hand, this occurrence is considered to involve threats due to the group's low income level, weak social security and dependence on one customer for the work. It has been assumed that many self-employed are working as entrepreneurs only because paid work has not been available and thus reluctant/forced entrepreneurship is growing. It has also been discussed how much this is caused by employers' willingness to outsource paid labour into entrepreneurial work to save employer costs. Then the same work is done only with a different status and weaker employment conditions. In cases where the former employer still has a similar right to supervise work as an employer, we can talk about fake/dependent self-employed.

A wide array of images are thus associated with self-employed without employees. However, quite little is known about the group. While data on employees have been collected comprehensively and systematically for the needs of those involved in working life development, for social partners and political decision-makers in Finland (Sutela & Lehto 2014, Lehto & Sutela 2009), less population-based information on entrepreneurs is available (however, see Heinonen et al. 2006, Aakola et al. 2007). The tripartite working group exploring and developing changing trends in ways of using labour force and modes of work, the so-called Trend

working group (Ministry of Employment and the Economy MEE 2012, 2015), also noted the lack of research data on this issue. Without new research data, it would be difficult to study the problems possibly experienced by self-employed persons in relation to their livelihood or social security, for example.

To answer this need for information, Statistics Finland carried out a survey on self-employed persons without employees (Pärnänen & Sutela 2014). The data collection was financed by the ministries in charge of the Trend working group, the Ministry of Employment and the Economy and the Ministry of Social Affairs and Health. The survey aimed to produce information about the employment situation, working conditions and livelihood of self-employed persons without employees. The information gained will also be used in developing the data collection for Statistics Finland's Labour Force Survey. This summary contains the key results of the survey. All items and themes included in the questionnaire and in the analysis are not presented in detail in this summary.

2 Changes in the labour market structure in the 2000s and the concept of self-employed without employees

Definition of the concept of self-employed without employees

This survey uses the concept of 'self-employed without employees' as a comprehensive term for four sub-groups: 1) sole entrepreneurs (excluding self-employed in agriculture), 2) own-account workers, 3) freelancers, and 4) grant recipients. Self-employed in agriculture are thus kept as a separate group not included in self-employed without employees in this survey.

Sole entrepreneurs are persons working alone without outside employees but they may have holding partners.

Own-account workers work as a private trader without paid labour force and often without a fixed office, selling their own competence.

Freelancers may work in various ways; either for a fee or salary in an employment relationship or through their own company or as a private trader. Freelancers engage in their activity with a tax card for freelancers and as a rule, they have several customers.

Grant recipients have received a grant for art or scientific study. A grant recipient may have work premises at a university but he or she does not have an employment relationship with that university.

In Statistics Finland's Labour Force Survey, the statistics on employment status are based on the person's own information given in the Labour Force Survey interview (see Pärnänen & Sutela 2011). Self-employed employers are separated from other entrepreneurs by asking whether the interviewee has paid labour force, but otherwise the employment status is not specified. It is also known from the previous test interviews that the boundary between different groups, particularly sole entrepreneurs and own-account workers is partly wavering.

Temporal changes in entrepreneurship and types of employment

The number of self-employed without employees has been growing quite steadily over the past ten years or so. In 2013, there were around 152,000 self-employed aged 15 to 64 on the labour market. When included are those aged 65 to 74, the number of self-employed rises to about 170,000.

During the period 2000 to 2013, the number of self-employed persons (aged 15 to 64) has grown by around 32,000 persons (Figure 2.1). Over the same time,

the number of self-employed employers has remained more or less the same, but that of self-employed persons in agriculture has been falling evenly.

The number of all entrepreneurs aged 15 to 64 has decreased as self-employed persons in agriculture have gone down in number.

Figure 2.1

Self-employed in agriculture, self-employed employers and self-employed without employees in Finland in 2000–2013, aged 15 to 64, LFS

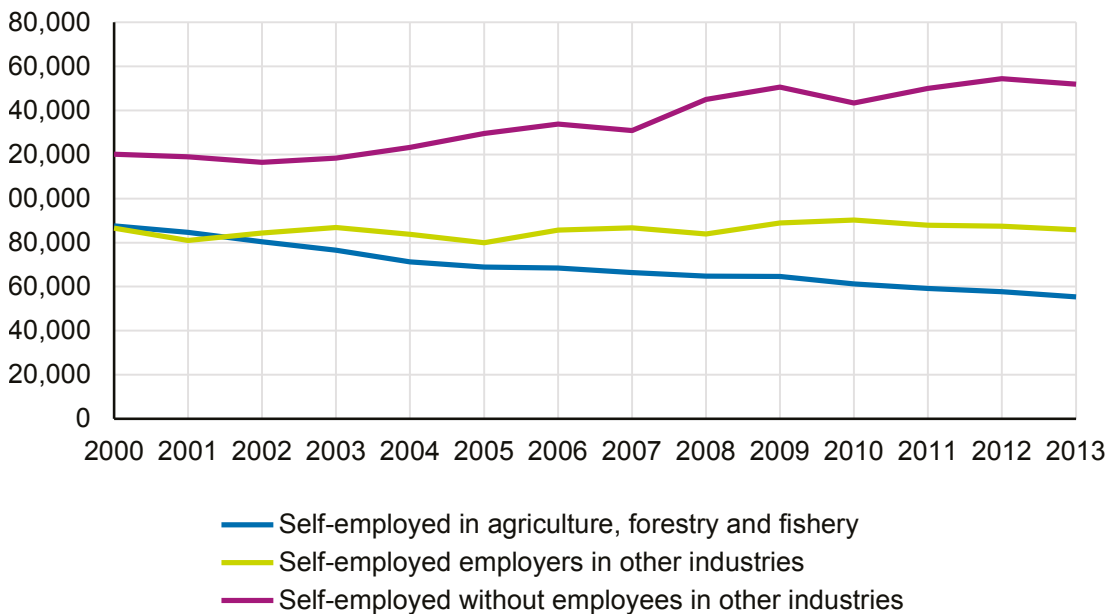


Figure 2.1 gives a striking picture of the growing number of self-employed persons without employees. However, the number should be viewed as part of the overall labour market structure.

Table 2.1 shows various modes of employment in Finland in 2000 and 2013 at as accurate level as can be derived from the Labour Force Survey data. During that time, the total number of employed persons has grown by 85,400.

Table 2.1

Different types of employment. Number and share of those in work.
Employed persons in the 15–64 age group in 2000 and 2013. LFS.

	2000	2013	2000	2013
	N	N	%	%
Continuous full-time paid employment	1,516,400	1,572,000	65.4	65.4
Fixed-term full-time paid employment	254,100	240,100	11	10
Continuous part-time paid employment	163,000	206,700	7	8.6
Fixed-term part-time paid employment	74,200	82,100	3.2	3.4
Other (paid employment)	4,200	2,700	0.2	0.1
Self-employed in agriculture, forestry and fishery	87,600	55,300	3.8	2.3
Self-employed employers in other industries	86,500	85,800	3.7	3.6
Sole entrepreneurs in other industries	100,100	111,600	4.3	4.6
Own-account workers and freelancers in other industries*	19,900	40,300	0.9	1.7
Unpaid family workers in business or agriculture	11,800	6,600	0.5	0.3
Total	2,317,800	2,403,200	100	100

* 2013 incl. grant recipients

The numbers of self-employed persons in agriculture, those in fixed-term full-time paid employment and unpaid family members were lower in 2013 than in 2000. The number of self-employed employers has also gone down slightly.

In all the other groups, the number of employed persons has grown. The numbers of own-account workers and freelancers have grown most in relative terms, by good 20,000 persons, i.e. more than doubled. The number of sole entrepreneurs (excl. self-employed in agriculture) has also gone up. In total, these groups included around 120,000 employed persons aged 15 to 64 in 2000 and as said earlier, around 152,000 in 2013.

The share of self-employed persons without employees is still relatively small (5.2% in 2000 and 6.3% in 2013), when the labour market structure is viewed as a whole. The labour market structure has remained astonishingly similar over the 2000s in that around two-thirds of employed persons were working in so-called standard employment relationships, i.e. continuous full-time employment in both 2000 and 2013. Thus, the labour market statistics do not, at least at the moment, support the conception of a fundamental change in the labour market. Despite this, we can say that the growing number of self-employed has been a distinct trend in the labour market throughout the early 2000s.

Majority sole entrepreneurs are men

Most self-employed without employees aged 15 to 64 are sole entrepreneurs (112,000 in 2013). The number of own-account workers was 29,000 and that of freelancers and grant recipients around 12,000 in total in 2013.

There are more men than women working as self-employed without employees. The age structure of self-employed without employees is older than among employees, because entrepreneurs often continue in working life longer than employees (Table 2.2).

Table 2.2

Self-employed without employees by employment status, gender, age and education 2013. LFS.

	Sole entrepreneurs	Own-account workers	Freelancers and grant recipients	Self-employed without employees, total	Employees
Gender					
Men	64	50	50	60	49
Women	36	50	50	40	51
Age					
15–24	3	4	6	4	12
25–34	17	17	37	19	23
35–44	24	22	25	23	23
45–54	30	33	21	30	25
55–64	26	25	11	24	18
Education					
Basic	16	16	11	15	13
Upper secondary	52	48	36	50	45
Tertiary	33	37	53	35	42

Source: Statistics Finland, LFS

Building worker and hairdresser among the most common occupations

Examined by occupational structure, the group is very heterogeneous. The most common occupational group is building and related trades workers, closely followed by personal service workers. Among personal service workers, hairdressers, barbers and beauticians are the biggest occupational groups.

Legal, social, cultural and related professionals form the third biggest group. This group mostly comprises journalists, translators and artists (actors, musicians). There are also relatively many transport workers and business and administration associate professionals – over 10,000 persons.

All in all, self-employed persons without employees are working in a wide variety of occupations, such as sales and purchasing agents and brokers, small shopkeepers, architects, real estate agents, property managers, management and business consultants, physiotherapists, massage therapists, vehicle mechanics, software developers or training professionals.

Table 2.3

Most common occupations of self-employed without employees in 2013. Labour Force Survey.

71 Building and related trades workers, excluding electricians	17,800
51 Personal service workers	16,700
26 Legal, social and cultural professionals	15,200
83 Drivers and mobile plant operators	11,500
33 Business and administration associate professionals	11,200
53 Personal care workers	9,400
52 Sales workers	8,800
21 Science and engineering professionals	7,700
24 Business and administration professionals	7,100
32 Health associate professionals	6,500
72 Metal, machinery and related trades workers	6,200

3 Data structure

The sample for the survey on self-employed without employees was drawn in connection with the Labour Force Survey for January to October 2013. Selected to the sample were those interviewed for the Labour Force Survey who said they were sole entrepreneurs, own-account workers, freelancers or grant recipients and did not have any paid employees. Those calling themselves self-employed in agriculture were not drawn to the sample. There were 1,994 persons in the sample.

The actual data collection was carried out in August to December 2013 with the so-called mixed mode method, partly via the Internet, partly by telephone interviews. Of the respondents, 28 per cent replied with the web form (n=436) and 72 per cent were interviewed on the telephone (n=1,137).

With 1,576 respondents in the data, the response rate was 78,7 per cent. There were more men (59%, n=930) than women (41%, n=643), and clearly more old than young respondents. The structure corresponds well to the Labour Force Survey data given in Section 2 on the structure of all self-employed persons without employees in 2013 (see also Pärnänen 2013).

The majority, or around three out of four (74%, n=1,159) reported that they were sole entrepreneurs and around every fifth (19%, n=299) said they were own-account workers. The share of freelancers was five per cent (n=86) and that of grant recipients two per cent (n=29). The gender, age and educational structure inside these groups corresponds to the general picture obtained from the Labour Force Survey (cf. Section 2).

In this report, the data are grouped for analyses into five different groups on the basis of the occupational structure and socio-economic group. The intention is to form a grouping that separates the persons according to their job descriptions and to some extent the characteristics of entrepreneurial work.

The groups, their relative share in the whole data, and the most common occupations included in them are as follows:

1) Knowledge work professionals (15%)

- Management and organisation analysts; systems analysts; psychologists; advertising and marketing professionals; also e.g. medical doctors; veterinarians; lawyers; researchers; software developers; professionals in various fields.

2) Culture and handicraft (17%)

- Musicians; singers and composers; journalists; graphic and multimedia designers; translators, interpreters and other linguists; photographers and visual artists; also e.g. garment designers; jewellery and precious-metal workers; other artisans; broadcasting and audio-visual technicians; architects, and athletes and sports players; fitness and recreation instructors and program leaders; sports coaches, instructors and officials.

3) Associate professionals in business, health and knowledge work (14%)

- Physiotherapists; commercial sales representatives; trade brokers; accounting associate professionals; real estate agents; insurance representatives; property managers; secretaries (general); dental technicians; nurses; travel guides.

4) Personal service workers (24%)

- Hairdressers; barbers; small shopkeepers; massage therapists and practical rehabilitation nurses; also e.g. beauticians; cleaners; private childminders; cooks; restaurant services supervisors and shift managers; building caretakers; food service counter attendants; bakers; pastry-cooks and confectionery makers.

5) Building, transport and industry workers (31%)

- For example, house builders; heavy truck and lorry drivers; car, taxi and van drivers; carpenters and joiners; motor vehicle mechanics and repairers; plumbers and pipe fitters; earthmoving and related plant operators.

The groups differ clearly from each other by their gender, age and educational structures, as well as by their employment status structure, as Table 3.1 shows.

Groups 1 and 5 are male-dominated, group 4 very female-dominated, but the gender structure of groups 2 and 3 is fairly even. The educational level is particularly high in the first and third groups, but fairly low in the last two groups. The age structure is youngest in group 2.

Table 3.1

Self-employed persons' gender, age group, educational level and employment status by occupational group, self-employed without employees 2013

	Total	Building, transport and industry workers	Personal service workers	Associate professionals in business, health and knowledge work	Culture and handicraft	Knowledge work professionals	
	N	%	%	%	%	%	
Gender							
Men	930	59	93	27	48	49	64
Women	643	41	7	73	52	51	36
Total	1,573	100	100	100	100	100	100
Age							
15–24	57	4	3	5	3	4	2
25–34	252	16	13	19	10	23	14
35–44	354	23	21	23	24	24	21
45–54	480	30	34	29	33	26	29
55–64	430	27	29	24	30	22	33
Total	1,573	100	100	100	100	100	100
Education							
Basic	220	14	21	17	8	12	3
Upper secondary	793	50	66	68	31	43	16
Tertiary	560	36	12	15	61	46	81
Total	1,573	100	100	100	100	100	100
Occupational status							
Sole entrepreneur	1,159	74	83	73	78	52	76
Own-account worker	299	19	16	26	19	20	14
Freelancer	86	5	1	1	3	23	3
Grant recipient	29	2	0	0	0	4	8
Total	1,573	100	100	100	100	100	100

Variation of employment statuses

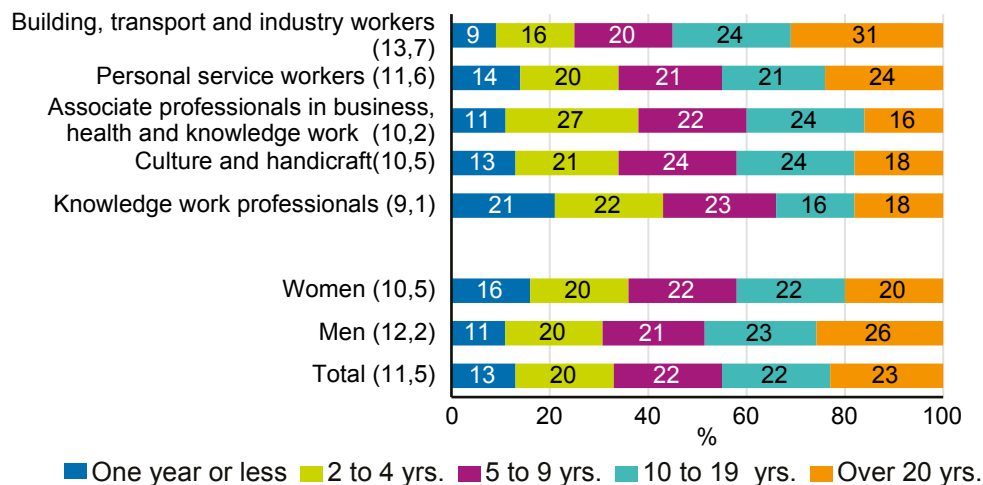
The modes of work of self-employed without employees varied according to the situation. Over 40 per cent of all respondents (45% of women, 40% of men) said they had had some other work in the preceding 12 months with some other employment status than in which they were working at the time of the sampling and/or data collection (eg. a freelancer has worked as a grant-recipient). Paid employment appeared to be most common, as 18 per cent of all respondents had been engaged in it besides self-employment. A large share of self-employed persons without employees appears to gain their livelihood as a patchwork from various different sources.

Duration of entrepreneurial career and previous paid employment

The respondents had been self-employed in their present occupational field for 11.5 years, on average, men nearly a couple of years longer (12.2) than women (10.4). The length of their entrepreneurial career naturally depended on the respondent's age. For those aged under 30, the average length of their career was 2.8 years and for those aged over 50, it was 17.7 years. (Figure 3.1.)

Figure 3.1

Length of entrepreneurial career in the present occupational field.
Years as averages and classified by gender and occupational group.
Self-employed without employees 2013



Over one-half (55%) of self-employed persons said they had previously worked as employees in the same occupation.

4 Path to self-employment

Entrepreneur research often makes a distinction between so-called genuine entrepreneurship or entrepreneurship out of opportunity and so-called forced entrepreneurship or entrepreneurship out of necessity (e.g. Binder & Coad 2013, Muehlberger 2007, Kautonen 2007). In practice, the situation is not always that bipartite. Becoming an entrepreneur may be simultaneously affected by both pushing (e.g. lack of paid work) and pulling factors (e.g. freedom and independence of entrepreneurial work).

There are also situations where the employer has not wanted to continue the person's paid employment relationship, but has been prepared to buy the same work as entrepreneurial work. Then the former employer is often also the only buyer of that work. In these cases, this has been referred to as outsourcing work into entrepreneurial work¹.

Many different paths to self-employment

The survey on self-employed without employees 2013 was preceded by a small-scale pre-survey comprising qualitative interviews (12 in all). It was found that there is more variety in paths to becoming self-employed than just the so-called "forced entrepreneurship" or "deliberate entrepreneurship". On the one hand, there are industries and occupations where self-employment is a natural and

¹ Situations where a company outsources some activity fully to another company are also considered outsourcing. A typical example is outsourcing of cleaning work. However, in this survey outsourcing means that a task is outsourced to one entrepreneur, which he or she previously did in a paid employment relationship to the company concerned.

almost the only way to get employed. On the other, another typical path to self-employment seemed to be one where becoming an entrepreneur has been contemplated but becoming one was finally influenced most by a suitable opportunity presenting itself. For example, a friend or a former employer was planning to close down his or her company and offered it for purchase.

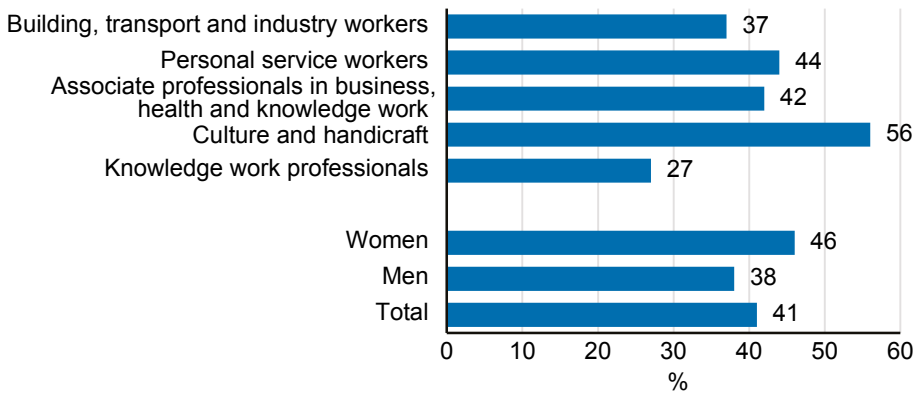
As a whole, the interviewees found it surprisingly difficult to specify categorically the reasons for becoming an entrepreneur either as a forced or desired way of finding employment. Often it was a question of both of these. For some it was much a question of an accident, when at certain crossroads of one's career a suitable situation had opened up. Information on becoming an entrepreneur gained in the qualitative interviews was used when planning the arrays of statements in the questionnaire.

Lack of paid work the reason for becoming an entrepreneur

One clear factor pushing towards self-employment is lack of paid work. In this survey, 42 per cent considered the statement "Paid work was not available and becoming self-employed made it possible to get employed" is either totally or somewhat true for them (Figure 4.1). In all, 24 per cent feels that the statement is totally true. For those having chosen the alternative somewhat true, lack of paid work may have been one of the factors among others that pushed them towards self-employment.

Figure 4.1

"Paid work was not available and becoming self-employed made it possible to get employed." Totally true or somewhat true. Self-employed by gender and occupational group. Self-employed without employees 2013



Outsourced self-employed and fake/dependent self-employed

Sister concepts to reluctant or forced entrepreneurship include outsourced entrepreneurs and fake/dependent self-employed. Outsourcing as entrepreneurs means situations where an employer wants in future to buy work that was previously done as paid work as entrepreneurial work. Paid work is thus outsourced as entrepreneurial work without the nature of the work or the tasks involved changing in any way. However, the former employer – the new principal – usually no longer controls the mode of work or working hours. The authority over the work process has shifted to the outsourced employee him/herself.

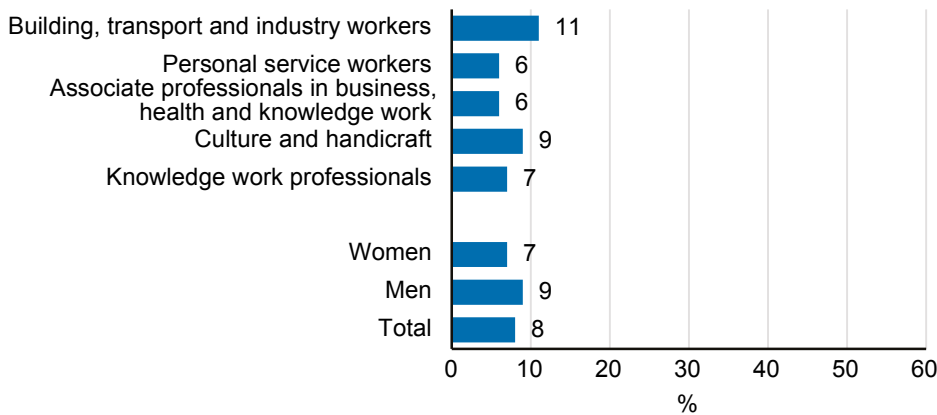
The concept of fake/dependent self-employed in turn describes particularly situations where the entrepreneur does not have control over the work process, working hours and place of work. This control over the work process comparable to employers' right to supervise work then lies with the principal or customer. This may be a case of an outsourced employee, but not necessarily. In such situations, labour law issues can arise. If the customer or principal holds control comparable to employers' right to supervise work, is buying the work from an

entrepreneur only a way to evade employer obligations and thus, the question is not about not genuine entrepreneurship?

A statement on outsourcing work as entrepreneurial work was presented to those self-employed who had previously worked in the same occupation as an employee. Good one-half of the respondents (55%) belonged to this group, and 15 per cent of them said they had been outsourced as entrepreneurs. This is eight per cent of all respondents. (Figure 4.2)

Figure 4.2

"My employer told me that in future paid work would be bought from me as self-employed". Totally true or somewhat true. Self-employed by gender and occupational group. Self-employed without employees 2013.



The former employer had remained the present customer for around one-quarter of those who had previously done paid work in the same occupation. Of those respondents who said their employer had outsourced their paid employment, the former employer was the present principal for 46 per cent. When this share is taken as a proportion to all self-employed, it can be seen that for four per cent the former employers had said they would buy the work in future as entrepreneurial work and remained as a customer as well. If the criterion is changed slightly and we view for how many self-employed with only one customer this particular customer is their former employer, the share is one per cent of all self-employed. The results do not, however, show whether the employer has retained control over the work process comparable to employers' right to supervise work, in which case the situation could be called fake/dependent self-employment.

Becoming self-employed out of one's own will or by accident

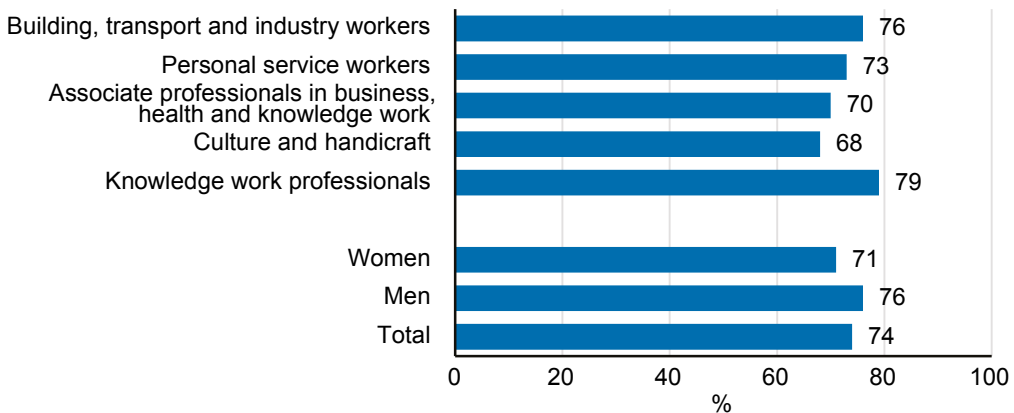
Besides lack of paid work and outsourcing, for quite a large share, accident has played a distinct part in becoming self-employed.

The majority of the respondents (74%) thinks the statement "I had thought about becoming self-employed and a suitable opportunity presented itself" is totally or somewhat true. Most respondents in this group selected the alternative totally true (39%).

Around one-half of the respondents feel that they became self-employed more by accident than design (Figure 4.4).

Figure 4.3

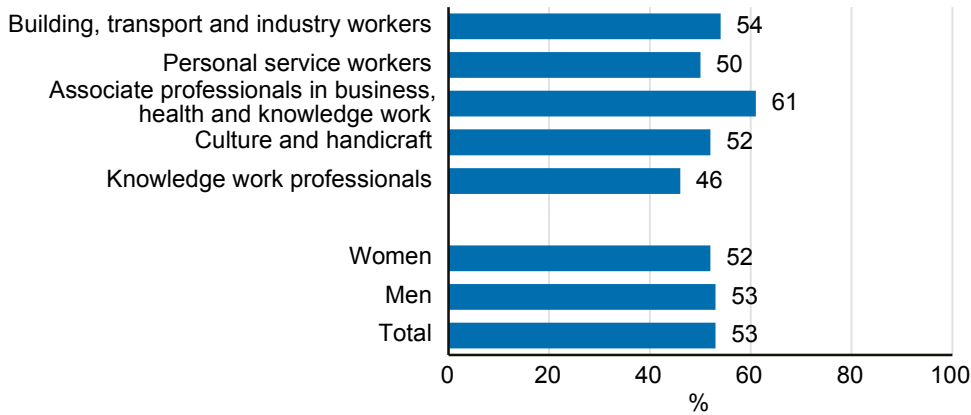
"I had thought about becoming self-employed and a suitable opportunity presented itself". Totally true or somewhat true. Self-employed by gender and occupational group. Self-employed without employees 2013



For nearly 80 per cent the statement "Becoming an entrepreneur was for me well planned and considered" is totally or somewhat true. Forty-five per cent selected the alternative totally.

Figure 4.4

"I became self-employed more by accident than design". Totally true or somewhat true. Self-employed by gender and occupational group. Self-employed without employees 2013

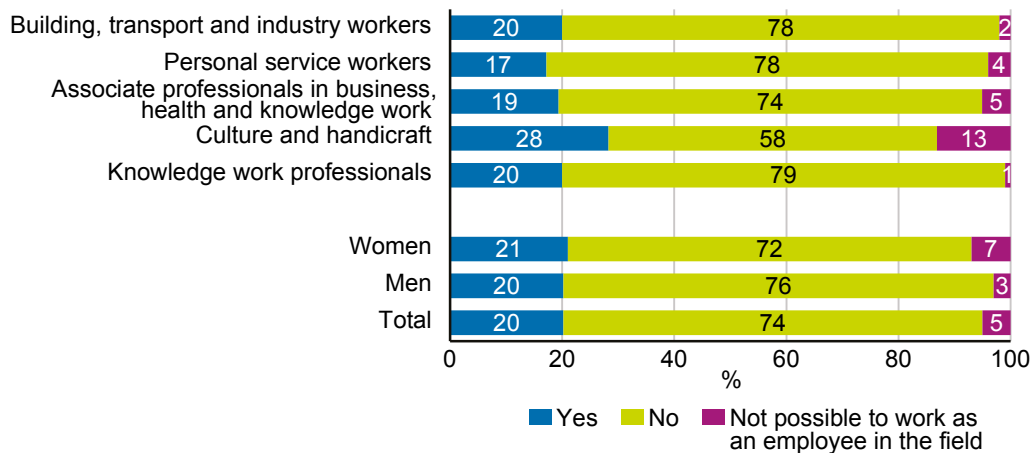


Willing to work rather as an employee

One-fifth (20%) of the respondents thought that they would rather do the same work as a monthly-paid employee (Figure 4.5). The majority (74%) would still do the work rather as an entrepreneur than as an employee. Around five per cent could not really take a stand on that as they felt that it would not be possible to work as an employee in their field.

Figure 4.5

Would rather do the same work now as a monthly-paid employee. Self-employed by gender and occupational group. Self-employed without employees 2013



Three paths to self-employment

Paths to self-employment are thus various. For many, it may be both a question of being forced by circumstances and of deliberation.

To gain an overall picture, the analysis made use of multivariable methods. The relations of different partial dimensions were examined by means of factor analysis. In the analysis, three independent dimensions were distinguished from the data connected to becoming self-employed. The first is the willingness to work as an entrepreneur: this component is connected to the desire to work rather as an entrepreneur than as an employee and that the words forced entrepreneurship and fake/dependent self-employment do not describe the respondent's situation.

The second component is accident (becoming an entrepreneur was not planned and considered but the respondent said it happened more by accident than design; the statement that the respondent had thought of becoming self-employed and an opportunity had presented itself did not hold true).

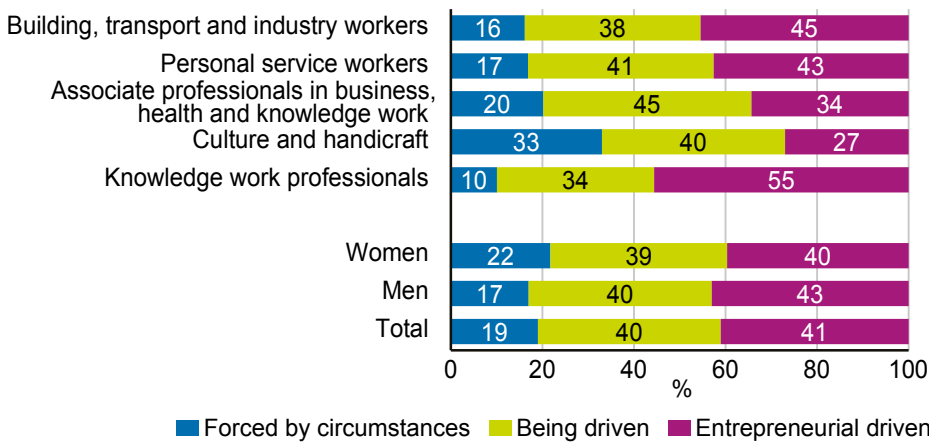
The third dimension is formed by as a constraint of circumstances: poor opportunities to find work as an employee, entrepreneurship a condition for finding work in the field, becoming self-employed as an alternative to lack of paid work, and outsourcing by employers.

That these three components became clearly evident in the analysis was interesting from the point of view that in research literature the backgrounds of entrepreneurs are usually described quite dichotomously "entrepreneur of one's own will / out of opportunity" versus "entrepreneur forced by circumstances/ out of necessity" (e.g. Muehlberger 2007, Roman etc. 2011, Binder & Coad 2013, Heinonen et al. 2006). In addition to these, a third factor arose clearly in the Self-employed without employees 2013 data; these types of self-employed could be called as "accidental self-employed". This dimension became evident in the quantitative data by means of factor analysis, but it had been discernible already in the qualitative interviews when the interviewed self-employed persons told about their paths to self-employment.

Sum variables were formed from variables loaded on the factor analysis components, by means of which a more concise picture of the backgrounds to self-employment can be drawn. Based on this analysis, it can be suggested that around two out of five self-employed without employees (41%) had ended up being an entrepreneur by genuine choice and from having entrepreneurial drive. For them, entrepreneurship was a desired, systematic and goal-oriented way of working. Those belonging to this group are clearly entrepreneurial driven. (Figure 4.6.)

Figure 4.6

Three paths to self-employment. Factor and sum variable analysis. Self-employed by gender and occupational group. Self-employed without employees 2013



Correspondingly, for nearly one-fifth (19%) of self-employed without employees it is primarily a question of being forced by circumstances, when for lack of paid work, livelihood must be sought in some other way. Similarly, outsourcing and entrepreneurship as a practice in the field are circumstantial factors for this group, which come true for some belonging to the group.

For the remaining two-fifths (40%) it is a question of something in between, rather a sum of many factors than either goal-oriented entrepreneurial drive or being forced by circumstances. Accident has quite a big role in their entrepreneurial path. For some, it can be a question of being driven, for some seizing the moment, the latter gaining a bigger weight in the group.

Different ways of measuring produce a similar result: 20 per cent of self-employed had started working as an entrepreneur or like one – some more, some less – reluctantly. The share is of the same magnitude when we look at how many would rather work as an employee at the moment. In relation to the whole self-employed group, it can be estimated that there are around 30,000 reluctant self-employed persons without employees.

5 Being self-employed

This section examines working as an entrepreneur, such as the structure of customers and negotiation position.

Business partners

Every fifth (20%) respondent had business partners or associates; this was particularly common for knowledge work professionals (38%). Business partners or associates were clearly more common for men (24%) than women (14%).

Customers of self-employed persons

The customers of one-half of self-employed persons without employees were primarily consumers (51%) and of one-half (49%) other enterprises or general government. Among women the customers were clearly more often consumers than among men (65% vs. 41%). This is mainly explained by that the occupations of a hairdresser and beautician are quite general for self-employed women.

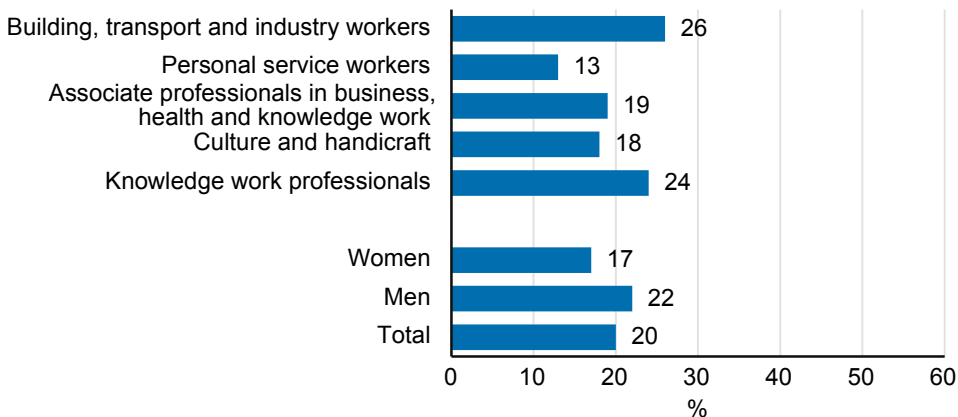
The majority (75%) of self-employed without employees are working for or selling their products to more than five customers. Only seven per cent of the respondents rely on only one customer and 17 per cent have two to five customers.

Thus, not many of the respondents have only one customer. Although there are several customers, the situation may be that a decisive share of income comes from one biggest customer. The survey asked the respondents to assess in percentages how large share of income comes from the biggest customer.

When these two facts are combined, we get the result that 20 per cent of the respondents have only one customer or over 75 per cent of the respondent's income comes from one customer. (Figure 5.1).

Figure 5.1

One customer only or over 75% of earned income comes from one big customer. Self-employed without employees by gender and occupational group. Self-employed without employees 2013



Economic dependency is often referred to when self-employed persons have only one customer for their work or the share of one customer in the income received is significant. One customer would thus mean a dependence relation and low negotiation power towards the customer. It can, however, be questioned whether the number of customers can be used as an indicator of the poor labour market position of self-employed persons.

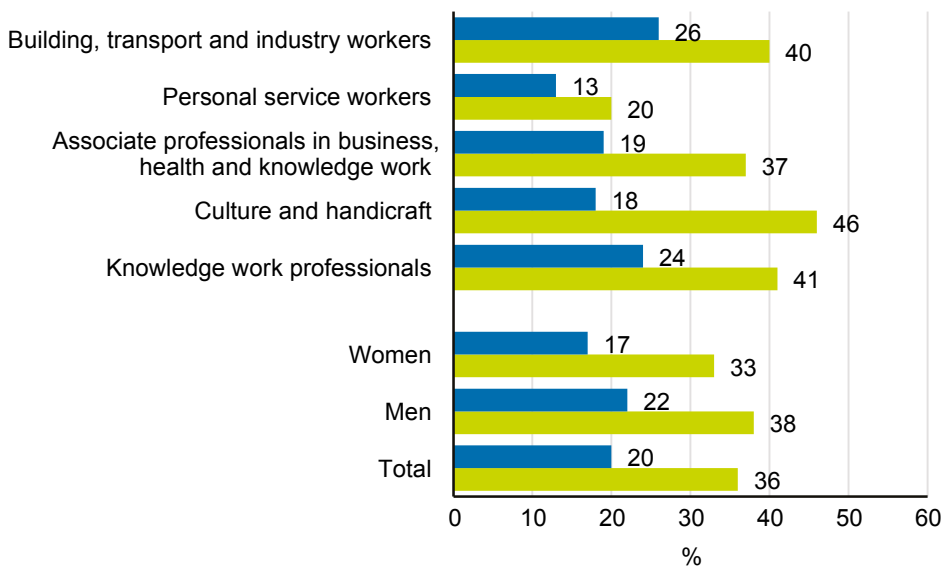
The question on number of customers measures only the number of those giving orders, but does not tell whether the situation is good or bad for the entrepreneur. It was found in the qualitative interviews for this survey that one big customer can be considered a better alternative than several customer relations.

One customer may mean more regular income and easily controlled schedules than many smaller customers.

In examining the dependence relation it is essential to take into account how the self-employed experiences the situation. This was studied by the statement: "I am economically dependent on orders from one or two big customers". Figure 5.2 shows that economic dependence is at least to some degree a fact for nearly one-third of self-employed without employees (36%). If we look at only those who thought the statement is totally true, the share falls to 17 per cent.

Figure 5.2

"I am economically dependent on orders from one or two big customers". Totally or somewhat true. Self-employed without employees by gender and occupational group. Self-employed without employees 2013



Negotiation power

Negotiation power with respect to the pricing of one's work has a direct effect on the livelihood of self-employed persons. Thus, statements related to this were also made in the survey.

One-fifth (20%) of the respondents did not have much negotiation power over the price of their work, but they felt they were in a situation where the customer one-sidedly decides the price (Figures 5.3 and 5.4).

An even more common situation (40%) is such where one's work has to be sold at a low price to ensure future supply of work. Nearly six out of ten (59%) respondents thought the tough competition in the field keeps the prices low.

Figure 5.3

Pricing of one's work. Totally true or somewhat true. Self-employed without employees by gender. Self-employed without employees 2013

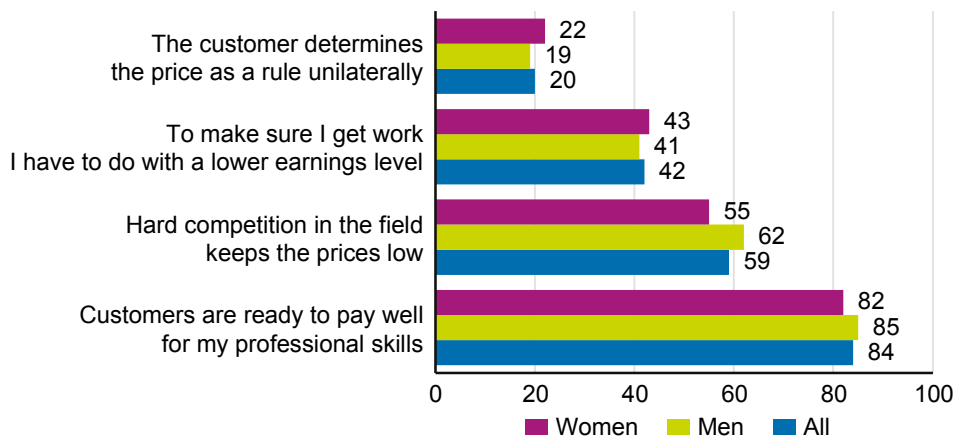
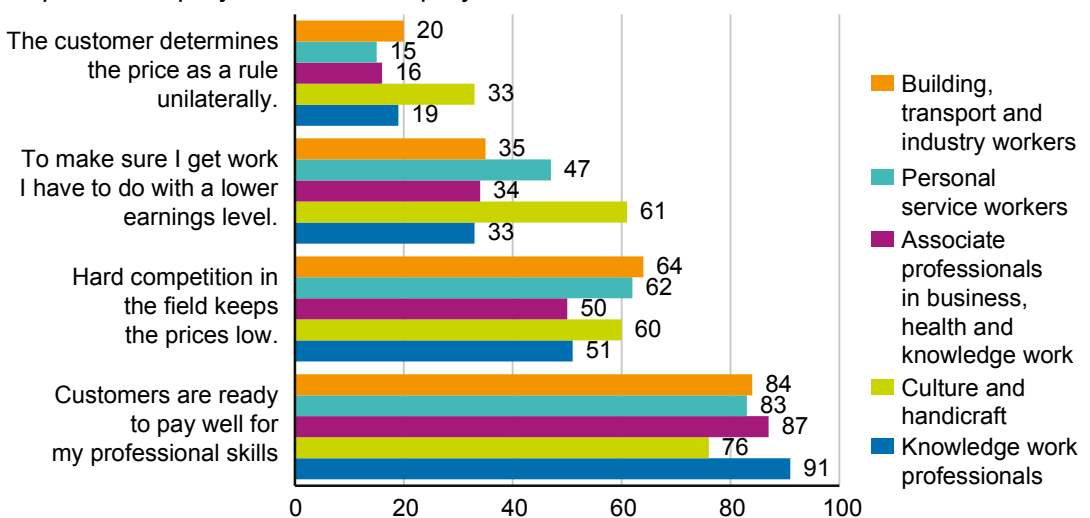


Figure 5.4

Pricing of one's work. Totally or somewhat true. Self-employed by occupational group. Self-employed without employees 2013



Towards employership

As described in Section 3, the sample of the survey was collected during a fairly long time in connection with the Labour Force Survey. All the respondents had been without paid employees at the time of drawing the sample. By the time of the interview, seven per cent had, however, hired labour force.

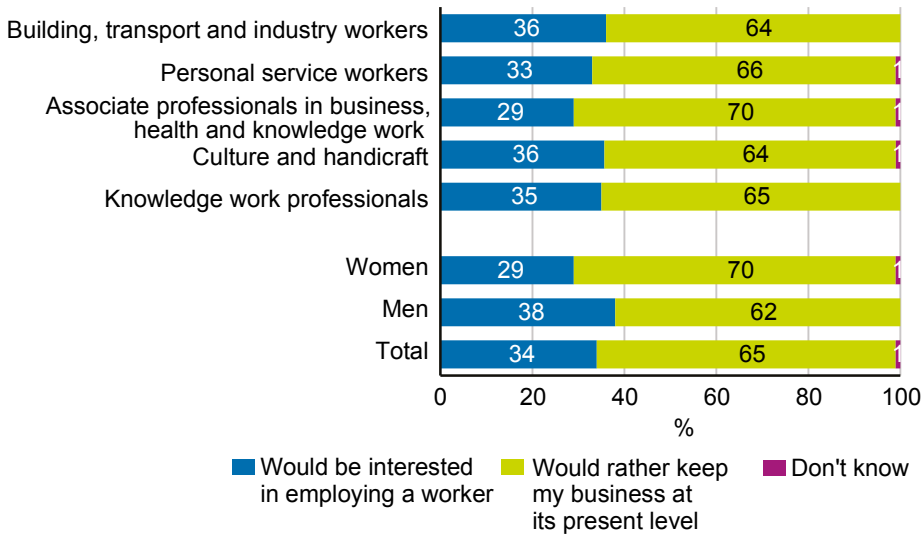
The reasons for becoming an employer among those having hired labour force were primarily that there is so much work (81%) and that the respondent aims to expand the business activity (55%). One-third said they wanted to pass on their know-how.

Around one-third of those who still had not hired labour force would have been ready to employ a worker if it was financially possible (Figure 5.5). The most common reasons for this willingness were to expand the business activity (68%) and that there was so much work (65%). Good one-half says they also want to pass on their know-how. Of those who were ready to employ a worker in the future, 39 per cent (12 per cent of all respondents) had planned to do so in the near future.

The majority of self-employed were thus not willing to become employers. They gave as reasons that employees' indirect wage costs (74%) are too high and that the respondent would find it stressing to ensure sufficiency of work for another employee (70%). Good one-half (52%) thought that there was not enough work for hiring an employee and 38 per cent were afraid of the consequences of failed recruiting. As many as 96 per cent of those who did not want to employ a worker said they primarily wanted to employ themselves. This was 59 per cent of all self-employed that do not yet have any hired labour force.

Figure 5.5

“If it was financially possible for you to employ a worker or workers, would you be interested in doing it or would you rather keep your business at its present level?”
 Self-employed without employees by gender and occupational group. Self-employed without employees 2013.



Overall image of negotiation power

To gain a general picture, multi-variable methods were used in the analysis in the same way as in Section 4. The analysis did not include grant recipients.

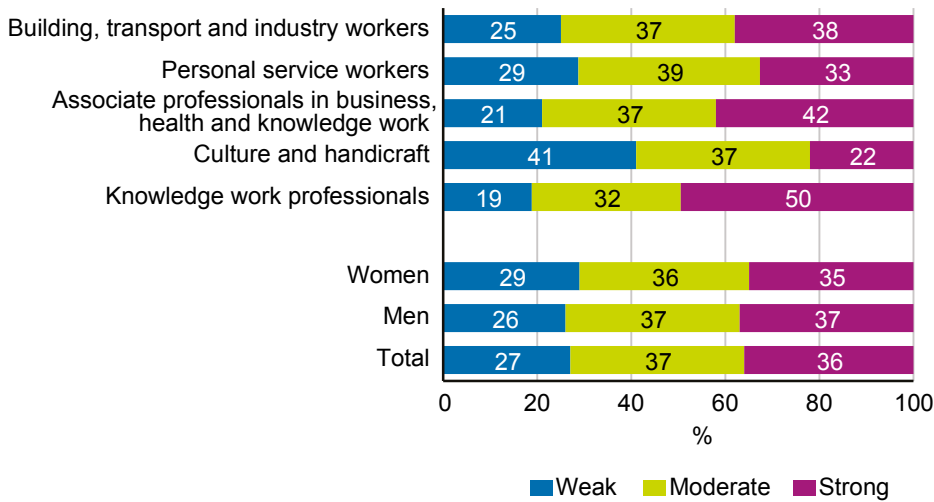
In this way, one dimension of working as an entrepreneur can be distinguished clearly from the data, namely negotiation power.

The negotiation power component – or rather, lack of negotiation power – includes the following factors: does not receive correct compensation relative to the amount of work, has to lower the price to get work, customers are not ready to pay for expertise, and feels that the tough competition in the field keeps the prices low. The variable was formed into a sum variable to get a more condensed image of the negotiation power of self-employed.

It can be claimed based on this analysis that 36 per cent of self-employed have a strong negotiation power. Nearly as many have a reasonable power (37%). Good one-quarter (27%) have a poor negotiation power. (Figure 5.6).

Figure 5.6

Negotiation power. Sum variable. Self-employed without employees by gender and occupational group. Self-employed without employees 2013



6 Working conditions

This section explores more closely the working conditions of self-employed persons without employees and they are compared in suitable parts to those of employees. Some of the questions of the Self-employed without employees 2013 survey were presented in a completely similar way to employees in the Finnish Quality of Work Life Survey in 2013, which makes comparison possible.

Working hours

Table 6.1 shows the average for the regular weekly working time by gender reported by self-employed in the data. It was nearly three hours longer than that of employees' weekly working hours according to the annual average of

the Labour Force Survey 2013. Every fourth self-employed without employees works over 50 hours per week.

Table 6.1

Normal working hours, h/week. Self-employed without employees and employees. Self-employed without employees 2013 and LFS 2013

	Total	Men	Women
Employees	36.3	38.1	34.6
Self-employed without employees	39.0	41.0	36.2
Knowledge work professionals	38.3	39.0	37.0
Culture and handicraft	35.5	37.3	33.9
Associate professionals in business, health and knowledge work	37.3	39.5	35.2
Personal service workers	38.4	41.7	37.2
Building, transport and industry workers	42.6	42.8	39.2

On the other hand, working part-time is more common for self-employed (19%; women 24%, men 16%) than for employees (14%; women 20%, men 9%; LFS 2013).

Number of working days per week

One-half (50%) of self-employed persons without employees were working the conventional five-day working week. However, every fifth (20%) stretches their working week to six days: so do 23 per cent of those working full-time and six per cent of those working part-time. Every tenth (10%) of full-time workers are working every day of the week, but also five per cent of part-timers (in total 9%). In other words, nearly 30 per cent of all self-employed work on more than five days a week.

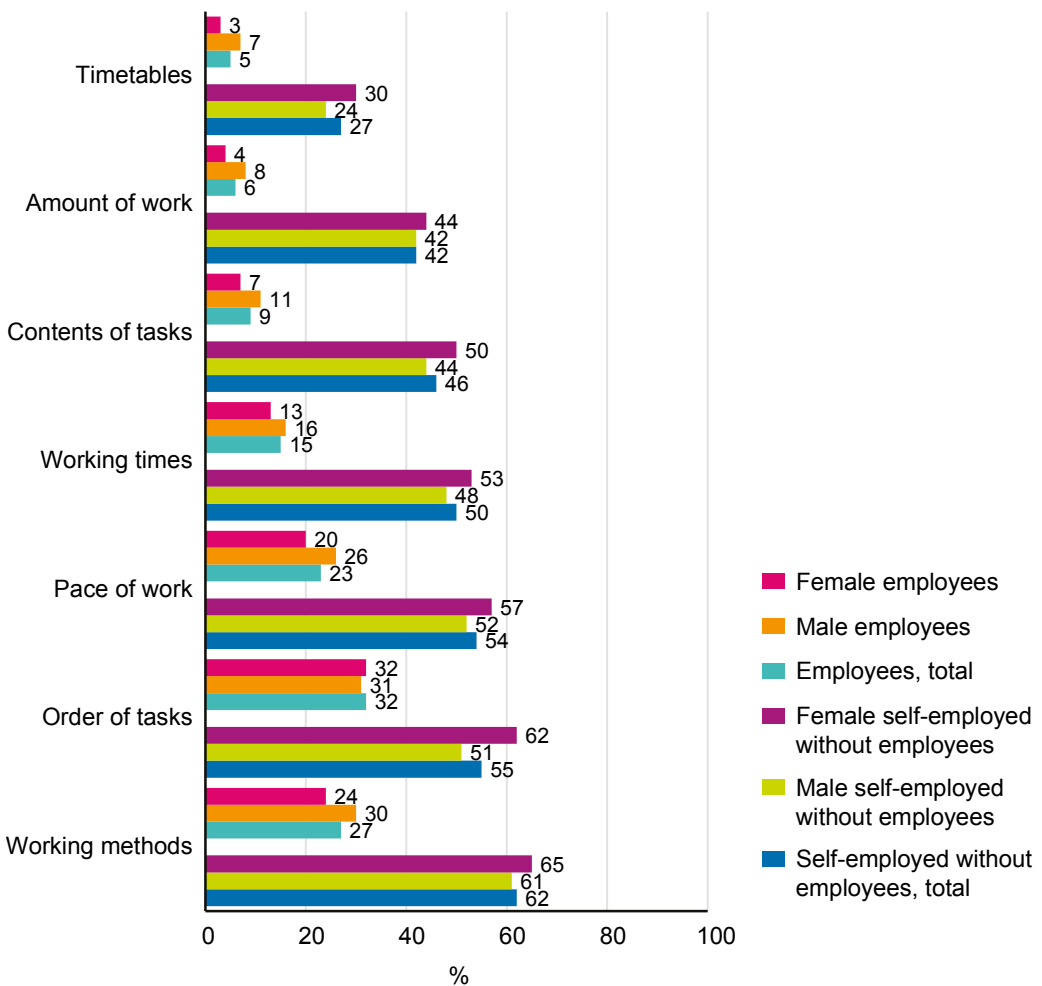
The majority (66%) of those working on six or seven days a week has a regular working week of more than 40 hours. However, for more than every tenth of those with a six or seven-day working week the ordinary weekly working time remains under 35 hours, which means, on average, quite short or at least "porous" working days.

Possibilities to influence work components

In addition to long working hours, entrepreneurship is generally associated with freedom and independence of entrepreneurial work. Both in the pre-survey qualitative interviews and the survey's open responses this feature of work was emphasised strongly. Although employees' possibilities to influence various work components have as a rule grown over the last decades (Sutela & Lehto 2014, Lehto & Sutela 2009), it becomes evident that they lie far behind the situation of self-employed persons (Figure 6.1).

Figure 6.1

Opportunities for influencing own work. Can influence a lot. Self-employed without employees and employees by gender. Self-employed without employees 2013 and Quality of Work Life Survey 2013



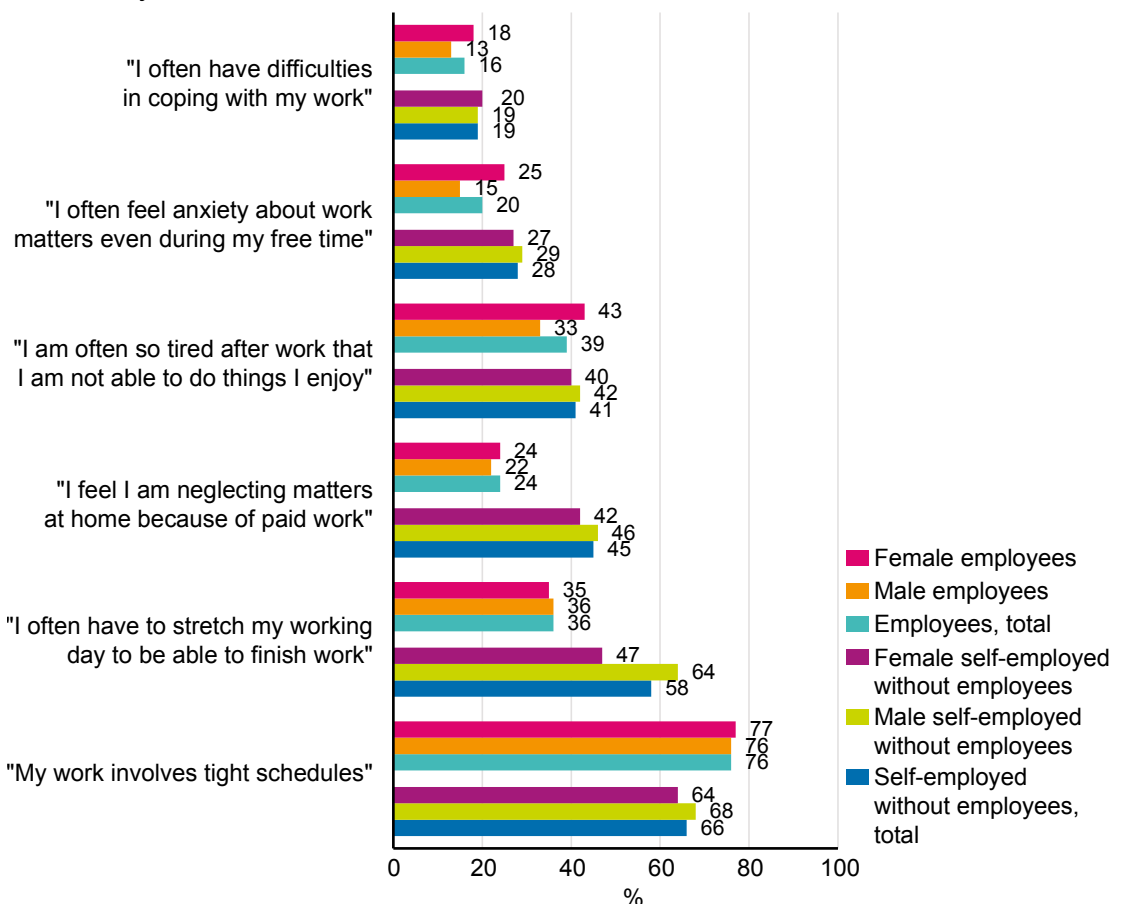
Similarly as employees, self-employed felt they had most influence on their work methods and order. Self-employed also stress their possibility to influence their working time, and nearly one-half (46%) feels that they can have much effect on the content of their work tasks. Slightly fewer of them (42%) have an effect on their amount of work, and only good one-quarter on the schedules of projects, goods deliveries or services (27%).

Workload

The questions of the survey on Self-employed without employees about the workload are also mainly congruent with the Quality of Work Life Survey 2013. (Figure 6.2.)

Figure 6.2

Strain at work. Totally or somewhat true. Self-employed without employees and employees by gender. Self-employed without employees 2013 and Quality of Work Life Survey 2013



For most of self-employed and employees, work often involves tight schedules. In employees' work, tight schedules are even more common than in self-employed persons' work. However, self-employed without employees state more often than employees that they have to stretch their working days to get their work done. Nearly every fourth (24%) self-employed says the statement about stretching working days is totally true for him or her as against ten per cent among employees.

Stretching working days can be connected to that self-employed without employees feel that they neglect their home life due to paid work nearly two times (45%) as often as employees (24%). Working days are not only stretched, but self-employed are also clearly more anxious (28%) about work-related matters during free time than employees (20%). Nearly one-fifth (19%) of self-employed have often difficulties in coping with work, which was slightly more compared with employees (16%).

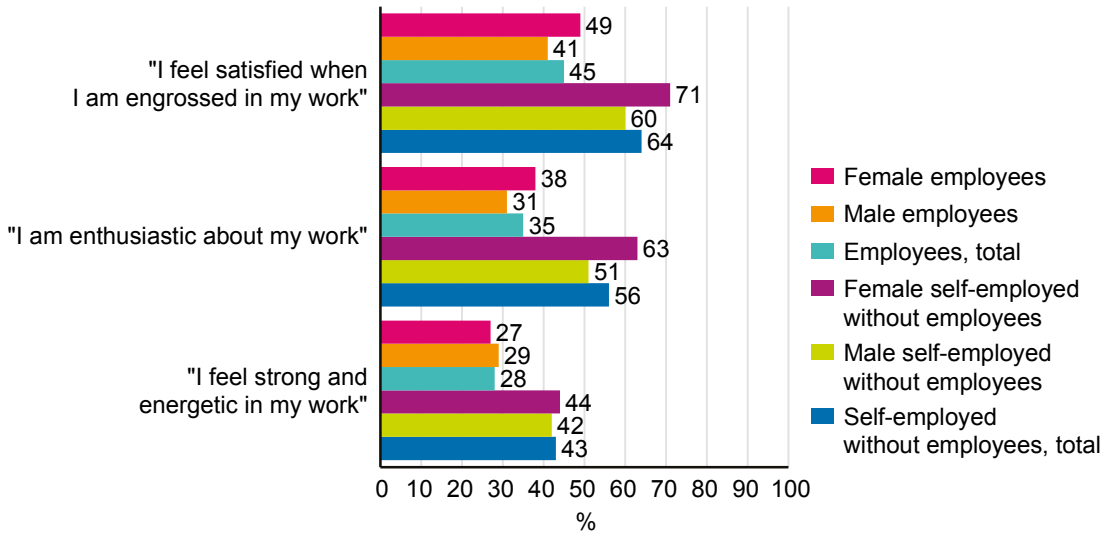
Work engagement

Even if the workload appears to be in many respects heavier for self-employed than employees, the inspiring side of work, work engagement, is more strongly present as well. For example, 43 per cent of all self-employed without employees say they feel strong and energetic at work (totally true), while the corresponding share was 28 per cent for employees.

The response shares vary in the occupational groups of self-employed in different directions depending on the section of work engagement. Those working in worker occupations, in building, transportation and industry, and in services feel strong and energetic more often than other occupational groups.

Figure 6.3

Work engagement. Totally true. Self-employed without employees and employees by gender. Self-employed without employees 2013 and Quality of Work Life Survey 2013



Boundaries between work and free time

The significant difference between self-employed without employees and employees is to what extent the boundaries between work and free time become blurred. Around every third (32%) self-employed without employees feels the boundary between work and free time is wavering (totally true), which is three times as much as among employees.

Working at home is associated with wavering between work and free time (totally true: 45%). Good one-third (35%) of those working "elsewhere" but even fewer (27% to 28%) of those working in work premises or in customer's premises consider the boundary for them wavering (totally true). In service worker occupations, work is mostly done in one's work premises, while in culture and handicraft occupations, the place of work is mostly one's home.

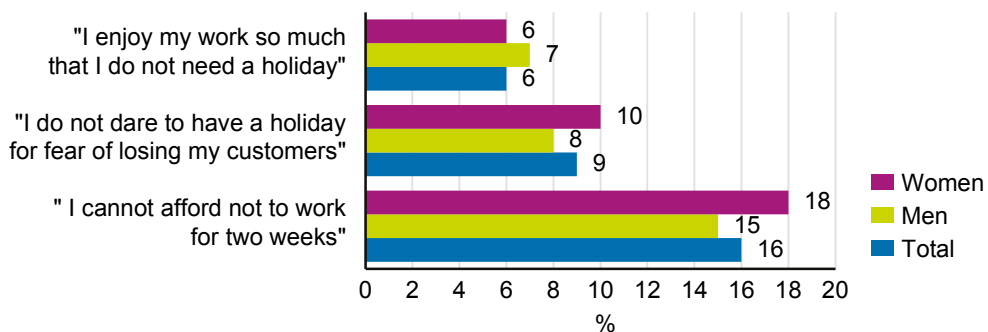
Possibility for holiday

One problem that comes up in different connections in the survey is that it is difficult for self-employed to take leave. Around 70 per cent of respondents had been able to have at least a two-week leave during the preceding 12 months. In other words, nearly one-third had been working nearly without break.

Over one-half (55%) of those who had not had a two-week leave said they could not afford not to be working. Around every third (31%) had not dared take leave for fear of losing customers. Nearly one-quarter (23%) said they enjoyed their work so much that they did not want a holiday. In Figure 6.3 the responses are proportioned to all self-employed without employees in the data.

Figure 6.4

Reasons for not having taken leave for at least two weeks in the past 12 months. Proportion of all self-employed without employees. Self-employed without employees 2013



Length of holiday periods

The possibility to take leave does not necessarily mean that the leave would be held continuously. Around every tenth (9%) of those having had holiday for at least two weeks had taken the leave at most in stretches of three days. For around every tenth of those having been on leave the longest holiday period had been one week.

All in all, more than one-half (57%) of those having been on leave had at most taken two weeks off without a break. In other words, only good 40 per cent of those having been on leave had managed to have a longer holiday than two weeks without a break.

When the figures are proportioned to all self-employed, it is seen that more than every third (36%) self-employed had not been on leave at all in the year before or had a holiday in periods of at most a couple of days.

Job satisfaction

The results of international research have shown that entrepreneurs are more satisfied with their work than employees (e.g. Benz & Frey 2008, Ajayi-Obe & Parker 2005, Hamilton 2000, Binder & Coad 2013, Fraser & Gold 2001). Measuring job satisfaction is challenging in that typically, surveys provide quite skewed distributions for general questions about job satisfaction. Nearly all respondents are at least fairly satisfied with their jobs. In addition to general job satisfaction, use should be made of more precise questions about satisfaction with other aspects of work.

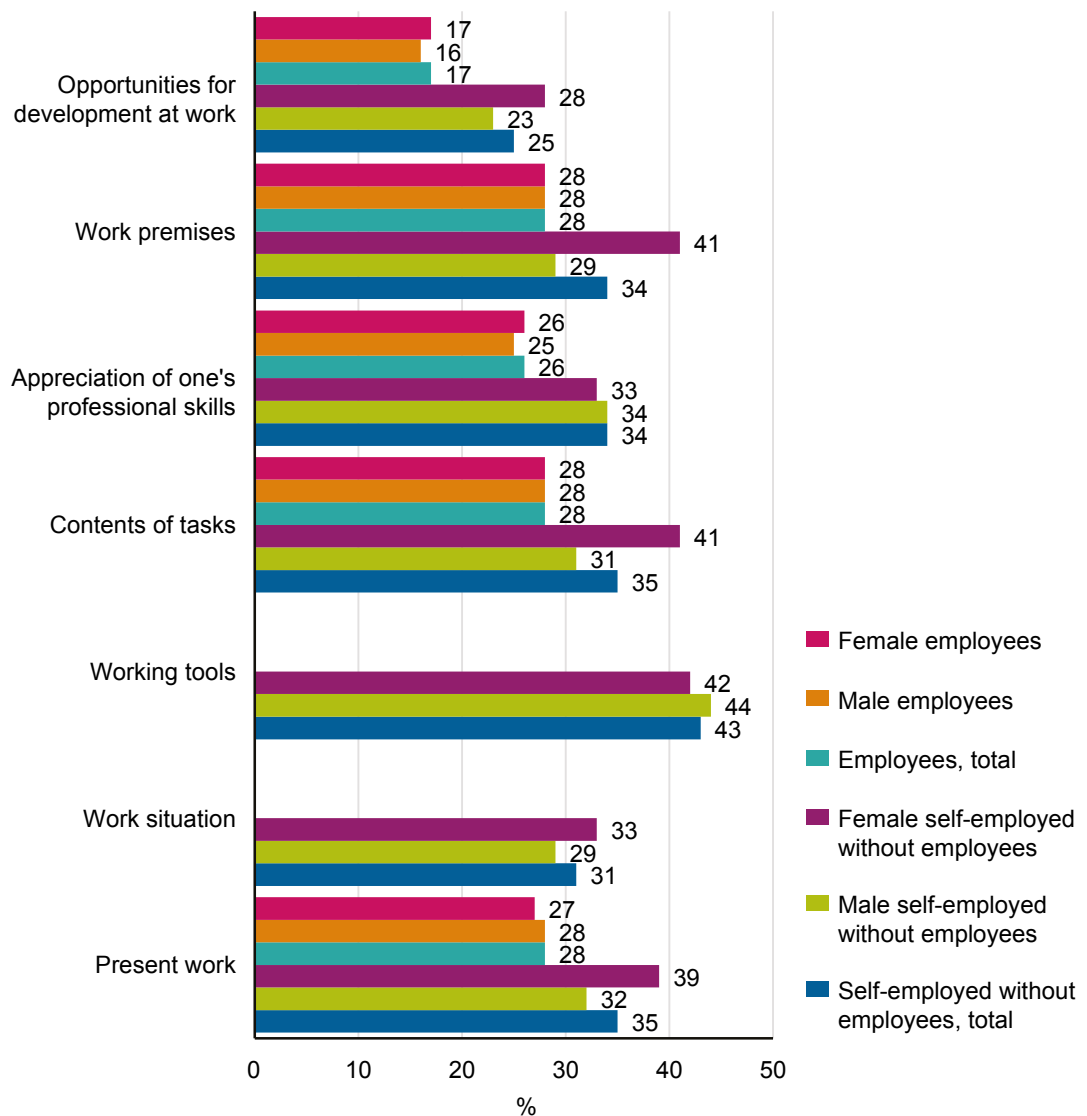
Measured with a general question, self-employed are more often very satisfied with their present job (35%) than employees (28%) in the 2013 Quality of Work Life Survey. If those fairly satisfied are also counted in, the difference is, however, evened out (88% vs. 90%).

Figure 6.5 shows the shares of those very satisfied with various aspects of work for self-employed and employees by gender. It should be noted that if 'fairly satisfied' were also included, the shares would rise for almost all the shown factors to 81 to 93 per cent. The only exception is satisfaction with development possibilities, where the share of at least fairly satisfied employees remains at 63 per cent and that of self-employed at 73 per cent.

In the light of these results, the work of self-employed is very intensive compared with employee work. On the one hand, the workload is heavier and overlapping of work and free time is not always positive – the possibility for breaks in the form of holidays is not self-evident for many. On the other hand, great enthusiasm and motivation towards work shines through the results. This work engagement appears particularly strong in culture and handicraft occupations.

Figure 6.5

Satisfaction with various aspects of work. Very satisfied. Self-employed without employees and employees by gender. Self-employed without employees 2013 and Quality of Work Life Survey 2013



Self-employment – as a way of working – brings autonomy, possibilities to influence and certain degrees of freedom for worker level occupations as well. In employee work these features are mainly connected to the work of upper-level employees only.

7 Financial situation

Position of self-employed in the income distribution

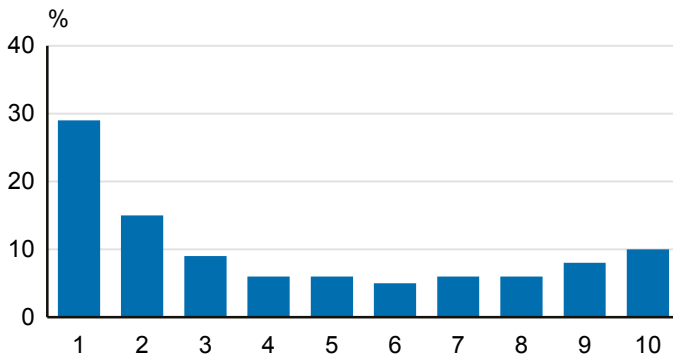
The following examination concentrates on the income level of self-employed without employees – thus not of entrepreneur households. The data used are from the Labour Force Survey and the total statistics on income distribution in 2012. In other words, the data are collected one year before those of the survey on Self-employed without employees 2013, and they concern those having responded to the Labour Force Survey in 2012.

The examination includes only disposable income, which consists of earned, entrepreneurial and property income and current transfers received. Current transfers paid (taxes) are deducted from gross income formed from these. The examination is limited to only those classified as employed persons in the Labour Force Survey. The data were also restricted to those aged 15 to 64.

The mutual income level of self-employed without employees and their income level relative to other employed persons can be viewed by examining where the persons are placed in income deciles. In the decile examination, all employed persons (i.e. employees and self-employed altogether) are ordered by size according to their personal annual income and divided into ten groups of equal size. The first decile thus includes the lowest earning ten per cent of employed persons and the tenth decile the highest earning ten per cent. The boundary between the fifth and sixth deciles is the middle point of income, i.e. the median, above and below which the number of persons is equal.

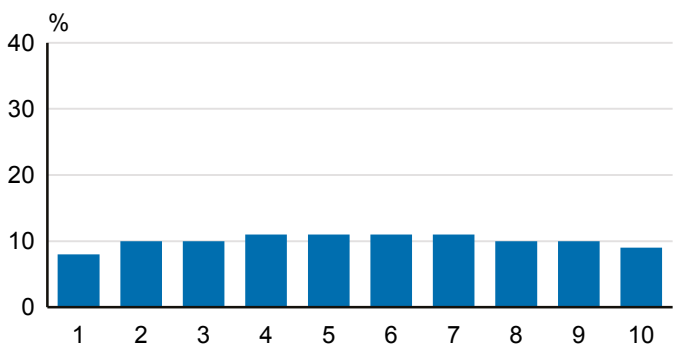
Figure 7.1 indicates that the income distribution of self-employed without employees is skewed. The lowest income category clearly includes more persons (29%) than others, and quite many are in the second lowest decile as well (15%). The income limit for the lowest income decile is around EUR 13,200. Eighteen per cent of self-employed belong to the two highest income deciles. The remaining 38 per cent are divided fairly evenly between these two extremes. The median for self-employed persons' disposable income was EUR 20,500, the average being EUR 24,400.

Figure 7.1
 Disposable income distribution income distribution of self-employed without employees in deciles. LFS 2012



Employees' income distribution is clearly more even than above, because the majority of employees belong to the middle deciles. Under ten per cent of employees are in both the highest and lowest deciles (Figure 7.2). The median for

Figure 7.2
 Disposable income distribution income distribution of employees by decile. LFS 2012



income is higher (EUR 26,200) than among self-employed without employees, similarly as the average for income (EUR 28,200).

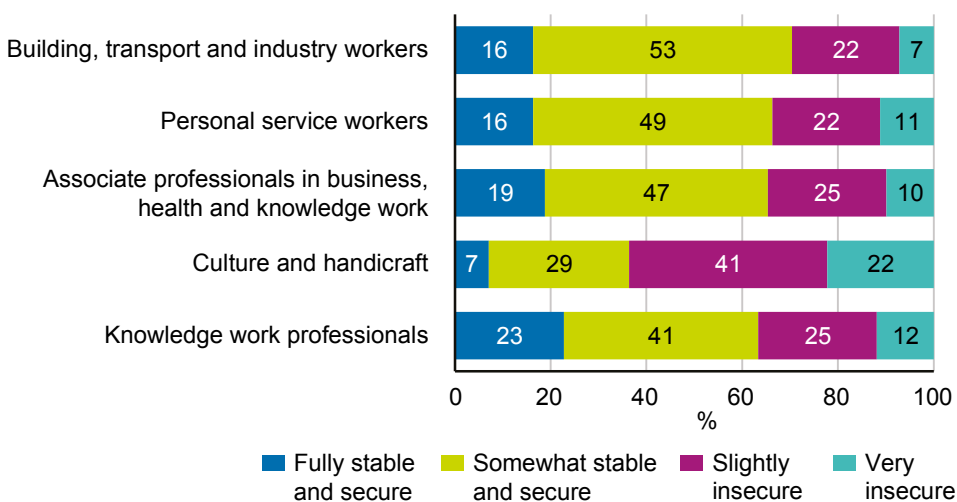
Experience of one's financial situation

The income level is not alone enough to produce an overall image of the financial situation of self-employed without employees. In addition, attention should also be paid to their own experiences of the certainty of their financial situation. This is affected by the regularity of income, knowledge of coming work, as well as periods without any income.

With regard to the concern connected with the livelihood of self-employed without employees, it is positive that the majority (62%) of self-employed feels that their financial situation is fully or somewhat stable and secure (Figure 7.3). On the other hand, nearly four out of ten (38%) consider their financial situation either slightly or very uncertain. This is quite a big part of the respondents.

Figure 7.3

Financial situation as self-employed at the moment. Self-employed without employees by gender and occupational group. Self-employed without employees 2013



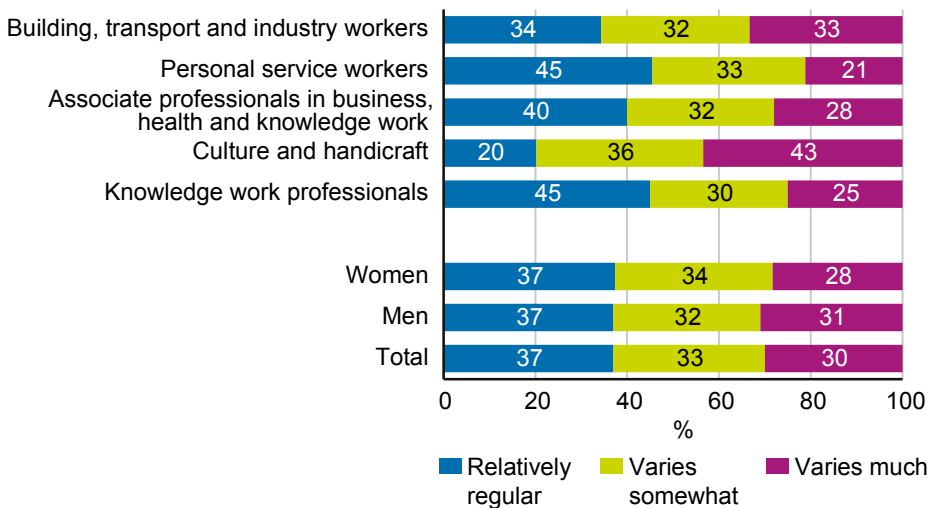
Variability of income

One factor separating entrepreneurs and employees is the variability of income. As a rule, employees know their income in advance from month to month better than entrepreneurs.

Good one-third of the respondents had a relatively regular income, for one-third it varied somewhat and similarly for one-third income varied much. (Figure 7.4).

Figure 7.4

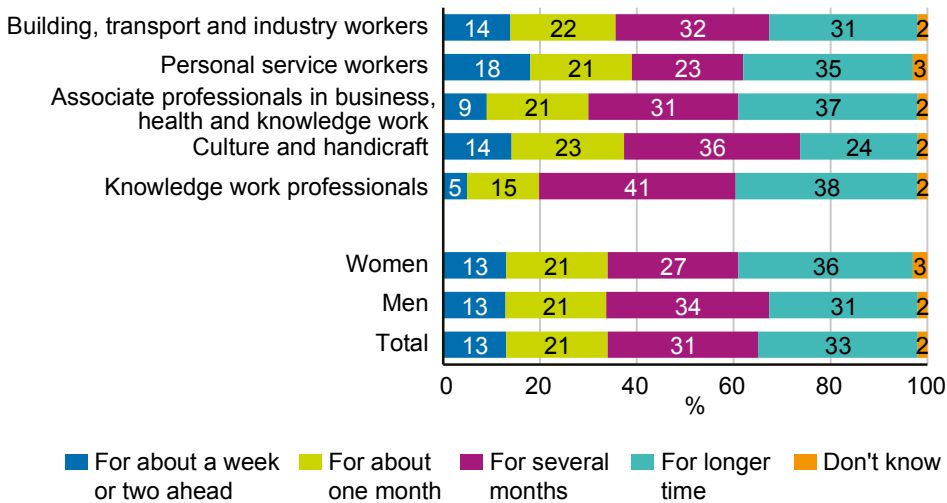
"Is your income relatively regular or does it vary from month to month?" Self-employed without employees by gender and occupational group. Self-employed without employees 2013



The uncertainty caused by the variability of income is alleviated if the person has knowledge of upcoming work for some time in advance. For the majority (64%) of self-employed without employees, the work situation was ensured for several months or a longer time into the future (Figure 7.5). Around one-third (34%) knew about coming work only for a month ahead. Of all self-employed, good one-tenth (13%) had knowledge of work for one week or a couple of weeks ahead.

Figure 7.5

“How long in the future are you certain about the sufficiency of assignments, customers or funding?” Self-employed without employees by gender and occupational group. Self-employed without employees 2013



Livelihood

Periods when there are no customers or assignments are most problematic for one’s livelihood. These periods may be typical of the field, and one can get used to periods without work as part of one’s career. However, they reveal the possible livelihood problems of self-employed people.

All in all, around one quarter of the respondents had had periods without customers or assignments (grant recipients without funding) in the preceding 12 months.

Even if many have had periods without work, for most they have not been very long. For one-quarter the periods have lasted for one to two weeks. For one-half, the periods had taken at most one month, for around one-fifth (19%) from one to two months.

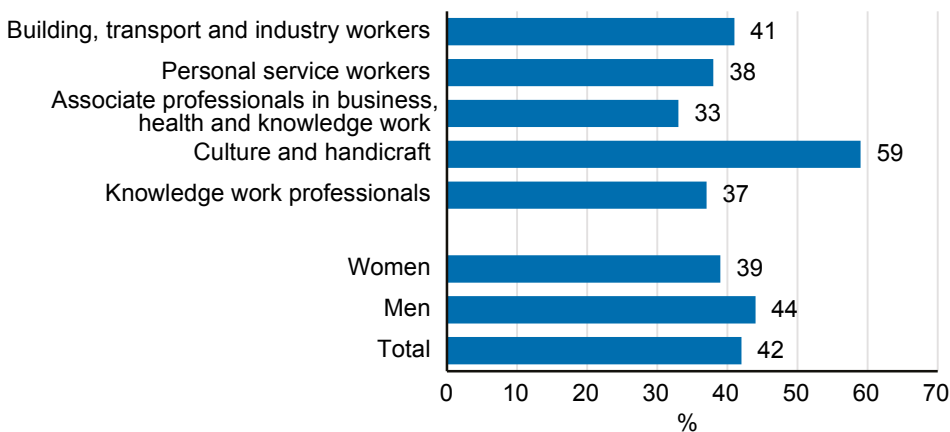
Calculated from the whole data, 12 per cent of the respondents had had periods of under one month without work or customers, and around every tenth had had longer periods than that.

Concern about livelihood

In the light of the results given above, it is not surprising that more than four out of ten respondents (42%) agreed with the statement “I am constantly concerned about sufficiency of work” (Figure 7.5). Men feel this way somewhat more often than women (44% vs. 39%). Those working in culture and handicraft occupations are clearly more concerned about sufficiency of work. The occupational group was in a class of its own here. Concern about sufficiency of work is, however, present relatively commonly in all other occupational groups as well.

Figure 7.6

Constantly concerned about sufficiency of work. Totally or somewhat true. Self-employed by gender and occupational group. Self-employed without employees 2013



General image of the financial situation of self-employed persons

The financial situation of self-employed without employees was examined in more detail by means of the factor and sum variable analysis in the same way as the path to self-employed was analysed above.

Four dimensions describing the financial situation can be discerned from the data. The most important of these is financial stability, which involves such

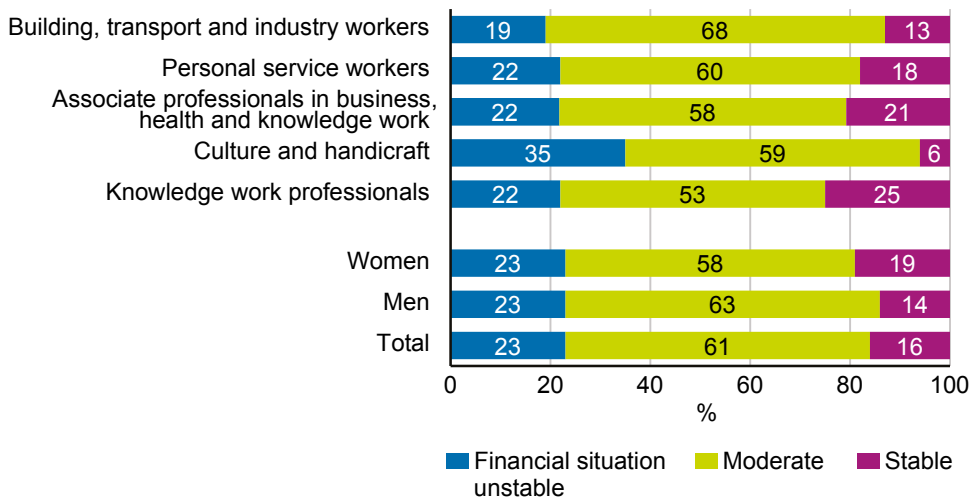
variables as abundance of customers and work, that it is known that work is available for a long time in the future, and that not much effort is needed to get customers. Other factors are the respondent's estimate of the stability of one's financial situation, regularity of income, and belief in sufficiency of customers in the future.

Other independent dimensions describing the financial situation were financial dependency on one customer, one's negotiation power and entrepreneurial skills.

A sum variable was built from the variables best describing the stability/instability of the financial situation. Based on that, the financial situation of around 16 per cent of self-employed could be described as clearly stable. Correspondingly, nearly one-quarter (23%) seem to have a very instable financial situation. The majority (61%) was between these two extremes so that their financial situation could be described as reasonable. (Figure 7.7.)

Figure 7.7

Financial stability. Sum variable. Self-employed without employees by gender and occupational group. Self-employed without employees 2013



8 Social security

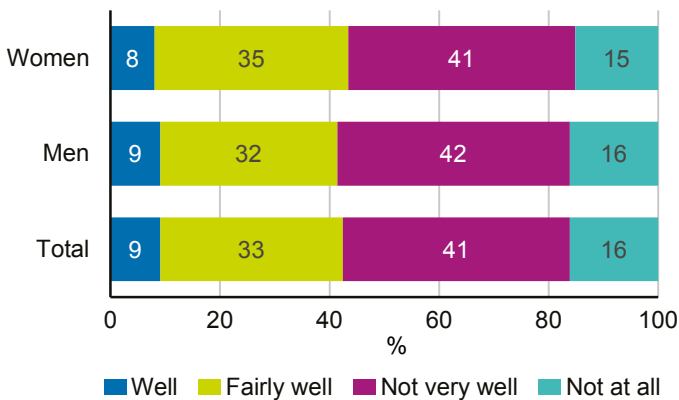
Knowledge of the coverage of social security

It was found out in the qualitative pre-interviews that the interviewees overall had fairly poor knowledge of their rights and possibilities related to social security. The results of the survey confirmed this image obtained from the qualitative interviews.

In their opinion, over one-half of the respondents did not know very well or at all which social security they were entitled to as entrepreneurs.

Figure 8.1

"How well do you know which social benefits you are entitled to as an entrepreneur?" Self-employed without employees by gender and occupational group. Self-employed without employees 2013

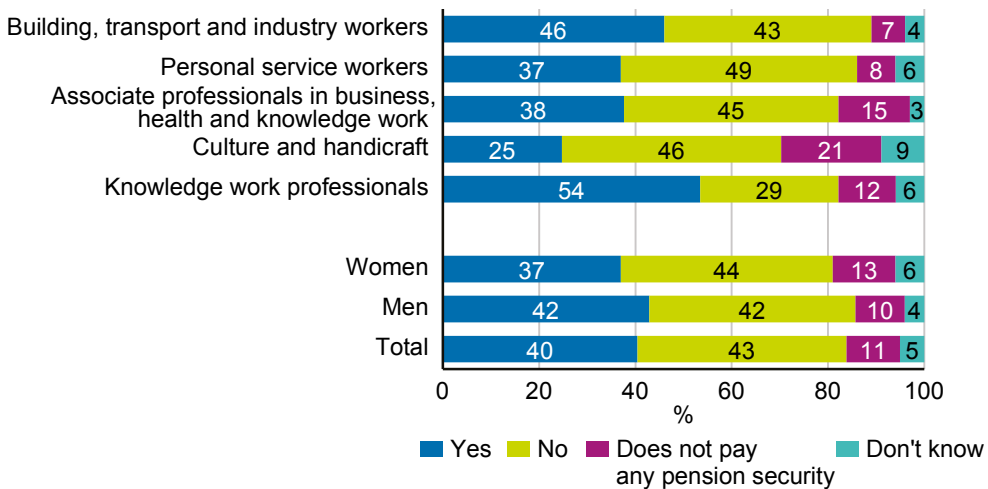


Level of pension security

Four out of ten respondents paid, in their view, sufficient pension security for themselves. Slightly more (43%) considered the pension contributions they paid insufficient. Around one tenth said that they did not pay any pension at all, and five per cent could not tell whether the security was sufficient (Figure 8.2).

Figure 8.2

”Do you think you are paying sufficient pension security for you?” Self-employed without employees by gender and occupational group. Self-employed without employees 2013



The respondents had taken self-employed persons’ pension insurance for annual income of EUR 23,000, on average (median EUR 20,000).

Level of unemployment benefit

In Finland, self-employed persons are entitled to basic unemployment benefit under certain circumstances should their entrepreneurial work end. Around every fifth (21%) of the respondents were members of an unemployment fund and would thus have been entitled to earnings-related unemployment benefit. Women belonged to an unemployment fund more often (26%) than men (18%).

Only 27 per cent of the respondents said they knew the level of their unemployment benefit should they become unemployed, but more than one-half (57%) had no knowledge of that. In addition, 15 per cent thought they would not receive any unemployment benefit at all.

Problems with social security

Around one-fifth (21%) of self-employed thought that it was very or fairly easy to understand what social security benefits belong to entrepreneurs by law. Around one-half (48%) of the respondents considered it very or fairly difficult.

Nearly one-half of the respondents (45%) also thought that it was fairly or very difficult to apply for social benefits. Only around every tenth (12%) found it very easy or fairly easy to apply for them.

The problem with social security is that the system is known very vaguely, on average, and it is found difficult to understand. The problem is crystallised in that the survey respondents thought that the system and their needs do not meet. The equation is not made any easier by the fact that the self-employed group is very heterogeneous: it consists of people in different circumstances and varying conditions and working in very diverging jobs.

9 Summary

This survey examined the features connected to the labour market position and working conditions of self-employed persons without employees. The concept of self-employed without employees is used as an overall concept to describe sole entrepreneurs, own-account workers, freelancers and grant recipients. Those belonging to the group are connected by their work as entrepreneurs or like entrepreneurs on their own, although there are also many differences in the group.

The number of self-employed persons without employees has been growing fairly evenly throughout the 2000s. Changes in the labour market structure can often be traced to chain-like change processes within individual occupations and industries – although institutions also have an important role as factors shaping the labour market (Pärnänen 2011, Sutela 2013, Koistinen 2014, Sutela & Leh-

to 2014, Hulkko & Pärnänen 2006). It can also be assumed that changes in the number of self-employed is based on alterations occurring inside certain industries, such as the evolution in the media industry (OSF: Mass Media 2013) or increasing sub-contracting in the building industry (Building industry...2014). Institutional factors, such as regulation, are also reflected in the prevalence of self-employment (Muehlberger 2007).

This occurrence must be assessed based on the idea that entrepreneurship is also bound to the current situation on the paid labour market. The development is often a question of a process produced by an interactive relation of choices by various actors. It can be presumed that the change is based on enterprises' altered way of organising work. When enterprises reorganise work by outsourcing and sub-contracting, there is more demand for self-employment than before.

In place of paid employment, work is available for those working as entrepreneurs or like entrepreneurs, which also steers one to starting one's enterprising activity. Then it may be a question of necessity in becoming self-employed: paid work is not available.

Alternatively, being an entrepreneur may be desired: inducement may be the freedom and independence of entrepreneurial work, the possibility to realise one's own business idea, content renewal and development of one's professional skills (Heinonen et al. 2006).

One factor contributing to this change that can be mentioned is the altered paid work careers (cf. Heinonen et al. 2006). Increased uncertainty about work and losing work through dismissal brings breaks in one's career. Therefore, employed persons are more often than before in a situation where the next step in their career needs to be re-contemplated. Then consideration of an entrepreneurial career comes up as one possibility: do I look for paid employment, will I retrain myself or would entrepreneurship be an alternative way of earning a living? Although structural factors shape the environment/conditions where choices are made, in the end, changes come about through individual people making decisions with respect to their own careers.

This survey concentrates on the viewpoint of self-employed persons, not of enterprises. The results of the survey on Self-employed without employees 2013 can be summarised in the following fashion.

Three paths to self-employment

In research literature the path to self-employment is often seen dichotomously: people have either wanted to be entrepreneurs (deliberate or genuine self-employment) or they became entrepreneurs reluctantly, for lack of paid work (out of necessity). The present survey, however, indicates that the dichotomous division is unnecessarily stiff for describing self-employed persons' paths to self-employment.

The qualitative interviews preceding the design of the survey questionnaire showed that it is often difficult for people to name to what extent they became entrepreneurs out of their own will or forced by circumstances. On the one hand, it may have involved necessity: paid work was not available. On the other hand, people also saw good sides in working as an entrepreneur. Accidents were also significant for many: without a chance opening up in a suitable moment, things could have gone quite differently. This all was taken into account when designing the survey questionnaire.

One key result of the survey is that a stiff dichotomous division of self-employed, on the one hand, into reluctant/forced entrepreneurs and, on the other hand, into those having become self-employed out of their will, deliberately does not describe the reality well enough.

Rather three than two main factors can be discerned in ending up self-employed: own will, forced by circumstances and accident. The weight of these factors is different for different persons. On their basis, we can draft roughly three different paths to self-employment. The boundaries between these paths and the groups they produce are not always drawn clearly, but they are wavering and overlapping as well. In addition, it is assumed that the relative sizes of these

three groups seen in the data also vary in time and place depending on the local labour markets and general employment situations.

First of all, we can see a group that is very entrepreneurial driven. This group includes around four out of ten self-employed persons. They have been goal-oriented in becoming entrepreneurs and they want to work specifically as entrepreneurs.

In the second group, accident has played a fairly big role in becoming self-employed. They are here called driven and seized the opportunity. The focus is, however, clearly on the latter reason. This group includes around 40 per cent of all self-employed persons without employees.

The third group consists of those who have become self-employed forced by circumstances, being around one-fifth of all self-employed persons without employees. This group is characterised by lack of paid work or the field being entrepreneur-oriented having had a strong effect on becoming self-employed. It is common in this group that they would rather work as employees than as entrepreneurs.

The last-mentioned group could also be described by the concept 'reluctant entrepreneurs'. In the survey, we decided that the concept forced by circumstances described the group better. 'Reluctance' includes the assumption of involuntary activity, and it is not like that for this group. The group of self-employed is characterised by hard working, strong work ethos and professional pride. They are also proud of managing although at times it is difficult both with their work and finances. Even if 'reluctance' as a word describes well how being an employee would often be a more desired way of working than being an entrepreneur, the same is described with the concept 'forced by circumstances'. This tripartite division – entrepreneurial driven, accidentally becoming entrepreneurs, forced by circumstances – can be considered a significant result.

Fake/dependent self-employment

When we talk about reluctant/forced entrepreneurship, the concept of fake/dependent self-employed is often brought up as well. Fake/dependent self-employment refer to a situation where entrepreneurial work is done formally as an entrepreneur, but working conditions are comparable to those of an employee in that the customer or principal has the right to control the work process comparable to that of an employer. In this situation there is generally only one customer and the former employer has outsourced the work done before as employee work into entrepreneurial work. This theme has dominated social discussion in recent years and it is politically topical (Ministry of Employment and the Economy MEE 2012, 2014). One object of this survey was to examine how extensive fake/dependent self-employment is.

Based on the results, it can be claimed that fake/dependent self-employment is very marginal in Finland. In the data only four per cent of all were such self-employed who would have been outsourced and whose former employer is now their principal. Only one per cent of all self-employed persons had one customer that was at the same time their former employer. Questions measuring the right to control the work process were not asked from the respondents in this survey, because a survey is a difficult tool for inspecting the issue.

However, it can be deduced based on the above that the questions measuring the right to supervise work would not have brought added value when the group was very small even with these criteria.

An estimate of the extent of fake/dependent self-employed is new and important information. Its marginality does not eradicate the fact that working in this way may be problematic to the persons involved.

Negotiation power

Along with fake/dependent self-employed or forced/reluctant entrepreneurs, indicators based on experience were also used about the labour market position of self-employed persons.

In discussions concerning self-employment, the number of customers has often been considered a decisive factor with which to describe the financial situation and dependence of self-employed persons. However, this survey indicates that the number of customers is not a sufficient indicator for assessing financial stability or negotiation position. There are self-employed with one customer who are both in a financially stable and instable situation. Although 54 per cent of the self-employed with one customer feel that the customer determines the price of their work one-sidedly, 42 per cent do not think this is so.

The question about the number of orders does not in fact measure financial dependence on one to two customers. The experience of dependence must be rather asked by subjective indicators, as respondents' own experience. Asked in this way, good one-third of the self-employed having replied to the survey experienced financial dependence on one to two customers.

It is also noteworthy that the experience of dependence appears to have a connection to possibilities to influence various dimensions of work so that those who have experienced dependence have less chance of influencing than those who do not feel dependence. This matter should be studied in more detail in the future.

Instead of the number of customers or at least alongside it, we should emphasise the strength of negotiation power when we talk about the finances and livelihood of self-employed without employees. A weak negotiation power is connected to instable livelihood. Two out of three self-employed persons who have to sell their work too cheaply to get any work in the first place consider their financial situation somewhat or totally instable. Among those respondents who think they can price their work reasonably, only every third regards their financial situation as weak.

A stronger negotiation power is reflected in income, makes pension security better, and helps one to prepare for quiet periods.

Work engagement and workload

The essential features of the working conditions of self-employed without employees can be condensed into two words: work engagement and workload. Great enthusiasm and strong motivation towards work shine through the results. This work enthusiasm is clearly more widespread among self-employed than employees. Self-employed without employees are more satisfied than employees with their development possibilities, content of job tasks and appreciation of their occupation. Self-employed persons without employees would also carry on working as before more often than employees even if they no longer needed to work for their living.

On the other hand, the workload of self-employed without employees is bigger than average for employees. Stretching working days, mental exhaustion when going to work, and feelings of neglecting one's family due to work are more common experiences for self-employed than for employees. The workload is increased by that having a holiday is not self-evident to all and that many are used to working when ill. Workload is experienced particularly by those working in worker level occupations. It has to be understood that despite work engagement, self-employed in worker level occupations would be more prepared to stop working than other self-employed if their financial situation allowed it.

Differences produced by gender and education small

This survey revealed certain unexpected results that give cause to think about how much this way of working, that is, self-employment, influences working conditions and experience of livelihood. First of all, men and women have very many similarities and the differences are not categorical, except for a few exceptions. Another surprise is that these differences are not created by education either.

When the results are examined by gender, the results are partly contradictory and surprising. For various features of work, there are not differences between women and men. Sufficiency of work, negotiation power, customer relations, having holidays, experienced work capacity, experienced work well-being, working while ill... With respect to these features the situation appears to be very similar for women and men. The general picture from the results does not show many differences between the genders. However, men have started their path to self-employment more out of their own will than women. Women have been faced with a situation where lack of paid work has been the reason for self-employment, more often than men. Regardless of this, women are more satisfied than men with various dimensions of their work. Women are more satisfied than men in their present work, content of work tasks and development possibilities.

Women's good results gain emphasis when they are compared to employee women. Women can also make better use of self-employment in combining family and work than men can. In this respect, the difference between women and men is largely explained by working time, which is particularly lengthened for self-employed men.

There are still two clear differences between the genders. Firstly, occupational segregation is a fact for self-employed as well. The service sector is clearly a female-dominated sector, while those working in worker occupations in building, transport and industry are mainly men – as among employees. The second difference concerns disposable income. Women are visibly more often in the lowest income fifth than men, and women's median income is lower than men's. The difference between genders in income appears to be quite similar to the income differentials of employees. Although self-employed women in many respects seem to be satisfied with their situation, measured by income level they do not do any better than employee women – rather the opposite. This partly contradictory result should be studied more in the future.

Another surprising result is the low impact of education on the results. Tertiary education has been found to give employees a stronger labour market position, more stable careers, better working conditions and a positive effect

on employees' income level (e.g. Asplund 2011, Hurley 2011, Koistinen 2014, Sipilä et al. 2011, Myrskylä 2011, Sutela & Lehto 2014). Tertiary education, as a rule, thus improves one's labour market position and brings better possibilities to attain a stable financial situation.

Self-employed without employees differ from employees in this respect. For example, self-employed without employees with tertiary qualifications feel their financial situation is totally or somewhat secure less often than others, and they feel they are dependent on one customer more than those with upper secondary or basic level qualifications. All in all, no distinct differences can be seen in the results by level of education. The low impact of education or even its opposite effect than expected on the results is something that needs further study.

Big differences between occupational groups

Occupation has more effect on the results than gender or level of education. The group of self-employed without employees is very heterogeneous in its occupational structure. This report made use of a five-category division of occupational groups, which took into account the industry, as well as the level of education. The groups were knowledge work professionals, associate professionals in business, health and knowledge work, personal service workers, and building, transport and industry workers.

The examination of occupational groups brings clear differences to the analysis. Viewed as a whole, knowledge work professional were clearly the group that managed best. When looking at sufficiency of work, livelihood or working conditions, all these sections were assessed as best for knowledge work professionals. The group is also clearly the most entrepreneurial driven one. The group includes such as consultants, systems analysts, psychologists, medical doctors, lawyers and researchers. When examining the subjective indicators of livelihood, it can be deduced that for many knowledge work professionals being self-employed is probably a way of producing financial added value from one's skills or special competence. This group contains occupations whose productivity differences can be

clear-cut. For example, in IT software development the skill level of an individual may produce specific productivity. In occupations like this it is possible to raise individual productivity very differently than in other common self-employed occupations, say that of a lorry driver or hairdresser; an individual driver may be a very good driver at his or her work, but regardless of how good a driver you are, you can hardly raise productivity crucially by driving more loads or drive-kilometres than some other lorry driver. Knowledge work professionals also include occupations that have fairly stable labour market position and involve high income earning, such as doctors. In this group, self-employment is a channel for producing financial stability and high income based on one's own productivity – in all probability better than when working as an employee.

Another basic type of self-employed is formed by those toiling in female or male-dominated worker occupations. Their financial situation is quite stable, but their work is physically exhaustive. It is interesting to note that working as entrepreneurs appears to bring such features to worker level occupations that are comparable to the image of upper-level employees' work in employee work. These include good possibilities to influence various dimensions of work: work pace, work order, content of work tasks. In worker level occupations, being an entrepreneur offers another kind of dimension to the meaningfulness of work. If the benefit of employee work is more secure livelihood and more comprehensive social security, the advantage of self-employment is the independence of work and freedom from control.

The third example is the so-called creative sector, i.e. culture and handicraft professionals, who experience uncertainty about the sufficiency of work and livelihood clearly more than others. Their group includes more those working in this way forced by circumstances. They also would rather work as employees more often than the other groups. However, the mode of operation in the field leads to self-employment, because the paid labour market is limited in the field. For example, “artistic entrepreneurship” appears a special kind of entrepreneurship according to the open responses. Basic assumptions of self-employment, such as profit seeking, do not hold true there: art cannot be made faster or more cost-effectively and work cannot be divided by hiring workers.

However, those working in culture and handicraft occupations are characterised by strong work engagement and self-fulfilment through work. For them enthusiasm about their work and immersion in it, as well as deep satisfaction gained from it are more common than for others. This group generates the notion that despite financial uncertainty, they have decided to live the life that they want to live and do work that allows them to use their creativity.

Uncertainty and experience of functioning of social security

Both income distribution patterns and subjective subsistence questions produce a result that in terms of livelihood, self-employed without employees are a more heterogeneous group than employees. The results also indicate that for around 20 to 30 per cent of self-employed without employees the financial situation is unstable. They have periods without income, they are concerned about sufficiency of work and their income remains quite modest. The share can be considered quite large.

However, the results – open responses stressing this – show that the survey respondents have, on a certain level, accepted uncertainty as part of the work and this uncertainty does not prevent them from enjoying work and working as an entrepreneur. Periods without any income at all are most problematic. If such a period lasts too long, it is a question of endangering one's basic livelihood.

In Finland, social security, particularly basic security, patches up for those situations where work does not bring a living. In open responses related to social security, a strong work ethos shines through – self-employed persons can look after themselves – but the results also show another world of experience: many feel that self-employed have no social security or social support. The responses convey experiences of that becoming an entrepreneur is not encouraged, it is not supported through taxation or otherwise. This also involves feelings of bitterness.

A fairly common experience for those responding to the survey is that social security is not flexible enough to support them in situations when there is temporarily too little work to make a living. The problems are crystallised in the self-employed persons' pension insurance system and unemployment benefit. The first mentioned secures one's future pension, but the contributions need to be made regularly, whether you have any income or not for the time being. Such a system is seen as rigid for a group where one essential feature of income is that it varies. Thus, they would like pension insurance contributions to be more flexible.

The unemployment benefit system does not take account of self-employed persons' temporary unemployment and thus does not carry over bad times in the same way as it supports employees. Closing down one's business is a condition for receiving unemployment benefit. In certain situations this is regarded as unnecessary, unfair and even impossible. Self-employed would not want to wreck their whole life's work because of a temporarily bad transition period, although livelihood might be a real problem for the time being.

It should be remembered here that self-employed are a very heterogeneous group in their livelihood: there are both those who are doing well and those who are doing financially poorly.

All in all, self-employed persons had surprisingly poor knowledge of their social security system. The system was on the whole considered difficult to understand, complicated and bureaucratic.

Accumulation of employment market positions and patchwork nature of livelihood

Self-employment appears to accumulate to the same households. Spouses of self-employed persons without employees are as often employed as those of employees, but an employed spouse of a self-employed person is twice as often (23%) a sole entrepreneur, own-account worker, freelance or grant recipient as an employed spouse of an employee (12%). Then it is not all exceptional that

the earned income of both spouses is fairly irregular and balancing the finances is twice as challenging. The result is not as such surprising, as it supports previous findings of the accumulation of labour market positions in couples (eg. De Lange et al. 2012, Halvorsen 1999, Virmasalo 2002).

The survey also indicates that a fairly large share (40%) of self-employed without employees earn their living from several different sources. This many have worked during the year with at least two different employment statuses. In this case, we can talk about the patchwork nature of livelihood.

The result in part diversifies the image of forms of work. The growing number of self-employed without employees is not alone sufficient to characterise the diversification of forms of work, but the patchwork nature of careers, or piecing one's living together from several different sources, appears to be a feature describing the labour market position of a certain group.

The patchwork nature emphasises the already previously discussed significance of the strength of self-employed persons in their negotiation position. Self-employed without employees often have to negotiate the prices and conditions of their work as concerns different customers and tasks. This result shows that they also have to have those negotiations in different employment statuses. Here again the group's heterogeneity comes up, when we remember that 60 per cent of the self-employed worked with only one status during the past year.

Besides other objectives, this survey has also been marked by the need to know whether the current statistics reach the diversifying forms of work well enough. One aim of the survey was – not only to examine the situation of self-employed as comprehensively as possible – but also to develop methods to improve the statistics on the group. The findings about the patchwork nature of self-employed persons' livelihood are in this respect valuable but sets completely new kinds of challenges to the statistics on employment status.

In conclusion

One strong factor behind this survey has been the concern about the growth of forced entrepreneurship. The concern was found not to be groundless, as around twenty per cent of all self-employed without employees had become entrepreneurs forced by circumstances. In numbers this translates into around 30,000 persons.

The occurrence of fake/dependent self-employment has also raised concern. This refers to a situation where the entrepreneur status has been only a way for employers to evade employer obligations, while retaining the right to control the work process, that is, on when, where and how the work is done, for example. The result of this survey shows that fake/dependent self-employment is very marginal. The small magnitude does not, however, mean that the situation would not be a problem to the persons involved.

More sizeable problems are the vulnerability of self-employed persons' negotiation position, experience of the difficulty and non-functioning of the social security system, and uncertainty and patchwork nature of livelihood. Although for part of self-employed without employees these matters are in good – if not excellent – order, those who have problems, share much the same problems. This is despite the fact that the group is very heterogeneous.

One feature characteristic of self-employment without employees is, however, the group's enthusiasm and passion for work. The majority – 75 per cent – wants to work precisely as entrepreneurs or similar to entrepreneurs. They are willing to earn their living through business activity. This desire ought to be supported by providing assistance in problem situations when they appear. Generating new solution models would also assist the growth willingness of self-employed without employees. Thus, well-functioning social security would actually produce potential for growth and uphold employment.

Self-employed persons without employees form around six per cent of all employed persons in Finland. This group of 152,000 people is small when viewed

against the entire labour market, but it is already large in number. From the viewpoint of total employment, the marginal seeming needs of this group are, in fact, only a part of the whole puzzle of employment, growth and productivity, where the input of every individual plays a role.

10 Literature

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Self-employed without employees Survey 2013

Questionnaire

Statistics Finland

Population and Social Statistics

Anna Pärnänen, Hanna Sutela & Anna-Maija Lehto

Number	Question	Response alternatives
Background information		
<i>Introduction</i>		
A1	You have worked as an entrepreneur/an own-account worker/a freelancer/a grant recipient in (month when core LFS interview was made). <i>Do you still work as an entrepreneur?</i>	1=Yes 2=No
A2	Are you at the moment: an employee, entrepreneur, own-account worker, freelancer, a grant recipient, working without pay in a company owned by a family member, unemployed, student, or do you look after your own household? <i>Are you doing something else?</i>	1=Employee 2=Entrepreneur 3=Own-account worker 4=Freelancer 5=Grant recipient 6=Working without pay in a company owned by a family member 7=Unemployed 8=Student 9= Looking after your own household 10=Other
A3 (Listing such statuses that were not mentioned in A1 or A2)	During the past 12 months, have you also worked as an employee, entrepreneur, own-account worker, freelancer, grant recipient or as self-employed in agriculture?	1=Also works as an employee 2=Also works as an own-account worker 3=Also works as a freelancer 4=Also works as a grant recipient 6=Has not worked 7=DNK 8=Self-employed in agriculture
A5	You have said in (month when core LFS interview was made) that you have no paid employees. <i>Do you have any paid employees at the moment?</i>	1=Yes 2=No
A6	Do you have business or holding partners?	1=Yes 2=No
A7 <i>If A6=1</i>	How many business or holding partners do you have?	<i>Open answer</i>

<i>A8</i>	Do you get work or do you work through some workers' co-operative?	<i>1=Yes</i> <i>2=No</i>
<i>A9</i> <i>If A8=2</i>	Do you use the services of an invoicing co-operative, e.g. Eezy or the like?	<i>1=Yes</i> <i>2=No</i>
<i>A9b</i> <i>Only for freelancers</i>	Working as a freelancer, do you operate as a company, wage or salary earner or in some other manner?	<i>1=As a company</i> <i>2=As a wage or salary earner</i> <i>3=Other</i>
<i>A10</i>	How long have you worked as an entrepreneur in this line of business?	<i>Number of years</i>
<i>A11</i>	How many years in total have you been in gainful employment in your life? <i>INSTRUCTION: as an entrepreneur, employee or freelancer, since aged 15</i>	<i>Number of years</i>
<i>A12</i>	Have you worked earlier in the same occupation as a monthly-paid employee?	<i>1=Yes</i> <i>2=No</i>
<i>A13</i> <i>If A12=1</i>	Was your latest employment relationship in this occupation permanent or fixed-term?	<i>1=Permanent</i> <i>2=Fixed term</i>
<i>A14</i> <i>If A13=1</i>	How did your employment relationship end?	<i>1=You were dismissed</i> <i>2=You gave your notice out of your own will</i> <i>3=The employment relationship terminated by joint agreement</i>
<i>A15</i>	Next I will ask about your family situation. Are you: married, cohabiting or in a registered partnership, separated, divorced, widowed or unmarried?	<i>1=Married, cohabiting or in a registered partnership</i> <i>2=Separated</i> <i>3=Divorced</i> <i>4=Widowed</i> <i>5=Unmarried</i>
<i>A16</i>	Do you have children living permanently or part of the time in your household?	<i>1=Permanently</i> <i>2=Part of the time</i> <i>3=Both</i> <i>4=No</i>

<i>A17</i> <i>If A16 in</i> <i>(1,2,3)</i>	How many of them are there?	<i>Number</i>
<i>A18</i> <i>If A16 in</i> <i>(1,2,3)</i>	What age are these children?	<i>Children's ages</i>
<i>A19</i>	Is your spouse working or doing something else?	<i>1=Working</i> <i>2=Doing something else</i>
<i>A20</i> <i>If A19=1</i>	Is he/she: an employee with a permanent employment relationship, an employee with a fixed-term employment relationship, or an entrepreneur, own-account worker, freelancer or grant recipient?	<i>1=An employee with a permanent employment relationship</i> <i>2=An employee with a fixed-term employment relationship</i> <i>3=An entrepreneur, own-account worker, freelancer or grant recipient</i>
<i>A21</i> <i>If A19=2</i>	Is your spouse (cohabiting partner) nowadays mainly unemployed, laid off without pay, on paternity or maternity leave, on parental leave or on child care leave, a student, disabled / on disability pension/chronically ill, or on some other pension, looking after own household, or doing something else?	<i>1=Unemployed, laid off without pay</i> <i>2=On paternity or maternity leave, on parental leave or on child care leave</i> <i>3=A student</i> <i>4=Disabled/on disability pension/chronically ill</i> <i>5=On some other pension</i> <i>6=Looking after own household</i> <i>7=Doing something else</i>

Path to entrepreneur

<i>Introduction</i>	Next I will ask how you ended up an entrepreneur.	
<i>B1</i>	To what extent do you personally agree with the following statements. A. Becoming an entrepreneur was for me well planned and considered. B. In this field you can only be an entrepreneur. C. I had thought about becoming an entrepreneur and a suitable opportunity presented itself. D. Paid work was not available and becoming an entrepreneur made it possible to get employed. E. My employer told me that in future paid work would be bought from me as an entrepreneur. F. I became an entrepreneur more by accident than design. G. Getting a grant was my only chance to concentrate on my artistic or scientific work. H. <i>Authorities defined me as an entrepreneur.</i>	<i>1=Totally true</i> <i>2=Somewhat true</i> <i>3=Not much true</i> <i>4=Not at all true</i> <i>5=Not applicable</i>
<i>B1_1</i> If self-employed over three years	If zero describes a situation, where being an entrepreneur is completely forced by circumstances and 10 a situation where it is genuinely your own, desired choice, which score would describe your situation when you started your activity as an entrepreneur?	<i>0-10</i>

<i>B1_2</i>	If zero describes a situation, where being an entrepreneur is completely forced by circumstances and 10 a situation where it is genuinely your own, desired choice, which score would describe your situation at the moment?	<i>0-10</i>
<i>B2</i>	Would you rather do the same work now as a monthly-paid employee?	1=Yes 2=No 3=It is not possible to work in the field as an employee
<i>B3</i>	Do the following have an effect on you preferring to do the same work as an employee: A. Earning one's living is more difficult as an entrepreneur/an own-account worker/a freelancer/a grant recipient than as an employee. B. As an employee my social security would be better than now. C. I could plan my work and private life better and the future would be more predictable.	1=Yes 2=No
<i>B4</i>	Do the following have an effect on you working in this job rather as an entrepreneur/an own-account worker/a freelancer/a grant recipient than as an employee: A. Freedom from working as an entrepreneur/an own-account worker/a freelancer/a grant recipient is important for me. B. The chance to earn more. C. I am used to working as an entrepreneur/an own-account worker/a freelancer/a grant recipient and it would be difficult to adjust to paid work.	1=Yes 2=No
Being an entrepreneur		
<i>C1</i>	Do you work for or sell your products to one or more customers or principals? N.B. If a municipality is the buyer of work=one customer If a press group=one employer	1=One 2=2-5 3=Several
<i>C2</i>	Are your customers mainly individual consumers or other companies?	1=Consumers 2=Other companies
<i>C2B</i>	What proportion of your earned income do you receive from your most important customer?	<i>Open answer percentage</i>
<i>C3A</i> If A12=1 and C1 in (2,3)	You said that you worked earlier in the same occupation as a monthly-paid employee. <i>Is your former employer one of your present customers?</i>	1=Yes 2=No

<p><i>C3B</i> <i>If A12=1</i> <i>and C1=1</i></p>	<p>You said that you earlier worked in the same occupation as a monthly-paid employee. <i>Is your former employer your present customer?</i></p>	<p><i>1=Yes</i> <i>2=No</i></p>
<p><i>C4</i></p>	<p>At the moment, do you have too many, adequately or too few customers? N.B. If a municipality is the buyer of work=one customer If a press group=one customer</p>	<p><i>1=Too many</i> <i>2=Adequately</i> <i>3=Too few</i></p>
<p><i>C5</i></p>	<p>During the past 12 months, have you primarily had too little, adequately or too much work or is it difficult for you to say because your work situation varies much?</p>	<p><i>1=Too little</i> <i>2=Adequately</i> <i>3=Too much</i> <i>4=The work situation varies much</i></p>
<p><i>C6A</i></p>	<p>Do you feel you can price your work so that the income you receive is in right proportion to the amount of work?</p>	<p><i>1=Yes</i> <i>2=No</i></p>
<p><i>C6B</i> <i>If grant recipient</i></p>	<p>Do you feel that the pay you receive is in right proportion to the amount of work?</p>	<p><i>1=Yes</i> <i>2=No</i></p>
<p><i>C7</i></p>	<p>How would you describe the pricing of your work:</p> <p>A. Hard competition in the field keeps the prices low.</p> <p>B. I want to do my work with high quality, although at times I have to do part of the work without pay.</p> <p>C. To make sure I get work I have to do with a lower earnings level.</p> <p>D. Being an entrepreneur/an own-account worker/a freelancer entails work for which a customer cannot be invoiced.</p> <p>E. The customer determines the price as a rule unilaterally.</p> <p>F. Customers are ready to pay well for my professional skills.</p>	<p><i>1=Totally true</i> <i>2=Somewhat true</i> <i>3=Not much true</i> <i>4=Not at all true</i> <i>5=Not applicable</i></p>
<p><i>C8</i></p>	<p>Have you received help in starting your business or its operation from:</p> <p>A. The Centre for Economic Development, Transport and the Environment or the Employment and Economic Development Office?</p> <p>B. The Federation of Finnish Enterprises or another entrepreneurs' interest organisation?</p> <p>C. Your trade union?</p> <p>D. New business centres?</p> <p>E. Your former employer?</p> <p>F. Other entrepreneurs?</p> <p>G. Have you received a start-up grant?</p>	<p><i>1=Yes</i> <i>2=No</i></p>

C9	<p>Which of the following statements describes your situation:</p> <p>A. I have to work hard to get customers or work opportunities.</p> <p>B. I have a permanent and well-functioning network through which I get customers or work opportunities.</p> <p>D. I am financially dependent on orders from one or two big customers.</p> <p>E. In this field the competition is hard for customers, work opportunities or financing.</p> <p>G. I can run my business well.</p> <p>H. I have a well-functioning business idea.</p>	<p>1=Totally true 2=Somewhat true 3=Not much true 4=Not at all true 5=Not applicable</p>
C10 If A5=2	<p>If it was financially possible for you to employ a worker or workers, would you be interested in doing it or would you rather keep your business at its present level?</p>	<p>1=I would be interested in employing a worker 2=I would rather keep my business at its present level</p>
C11 If C10=1	<p>Have you planned to employ a worker or workers in the near future?</p>	<p>1=Yes 2=No</p>
C12A If C10=1	<p>Do the following have an effect on you being interested in employing a worker?</p> <p>A. The desire to transfer know-how.</p> <p>B. There is so much work.</p> <p>C. I aim to grow my business activity.</p>	<p>1=Yes 2=No</p>
C12B If C10=2	<p>Do the following have an effect on you not being interested in employing a worker?</p> <p>A. There is not enough work.</p> <p>B. Indirect employee costs are too high.</p> <p>C. I fear the consequences of failed recruitment.</p> <p>D. I would find it stressing to see to it that work is sufficient for somebody else besides myself.</p> <p>E. I primarily want to employ myself.</p>	<p>1=Yes 2=No</p>
C12C If A5=1	<p>What were the reasons for you to employ a worker/workers?</p> <p>A. The desire to transfer know-how.</p> <p>B. There is so much work.</p> <p>C. I aim to grow my business activity.</p>	<p>1=Yes 2=No</p>
C13	<p>Would you need advice or assistance in some of the following business areas:</p> <p>A. Marketing.</p> <p>B. Arranging one's own social security.</p> <p>C. Making growth possible.</p> <p>D. Managing of information technology.</p> <p>E. Having pay negotiations.</p>	<p>1=Yes 2=No</p>

Working conditions		
D1	How many days do you work per week, on average?	Number
D2	Do you think your number of working hours per week is too low, adequate or excessive?	1= <i>Too low</i> 2= <i>Adequate</i> 3= <i>Excessive</i>
D3	How much say can you have in: A. What belongs to your tasks at work? B. The order in which you do your work? C. The pace of your work? D. Your work methods? E. Schedules of projects, goods deliveries or services? F. <i>Your working time?</i> G. <i>Your work load?</i>	1=A lot 2=Quite a lot 3=To some degree 4=Not at all 5=Not applicable
D4	Do you do your work mainly at home, at work premises, at customer's or somewhere else?	1=At home 2=At work premises 3=At customer's 4=Elsewhere, as in a means of transport
D5	To what extent do the following statements describe your work: A. I often have difficulties in coping with my work. B. My work involves tight schedules. C. I often have to stretch my working day to be able to finish work. D. I often feel anxiety about work matters even during my free time. E. I feel strong and energetic in my work. F. I am enthusiastic about my work. G. I feel satisfied when I am engrossed in my work. H. I can use my competence in my work. I. Only as an entrepreneur/an own-account worker/a freelancer/a grant recipient can I work this independently in my work. J. As an entrepreneur/an own-account worker/a freelancer/a grant recipient I have almost full control of my time use.	1=Totally true 2=Somewhat true 3=Not much true 4=Not at all true 5=Not applicable
D6	People are faced at home and at work with requirements that are difficult to reconcile. To what extent do you personally agree with the following statements: A. I feel I am neglecting matters at home because of paid work. B. I am often so tired after work that I am not able to do things I enjoy. C. Being an entrepreneur/an own-account worker/a freelancer/a grant recipient makes it easier for me to reconcile work and family. D. The boundary between work and free time is wavering for me.	1=Totally true 2=Somewhat true 3=Not much true 4=Not at all true 5=Not applicable

<i>D8</i>	How satisfied are you with your present work?	1=Very satisfied 2=Fairly satisfied 3=Difficult to say 4=Fairly unsatisfied 5=Very unsatisfied
<i>D9</i>	If you think about various aspects of your work, how satisfied are you with the following: A. Opportunities for development in your work? B. Appreciation of your professional skills? C. Contents of your work tasks? D. Your work premises? E. Your working tools? F. Your work situation?	1=Very satisfied 2=Fairly satisfied 3=Difficult to say 4=Fairly unsatisfied 5=Very unsatisfied
<i>D10</i>	From whom do you receive support and encouragement when work seems difficult. Do you receive it from: A. Co-workers? B. Customers? C. Family members or friends? D. Your trade union? E. Somewhere else?	1=Yes 2=No
<i>D11</i>	How often do you feel unwilling and mentally exhausted when you go to work or start work?	1=Daily or almost daily 2=A few times a week 3=About once a week 4=A couple of times a month 5=Less often 6=Or never
<i>D12</i>	Have you taken part in training to maintain or develop your professional skills during the past 12 months? INSTRUCTION: Does not refer to education leading to a qualification.	1=Yes 2=No
<i>D13</i> <i>If D12=1</i>	Who or which organisation paid for the training?	1=I paid for it personally 2=I got support from elsewhere 3=The training was free
<i>D14</i> <i>If D12=2</i>	Was this because A. Loss of earnings would have been too much. B. Training would have been too expensive. C. I could not leave work undone. D. No training was on offer. E. <i>I did not think I needed training.</i>	1=Yes 2=No

<i>D15</i>	What do you reckon your chances would be to get a job as an employee in this occupation?	<i>1=Good 2=Moderate 3=Poor</i>
Health and continuing at work		
<i>E1</i>	The next questions concern your working capacity and health. Let us assume that at best your working capacity gets the grade of 10 and zero when you are completely unable to work. What grade would you give to your working capacity now?	<i>0-10</i>
<i>E3</i>	Let us assume that at best your working capacity gets the grade of 10 and at worst 0. <i>What grade would you give to your working capacity?</i>	<i>0-10</i>
<i>E4</i>	Have you been absent from work because of your own illness during the past 12 months?	<i>1=Yes 2=No</i>
<i>E5</i> <i>If E4=1</i>	Have you then received compensation from somewhere for the earnings lost?	<i>1=Yes 2=No</i>
<i>E6</i> <i>If E5=1</i>	<i>From where?</i>	<i>Open answer</i>
<i>E7</i>	Do you know the size of your sickness allowance?	<i>1=Yes 2=No</i>
<i>E8</i>	Have you been at work while ill in the past 12 months?	<i>1=Yes 2=No 3=I have not been ill at all</i>
<i>E9</i> <i>If E8=1</i>	Have the following reasons have an effect on you having been ill at work? A. Loss of earnings due to absence would be too big. B. Concern for loss of future work opportunities. C. I could not leave work undone.	<i>1=Yes 2=No</i>
<i>E10</i>	To what extent do you personally agree with the following relating to starting old-age pension? A. I want to continue in my work until old-age pension? B. My health allows me to work until I start old-age pension? C. I believe I will have work until pension age?	<i>1=Totally true 2=Somewhat true 3=Not much true 4=Not at all true 5=Not applicable</i>

<i>E11</i>	Do you reckon you will continue working after you reach the age of old-age pension?	1=Yes, because I like my work 2=Yes, because it is not financially possible for me to retire 3=Yes, if there is only enough work 4=No, my health will not allow it 5=I do not want to continue
Social security and livelihood		
<i>F1</i>	Do you consider your financial situation as an entrepreneur/an own-account worker/a freelancer/a grant recipient at the moment	1=Fully stable and secure 2=Somewhat stable and secure 3=Slightly insecure 4=Very insecure?
<i>F2</i>	During the past three years, has your financial situation as an entrepreneur/an own-account worker/a freelancer/a grant recipient improved, remained unchanged or weakened?	1= <i>Improved</i> 2= <i>Remained unchanged</i> 3= <i>Weakened</i>
<i>F3</i>	To what extent do you personally agree with the following statements: A. Being an entrepreneur/an own-account worker/a freelancer/a grant recipient is a temporary solution for me. B. I will continue as an entrepreneur/an own-account worker/a freelancer/a grant recipient for the time being. C. I am constantly concerned about sufficiency of work. D. The word compulsory describes my situation as an entrepreneur. D. The word pseudo describes my situation as an entrepreneur. F. My terms of work have been weakened in recent years.	1=Totally true 2=Somewhat true 3=Not much true 4=Not at all true 5=Not applicable
<i>F4_1</i>	If zero describes a situation, where your livelihood as an entrepreneur is very uncertain and 10 a situation where your livelihood is completely secure, which score would you give to your situation at the moment?	0-10
<i>F4</i>	How well do you know which social benefits you are entitled to as an entrepreneur?	1=Well 2=Fairly well 3=Not very well 4=Not at all
<i>F5</i>	Do you belong to a trade union?	1= <i>Yes</i> 2= <i>No</i>
<i>F6</i>	Do you know the level of your unemployment benefit if you became unemployed?	1=Yes 2=No 3=I would not receive unemployment benefit

<i>F7</i>	Do you belong to some unemployment fund?	<i>1=Yes 2=No</i>
<i>F8</i>	During the past 12 months, have you had periods when you have had no customers, assignments or grant funding?	<i>1=Yes 2=No</i>
<i>F9</i>	How long was the longest uniform period of this kind?	<i>Open answer</i>
<i>F10</i>	During the past 12 months, what was the longest uniform period when you have been totally without income or unemployment benefit?	<i>Open answer</i>
<i>F11</i>	Could your household afford to pay for an unexpected bill of EUR 1,100 with a credit period of one month without taking credit or asking for help (from friends, relatives or a social welfare office)?	<i>1=Yes 2=No</i>
<i>F12</i>	Is your income relatively regular or does it vary from month to month?	<i>1=Relatively regular 2=Varies somewhat 3=Varies much</i>
<i>F13</i>	How long in the future are you certain about the sufficiency of assignments, customers or funding?	<i>1=For about a week or two ahead 2=For about one month 3=For several months 4=For a longer time</i>
<i>F14</i>	Do you think you are paying sufficient pension security for you?	<i>1=Yes 2=No 3=I do not pay any pension security for me 4=I don't know</i>
<i>F14b</i>	For what earned income are insured with YEL (entrepreneur's) insurance?	<i>Open answer, EUR</i>
<i>F14c</i> If works as grant recipient or as self-employed in agriculture in his/her second job	For what earned income are insured with MYEL (entrepreneur's) insurance?	<i>Open answer, EUR</i>
<i>F15</i>	Have been absent from your present work as an entrepreneur/an own-account worker/a freelancer/a grant recipient because of having a child?	<i>1=Yes 2=No</i>

<i>F16</i>	Could you stay on family leave for as long as you considered it necessary?	<i>1=Yes 2=No</i>
<i>F17</i>	Have been absent from your present work as an entrepreneur/an own-account worker/a freelancer/a grant recipient because of your child's illness?	<i>1=Yes 2=No</i>
<i>F20</i>	In the past 12 months, have you received some of the following social benefits: A. Earnings-related daily allowance from the unemployment fund? B. Basic daily allowance or labour market support from the Social Insurance Institution of Finland? C. Adjusted unemployment allowance? D. Sickness allowance? E. Maternity allowance, parental allowance or home care allowance? F. Income support? G. Housing allowance? H. Some other benefit?	<i>1=Yes 2=No</i>
<i>F21</i>	During the past two weeks, have you been able to have a holiday of at least two weeks?	<i>1=Yes 2=No</i>
<i>F22</i> <i>If F21=2</i>	To what extent do you personally agree with the following statements: A. I do not dare to have a holiday for fear of losing my customers. B. I enjoy my work so much that I do not need a holiday. D. I cannot afford not to work for two weeks. G. I feel I am obliged to work without holiday because of funding.	<i>1=Yes 2=No</i>
<i>F23</i> <i>If F21=1</i>	What is your longest uniform holiday period during the past 12 months?	<i>Open answer</i>
<i>F24</i>	Have you organised occupational health care for you?	<i>1=Yes 2=No</i>
<i>F25</i> <i>If F24=1</i>	<i>From where?</i>	<i>Open answer</i>
	Do you think it is easy or difficult to understand to which social benefits entrepreneurs are entitled?	<i>1=Very easy 2=Fairly easy 3=Difficult to say 4=Fairly difficult 5=Very difficult</i>

F26	Do you think it is easy or difficult to apply for social benefits as an entrepreneur/an own-account worker/a freelancer/a grant recipient?	1=Very easy 2=Fairly easy 3=Difficult to say 4=Fairly difficult 5=Very difficult
F27	Can you tell why you answered (answer to question F26)?	<i>Open answer</i>
F28	If you, for instance, inherited or won so much money in the national lottery that you could live easily without working, what would you do: stop working altogether, work only at times in some job, shorten your working time essentially, or continue working in the present way?	1=You would stop working altogether 2=You would work only at times in some job 3=You would try to shorten your working time essentially 4=You would continue working in the present way
<i>To the WEB questionnaire</i>	What else would you like to tell us about being an entrepreneur/a freelancer, such as matters relating to the working conditions or social security of entrepreneurs/freelancers?	<i>Open answer</i>

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