

Henna Luoma-Halkola

HOW DO FREELANCE JOURNALISTS MANAGE INCOME RISK?

Practices from late modernity.

University of Tampere

School of Social Sciences and Humanities

Master's Degree Programme in Comparative Social Policy and Welfare

Master's thesis

September 2016

University of Tampere

School of Social Sciences and Humanities

Luoma-Halkola Henna: HOW DO FREELANCE JOURNALISTS MANAGE INCOME RISK?
Practices from late modernity.

Master's Thesis, 59 pages, 2 appendices

Supervisor: Professor Liisa Häikiö

ABSTRACT

In the context of the disputed global transformation of labour markets and that of media industry, the aim of this master's thesis was to study *how freelance journalists manage irregular and uncertain income*, namely income risk. The topic was scrutinized within the frame of prominent individualization theories by Zygmunt Bauman, Ulrich Beck and Anthony Giddens, which describe a transformation of social relations within post-industrial societies. The study comprised of interviews with freelance journalists, and the focus of analysis was on practices of income risk management.

Income risk was managed either *by relying solely on self as the risk-bearer*, or *by relying on financial support from the welfare state and/or social support networks occasionally or regularly*. The findings also revealed that in addition to managing fluctuating income, practices were also deployed to cope with low income.

Financial support was received from social support networks occasionally when there was a need. Intergenerational financial support played a role, as aid was received from parents by adult children. Household finances involved both de-traditional and traditional arrangements, as spouses/partners either possessed *separate resources* or they shared *common resources*. Separate resources implied that money was borrowed from spouse or partner if needed.

Public transfers were used either to *supplement low income on a regular and long-term basis* or *occasionally to cope with temporary periods with no income*. Attention is especially drawn to unemployment security system, which is argued to have created insiders' and outsiders' clubs. There was a common understanding among the full-time freelancers of being excluded from unemployment security. Based on their understandings the system fails to recognize temporary unemployment, a situation in which one would aspire to continue as a freelancer after a period with no work. The requirement of full unemployment in case of full-time entrepreneurs was experienced as problematic as freelance journalists need to constantly seek for commissions and clients if they want to continue as freelancers. It remains to be seen how the fairly recent reform of the unemployment security legislation influences their access to unemployment benefits in case of temporary unemployment.

To conclude, the findings tell a manifold story of how individualization is reflected in social and societal relations in income risk management of freelance journalists. Individualization theories commonly hold that social support networks have become weakened, and that it is increasingly the individual who is expected to bear risks alone. Based on the findings *individuals were not left on their own if they could not cope with the risk alone*. Those who managed the risk independently did so because they were able to, not because there would have been lack of support. On the other hand, *those who were in need of help received financial support either from their social support network and/or the welfare state*. Yet, individualization was reflected in these relations in versatile ways.

Keywords: *freelance journalist, individualization, income risk, self-employed, social support network, unemployment insurance*

TABLE OF CONTENTS

1. INTRODUCTION.....	5
2. INDIVIDUALIZATION AND SOCIAL RELATIONS IN THE CONTEXT OF INCOME RISK MANAGEMENT.....	9
2.1 Individualization and social relations.....	11
2.2 Individualization and the welfare state.....	14
2.3 Conceptualization of income risk management	16
3. FREELANCE JOURNALISTS IN THE MIDST OF THE CHANGING WORLD OF WORK AND MEDIA INDUSTRY	19
3.1 The global transformation of labour markets and media industry	19
3.2 Poster girls and boys of the precariat: freelance journalists	22
4. SOCIAL SECURITY SYSTEM FOR THE SELF-EMPLOYED IN FINLAND	26
4.1 Unemployment insurance.....	27
4.2 Social assistance	29
4.3 Start-up grants	30
5. METHODOLOGY	32
5.1. Social constructionism	32
5.2 Data gathering: qualitative interviews.....	33
5.2.1 Interviewees.....	33
5.2.2 The interview process and data.....	35
5.2.3 Ethics	37
5.3 Data analysis.....	37
6. HOW DO FREELANCE JOURNALISTS MANAGE INCOME RISK?.....	41
6.1 Income formation of the interviewees.....	41
6.2 Practices of income risk management	44
6.3 The individual as the risk-bearer	45
6.4 Reliance on collective safety nets	47
6.4.1 Public transfers in income risk management	48
6.4.2 Social support networks in income risk management	55
7. DISCUSSION AND CONCLUSION	58
8. REFERENCES.....	64

LIST OF TABLES

<i>Table 1</i>	Numbers and percentages of different labour market groups in Finland in 2000 and 2010.....	20
<i>Table 2</i>	Background information of the interviewees.....	35
<i>Table 3</i>	The analytical framework.....	38
<i>Table 4</i>	Income risk management practices deployed by the interviewees.....	45
<i>Table 5</i>	Public transfers in full-time employment, part-time self-employment and full-time self-employment.....	48

LIST OF FIGURES

<i>Figure 1</i>	Self-employed and wage-earners according to income deciles in Finland in 2012..	24
-----------------	---	----

LIST OF APPENDICES

<i>Appendix 1</i>	Interview plan.....	71
<i>Appendix 2</i>	Data extracts in Finnish.....	73

1. INTRODUCTION

A considerable number of studies have painted a picture of a global demise of full-time employment and a rise of precarious and atypical work. This worldwide shift from traditional permanent employment to fragmented, uncertain and risky working lives has also arguably been characterised by shifting the risks on the shoulders of an individual worker (Deuze, 2007; Kalleberg, 2009; Standing, 2011; Vosko, 2006). Such arguments have also been posed in the context of Finland (Siltala, 2007). Nevertheless, some scholars have challenged these arguments, as the disputed demise of full-time employment is not supported by statistical data (Pärnänen & Sutela, 2011; Pyöriä & Ojala, 2016). In Finland the structure of the labour market seems to have remained largely unaltered throughout the 2000s according to data derived from the Labour Force Survey. Full-time employment has persisted and its share has not decreased. The only clear labour market trend has been an increase in the proportion of the self-employed, which nevertheless remains a relatively small group (Pärnänen & Sutela, 2011).

Despite this trend, studies on the self-employed in Finland are relatively scarce. The most significant study is perhaps a large scale survey by Anna Pärnänen & Hanna Sutela (2014) that investigated the working lives, well-being, financial situation and social security of the self-employed in Finland in 2013. The study showed that the self-employed are an extremely heterogeneous group of people working in many different fields with manifold forms of business. They are also a relative low income group, as 50% of women and 37% of men, who were full-time self-employed, were in the lowest fifth of income distribution in 2012 based on data by Statistics Finland. In fact, when comparing the self-employed to employers and wage earners, the self-employed have the lowest income. The median income of the self-employed was 20 500 euros in 2012, which was considerably lower than that of wage earners (26 200 euros). Moreover, it is rather common for the self-employed to experience variation and uncertainty in their amount of work and income (Pärnänen & Sutela, 2014).

It seems that there has nevertheless been increasing interest in the self-employed, following the reform of the unemployment security legislation that came into effect at the beginning of 2016. For instance, in June 2016 the Minister of Labour assigned a group to investigate the unemployment insurance of the self-employed (Finnish Government, 2016). The recent reform re-defined the category of entrepreneurship in relation to unemployment security (HE 94/2015). Before the reform the self-employed were located somewhere on the grey area between employment and entrepreneurship. In case of unemployment their status often depended on the interpretation of an officer at the job center who has determined whether they are entitled to unemployment benefits

(Saari, 2014). The reform extended the category of entrepreneurship to include many self-employed persons who were not previously classified as such. This is because the category of 'own work' was removed from the legislation, and now all labour market participants are divided between wage-earners and entrepreneurs. Entitlement to unemployment benefits is nevertheless not based on whether one is an entrepreneur or not, but whether the entrepreneurship is full-time or part-time (HE 94/2015; L 30.12.2002/1290; Ministry of Employment and the Economy, 2015; Sosiaali- ja terveysturvallisuusministeriö, 2015).

The public debate around the reform has been vivid, and different opinions have been voiced. Some have expressed worry over the ramifications of the reform on the unemployment security of the self-employed, such as a Green Party politician Outi Alanko-Kahiluoto (2016a & 2016b) and Trade Union for Theatre and Media Finland¹ (2016). These concerns have been especially about the ambiguity of the definition of what constitutes full-time and part-time entrepreneurship. On the other hand, Union of Journalists in Finland² (2015, 2016) has perceived the reform in a rather positive light. The union has suggested that it may in some cases improve the access of the self-employed to unemployment benefits, although also they have voiced concerns about the vagueness of the definition of full-time and part-time entrepreneurship. Research on the unemployment security of the self-employed has been conducted preceding the reform (Saari, 2014; Tiainen, 2013), but as the reform is yet so recent, there have not been scholarly publications on the issue after the reform. One of the aims of this thesis was to make a scholarly contribution to the debate about the unemployment security of the self-employed, assessing it in relation to income risk management of freelance journalists. The aim was to provide some insights about the post-reform situation from the perspective of freelance journalists. Nevertheless, as the interviews were conducted in February 2016, the timing may still prove to be too early.

Freelance journalists constitute a manifold group of self-employed journalists working with various forms of business, use a freelance income-tax card, or work via cooperatives or invoice services. It is common for freelancers in Finland, and also in other countries, to experience uncertainty and fluctuation in their income, as well as periods with no work (Gollmitzer, 2014; Edström & Ladendorf, 2012; Mathisen, 2016; Pärnänen & Sutela, 2014). The transformation of media industry has arguably led to a decrease in standard employment relationships and an increase in entrepreneurship among journalists globally (Nies & Pedersini, 2003; Walters, Warren, & Dobbie, 2006). In fact, media workers have been commonly perceived as 'poster boys and girls' of the precariat, as they have been

¹ In Finnish: Teatteri- ja mediatyöntekijöiden liitto

² In Finnish: Suomen Journalistiliitto

depicted as self-reliant, risk-bearing, endlessly flexible, self-exploiting, self-sacrificing and able to balance between various projects (de Peteur, 2014; Gill & Pratt, 2008). Thus, freelance journalists as both self-employed and media workers make an interesting group to study income risk management.

Arguments about the increasing uncertainty of working lives have been often posed in the light of individualization theories, which also constitute the theoretical frame of this thesis. Various influential individualization theorists, including Zygmunt Bauman (1991, 1995), Ulrich Beck (2002) and Anthony Giddens (1990, 1991), have argued that it is increasingly the individual who is responsible for managing risks alone as the traditional social support networks have become weakened. Therefore, it is interesting to assess how freelance journalists manage irregular and uncertain income, namely income risk, individually or collectively, and what kind of role social support networks (i.e. spouses, relatives, friends) and the welfare state play in this process.

A vast body of empirical literature on income risk management has been conducted within the field of economics, and especially that of development economics (Alderman, H. & Paxson, C., H., 1992; Ambrus, Mobius & Szeidl, 2014; Holzmann & Jorgensen, 2001). These studies have assessed various aspects of self-insurance (i.e. saving and dis-saving, adjusting consumption), co-insurance/mutual insurance (monetary transfers within social support networks) and public social insurance in income risk management. The fundamental purpose of these studies has been to assess different correlative and causal associations, which differs from the qualitative approach adopted in this thesis. Nevertheless, income risk management is as much an economic issue as it is a social and political issue. Hence, the economics literature provided valuable understandings of income risk and of different practices that have been used to manage the risk. This was helpful in constructing the conceptual framework of this thesis, which involved looking at how income risk is managed through *reliance on self*, *reliance on social support networks* and/or *reliance on the welfare state*.

In addition, different branches of social scientific research have investigated various financial relations in the context of Western post-industrial societies, including household income, intergenerational financial aid and the welfare state. Within the fields of income distribution and poverty research, a household is still commonly perceived as a solid unit with a shared income pool (Airio, 2014; Azpitarte, 2012; Peichl, Pestel & Schneider, 2012), while research on within-household finances has questioned these arguments by suggesting that household members may be in unequal positions with regard to resources (Cantillon, 2013; Vogler & Pahl, 1994). Moreover, intergenerational family research has shown that solidarities between generations have remained relevant, and that financial transfers flow commonly downwards between generations, from parents

to children (Haavio-Mannila et al., 2009; Hiilamo & Niemelä, 2011; Hämäläinen & Tanskanen, 2010). Finally, research on the welfare state in the context of Finland has indicated that there has occurred a shift away from universalism towards increasing selectivity and activation (Julkunen, 2001; Kautto, 2004).

The aim of this thesis was to study how freelance journalists manage irregular and uncertain incomes, and to provide an overall picture of what kind of roles various social and societal relations play in this process. The purpose was to seek an answer to the following research question: *how do freelance journalists manage income risk?* I approached this question by conducting qualitative interviews with eight freelance journalists in Finland during February 2016 to assess their income formation and risk management practices.

The thesis is organized as follows: In *Chapter 2* I outline the theoretical framework, which includes individualization theories by Ulrich Beck, Anthony Giddens and Zygmunt Bauman. I then move on to review previous literature on financial ties within social support networks and the welfare state in the light of individualization theories. Finally, I provide a conceptualization of income risk management. In *Chapter 3* I place the study in the context of the alleged transformation of global labour markets and that of media industry, and in the end turn to discuss freelance journalists and the self-employed. In *Chapter 4* I focus on the social security system in relation to the self-employed in Finland. In *Chapter 5* I address methodological issues and thus lay down a road map of how the study was conducted. In *Chapter 6* I present the main findings from the interviews, and discuss them in the light of previous literature. In *Chapter 7* I assess how individualization is reflected in various social and societal relations based on the findings, and draw conclusions. I also offer policy recommendations with regard to the self-employed and the unemployment security system.

2. INDIVIDUALIZATION AND SOCIAL RELATIONS IN THE CONTEXT OF INCOME RISK MANAGEMENT

There exists a variety of possible frames within which social and societal relations in the sphere of income risk management could be assessed. In this thesis individualization theories constitute the choice, as they have been frequently used to explain and describe the social relations within the post-industrial societies. Various modernization and individualization theorists have offered portrayals of the 'post-industrial society', 'post-traditional society', 'postmodern society' or 'late modernity'. These portrayals describe a social transformation that has radically shaped traditional social institutions and relations as a result of industrialization and/or capitalism. They commonly offer a two-fold story of increased individual autonomy, and at the same time of fragmentation of social ties (Bauman, 1991 & 1995; Beck, 2002; Giddens, 1990 & 1991). In this chapter I focus especially on what this transformation has meant for financial ties within families, wider social networks and the welfare state. Ultimately the interest lies in how various social and societal relations function in management of *income risk*, which refers to the fluctuation and uncertainty of a household's or individual's income (Alderman & Paxson, 1994). Do individuals rely on themselves as risk-bearers or do they seek and receive support from their social networks or the welfare state? I begin by providing an overview of the most central and influential individualization theories, including Ulrich Beck's (1992; 2002) Individualization Thesis, which is part of his wider Theory of Reflexive Modernization; Anthony Giddens' Theory of Reflexive Modernization; and Bauman's (1991) Sociological Theory of Postmodernity. I then review empirical literature on various social relations and the welfare state, especially from the financial perspective, and reflect on them in the light of individualization theories. Finally, I provide a conceptualization of income risk management.

Many influential scholars have argued that modernization has led to individualization and de-traditionalisation of post-industrial societies, although their explanations differ from each other (Bauman 1991 & 1995; Beck, 1992 & 2002; Giddens, 1990). The underlying assumption of these theories is that social relations are influenced by the changing social and economic contexts. It is Ulrich Beck's (1992; 2002) individualization thesis that has offered perhaps the most explicit account on individualization. In his thesis individualization takes two meanings: First, it refers to the process of disintegration of traditional social institutions of industrial society, including social class, gender, family and neighbourhood. Second, it entails the novel demands imposed on individuals through regulations and institutions, such as labour markets and education systems, which seek to induce active societal contribution, competition and self-suppliance. For Beck (2002) it is especially the

development of the welfare state that has driven individualization. Thus, individualization becomes *institutionalised* through the process of modernization.

Anthony Giddens (1991, 25) characterizes late modernity essentially as a 'post-traditional order'. The core dynamisms of the late modern social order involve separation of time and space, disembedding mechanisms and institutional reflexivity. In his portrayal all aspects of human lives, including self, are constantly reflexively examined and redefined based on changing knowledge that can at its best be hypothetical. Tradition becomes less significant and can only be justified through knowledge. Thus, for both Beck (1992, 2002) and Giddens (1990, 1991) there are no predetermined conducts of self or social life in late modernity, as everything is a matter of personal decision. Nevertheless, Giddens (1991) argues that not all have the possibility of self-actualisation and thus modernization creates marginalisation and exclusion. Contrary to Beck's (2002) individualization thesis, class and gender are still relevant in Giddens' (1991) theory as they are reflections of this marginalisation.

Zygmunt Bauman's (1991, 173) *Sociological Theory of Postmodernity* characterizes postmodernity as 'institutionalized pluralism, variety, contingency and ambivalence', which may be seen as unintended by-products of the institutions of modernity that pursued homogeneity and clarity. The process from modernity to postmodernity involves continuities and discontinuities between the two social conditions. In Bauman's (1991, 1995) postmodern social order individuals construct their individual lives and identities, but they make choices within conditions that are beyond their control. Postmodernity is essentially characterised by uncertainty. Deregulation and emphasis on the market have led to fragmentation of societal safety nets, that is, the welfare state. In addition, social safety nets formed by social institutions, such as families or neighbourhoods, have become weakened, as within the culture of consumerism people seek 'pleasurable experiences' from each other that do not provide a basis for lasting relationships. According to Bauman (1995, 206) such relationships have "an in-built until further-notice and withdrawal-at-will clauses". Uncertainty is created also by fragmentation of all areas of life: social relations become 'successive encounters', identities become 'successively worn masks', self-image becomes a 'collection of snapshots' and our lives become 'a series of episodes and new beginnings' (Bauman 1995, 207). Similarly to Beck (2002), categories such as class or community have a diminishing meaning, while self-constitution and self-assembly become important for understanding the social reality.

In summary, all of these three theorists emphasize individual autonomy within the postmodern or late modern social order: everything in individuals' lives, including self, are constructed and re-constructed through individual choices. These choices are nevertheless constrained by resources,

risks and conditions of life that may be out of individuals' control. All three theorists also hold that social ties have become more fragile and risky, as they are no longer embedded in tradition but in shifting understandings, wants and choices of individuals. The societal safety net has become regulated to induce self-suppliance and active contribution. Thus, it is increasingly the individual who is responsible for herself/himself and expected to bear the risks of life. Considering these arguments, it is interesting to ponder how *social* or *societal relations* fit the picture and what kind of safety nets they provide. Are social relations still relevant in post-industrial societies? These questions also relate to the critique attracted by individualization theories. The modernist critique holds that the individualization theories reflect liberal middle class values and in fact overestimate de-traditionalization. On the other hand, the interactionist critique suggests that individuals do not create their own identities, narratives and reflexive awareness in a vacuum, but in relation to others. Thus, individualization is in fact 'other-centered' and fundamentally social (Dawson, 2012).

Within the sphere of risk management, the distinction between social/societal and individual entails that risks can either be shared collectively or be the responsibility of the individual. Thus, it is the interplay between *individual*, *social* and *societal*, and between *collective risk sharing* and *placing the risk on the individual* that constitute the core of this thesis.

2.1 Individualization and social relations

When assessing social relations from the point of view of individualization, there is a danger to indulge in dualistic thinking by seeing individual and social as contradictory forces (Harisalo & Miettinen, 2004). Instead, based on the current literature review I suggest that even though individualization has shaped social relations in various ways, they remain relevant in today's post-modern societies. In fact, the spheres of social, societal and individual interact in manifold ways, which cannot be accounted for through simplistic juxtaposition. In this thesis social relationships are perceived as social constructs that are shaped not only by agency, but also by the context in which they exist (Allan, 2008). In this study the context is a Nordic welfare state that has reached its late modernity, and is thus arguably highly individualized and de-traditionalized. This implies that social relations have arguably become flexible and manifold, but at the same time more fragile as they are no longer rooted in tradition but in personal *choice*, and are a subject of constant monitoring and revising (Beck, 2002; Bauman, 1995; Giddens, 1991). In this sub-section I aim to scrutinize what empirical studies have to say about different social relationships, including family, intergenerational

relations and friendship, especially from the point of view of financial support. Empirical findings on these relationships are reflected on in the light of arguments posed by individualization theories.

Modernization has arguably redefined what constitutes a family by detaching it from previously predetermined traditional obligations and gender roles, simultaneously making it more fragile (Beck, 2002; Giddens, 1991). Beck (2002) argues that whereas family previously constituted a solid unit that was tied firmly together with common interests and obligations, in the course of individualization family members have become more distinctively *individuals* who also have their 'own lives' and interests. It follows that in modern post-industrial families everything is negotiated, as previously 'natural' roles and the division of labour have ceased to exist. He suggests that these developments have been driven by the development of the welfare state, which has made individuals less dependent on family, eventually creating the previously non-existent possibility to choose between singlehood, marriage and divorce. As a result, families take versatile forms, as people divorce and re-marry or do not marry at all (Beck, 2002). Similarly, Giddens (1991) writes about a 'pure relationship', which is no longer tied to traditions but is founded on mutual *choice* and commitment, and like everything else in human lives, is a subject of constant reflexivity. On the other hand, these theoretical views have attracted criticism for not having been established on empirical evidence and for their reliance on poor methodology (Duncan & Smith, 2006). Thus, it is important to scrutinize what the empirical literature has to say on the issue.

There exists a considerable amount of literature on household income, and different branches of empirical research have adopted contrasting views. Within the fields of income distribution and poverty research, a household is still commonly perceived as a solid unit with a shared income pool, even within the context of Western post-industrial societies (Airio, 2014; Azpitarte, 2012; Peichl, Pestel & Schneider, 2012). For example, a household of two adults has been perceived as an efficient 'insurance institute' that can prevent and mitigate economic risks (Airio, 2014). Perceiving a household as a unified entity nevertheless assumes that spouses have an equal access to household resources and that money is merely a neutral economic issue. In contrast, a large body of research investigating within-household finances has questioned these underlying assumptions (Cantillon, 2013; De Henau & Himmelweit, 2013; Repo, 2001, 2003; Vogler & Pahl, 1994). These critical views hold that while living together can bring about material benefits and entail some sharing of resources, household members may be in unequal positions with regard to resources (Cantillon, 2013; Vogler & Pahl, 1994). In addition, money is not a mere economic issue. Money and various meanings attached to it shape power relations, identities and social roles within a household, and thus constitute

also a social issue (Repo, 2001, 2003). Possessing control over money implies power (Vogler & Pahl, 1994).

Thus, while acknowledging that families and households differ from each other, it is suggested that it is too simplistic to perceive a household as a unified entity. Instead, it would be better seen as consisting of *individuals* who may have their own interests, incentives and resources in addition to common ones. Nevertheless, it is important to keep in mind the heterogeneity of households and not indulge in over-generalization. Also Beck (1992, 2002) encouraged to perceive individualization as a trend that has influenced different countries, cities, as well as urban and rural to a varying extent, and Giddens (1990, 1991) acknowledged that tradition still exists within de-traditionalized societies.

Then, what about other social ties? Is it really so that individuals' traditional support networks have become weakened as suggested by individualization theories? Intergenerational family research has questioned this argument and shown that intergenerational support networks continue to be relevant in post-industrialized societies. It has been shown that within kin networks people still make life-long commitments, which are not merely based on seeking 'pleasurable experiences', as suggested by Bauman (Haavio-Mannila et al., 2009; Hämäläinen & Tanskanen, 2010). In Finland it is most common to keep frequently contact with members of the original nuclear family, including parents, children and siblings, while contact with other relatives is less frequent and occurs primarily in various celebrations (Haavio-Mannila et al., 2009). Studies investigating intergenerational support among baby boomers (born between 1945 and 1950) in Finland have shown that it is relatively common for parents to provide monetary transfers to their adult children (Haavio-Mannila et al., 2009; Hämäläinen & Tanskanen, 2010), in fact, more common than in other Nordic countries (Hiilamo & Niemelä, 2011). On the other hand, there occurs significant variation in parent-child-parent financial support between European countries depending at least partly on the welfare system (Brandt & Deindl, 2013, Hiilamo & Niemelä, 2011). Commonly the financial support moves downwards between generations, from older ones to younger ones (Hiilamo & Niemelä, 2011; Hämäläinen & Tanskanen, 2010; Kohli, 1999), and it is given for every day expenses, such as food, clothing and costs of living (Haavio-Mannila et al., 2009). Living with a partner seems to decrease the tendency to receive financial support outside the household, and this also applies to intergenerational support (Haavio-Mannila et al., 2009). Finally, financial aid is not the only form of support, but people provide also many kinds of practical help (i.e. household work, child care, renovation, transportation) to their children, parents, relatives, grandchildren and grandparents (Brandt & Deindl, 2013; Haavio-Mannila et al., 2009). Thus, it seems that at least some forms of solidarity between generations have persisted.

There seems to be much less literature on friendship than on family relations. People have nowadays more scope to choose their friendships as people are more mobile and can choose their group memberships more freely. Moreover, the ways of doing friendship have become manifold, as people maintain friendships even across great geographical distances (Becker et al., 2009), and various technologies have shaped the ways of forming and maintaining friendships (Ou, Pan & Li, 2012). It has been suggested that with the diminishing meaning of traditional family ties, the boundaries of family and friendship have become more blurred. This suffusion between family and friendship implies that friends may be sometimes perceived as part of the family, while some family members may be seen also as friends (Spencer & Pahl, 2006). The intergenerational study conducted in Finland by Haavio-Mannila et al (2009), that was discussed earlier, looked also at monetary transfers between friends. There seemed to be a difference between baby boomers (born between 1945-1950) and the younger generation (born between 1962-1988): Approximately half of the participants among baby boomers had provided financial support to someone in their social circles. Most of them had provided it for their children, while only 4% had given financial support for their friends. On the other hand, about fourth of participants among the younger generation had given financial support, and it was provided for their friends (20% of men, 11% of women), siblings (10%) or parents (app. 5%). Thus, a greater share of the younger generation provided financial support for their friends when compared to baby boomers, and the primary form of this support was lending money. There may be many reasons behind this and one can only speculate. Therefore it is proposed that more studies on financial relations between friends are needed.

Finally, there are of course also other possible persons that could be sources of financial support, such as siblings, colleagues, grandparents and grandchildren, among other possibilities. However, spouses/partners, parents and friends were mentioned in the interviews and therefore they were chosen as the focus of this sub-section.

2.2 Individualization and the welfare state

Next the focus is on the post-industrial welfare state, especially in the context of Finland. In this sub-section I offer a more general view on the welfare state, while a more specific account on various benefits with regard to the self-employed is provided in Chapter 4. To begin with, according to Beck (2002) it is through 'new demands, controls and constraints' of modern societies that individualization becomes institutionalized. In this process benefits become tied to the requirement of active societal

contribution, and it is increasingly the individual who is entitled to benefits rather than the household. Benefits are often tied to requirements of employment and consequently also mobility as one needs to be willing to move to other cities after work or education. All of this is in tension with family unity, and induce people "to plan, understand, design themselves and act as individuals" (Beck, 2002, 3). Thus, according to Beck (2002) the welfare state plays a significant role in the individualization process, and individualization is thus imposed on individuals rather than the outcome of individual choices. On the other hand, according to Bauman (1995) postmodernity is characterized by a global wave of deregulation and placing importance and freedoms on the market, which have led to fragmentation of societal safety nets and an increase in inequality. Bauman (1995, 206) describes this as a shift "from the project of community ... to the promotion of the market."

Based on Gøsta Esping-Andersen's (1990) typology Finland has been commonly classified as a social democratic welfare regime characterised by high levels of decommodification, equality and universalism. Nevertheless, many have suggested that these qualities have become undermined. It has been argued that the 1990s mark a turning-point in the Finnish welfare politics, which has involved reconsidering the goals of the welfare state, and this process has been occurring also more widely within Europe. The main shift has been towards *activation* (Julkunen, 2001; Kautto, 2004). The emphasis has been on reducing unemployment and social security dependency, which have been pursued by dismantling welfare traps and by linking benefits to measures that attempt to activate individuals to work (Kautto, 2004). For instance, unemployment benefits have been increasingly tied to various obligations, such as requirements of enrolling as a job seeker in an employment office and participating in various training services (Ylikännö, 2012). Activation has also been one of the central policy-responses to the financial crisis in 2008 by the European welfare states together with increasing selectivity and retrenchement (Borosch, Kuhlmann & Blum, 2016). Moreover, analysis of political discourses of the Finnish government that came into power in 2011 has suggested that the pursuit seems to be towards a smaller, and a more liberal and activating welfare state, which shifts more responsibilities on the shoulders of the individual. Social policies are justified and seen in a positive light only if they enhance competitiveness and economic growth. Thus, it has been suggested that the Finnish welfare state may in fact be moving towards a competition state (Nygård, 2015).

The central function of the welfare state has been to insure people against various risks, and thus share risks collectively (Rosanvallon, 2000). In Finland and other Nordic countries basic social insurance has typically been extremely inclusive as the minimum standard of living and minimum level of basic security are determined in the legislation, and not by the level of individuals' contribution (Lehtonen & Liukko, 2010). Nevertheless, it has been argued that social insurance has

been undergoing a global shift towards more selectivity due to the disintegration of old solidarities (Rosanvallon, 2000). It has been suggested that since the 1990s social insurance has become increasingly *insurance of income* following a wider European trend, and insurance is therefore *earned* through wage labour. Simultaneously basic social insurance has been made more strongly means-tested (Julkunen, 2001). Crumbling of universalism and increasing selectivity has been argued to have created insiders' and outsiders' clubs, which has been suggested to reflect societal fragmentation. This has involved greater selectivity of benefits, making agreements among those who are members, linking membership to responsibilities and excluding non-members from benefits. An example of this is unemployment insurance, from which those who are most vulnerable or at the greatest risk may be excluded, such as the self-employed or those who do not seek work actively (Julkunen, 2001). This may also be perceived as what Bauman (1995) meant with the shift away from the 'project of community'.

In summary, it seems that the welfare trend in Finland and also more widely in Europe has been towards increasing activation and selectivity of social security (Borosch, Kuhlmann & Blum, 2016; Julkunen, 2001; Kautto, 2004), which is in line with arguments posed by individualization theories. For instance, according to Beck (2002) individualization becomes institutionalized through benefits and regulations that induce active societal contribution and self-suppliance, and Bauman (1995) writes about the crumbling of the project of community.

2.3 Conceptualization of income risk management

Besides being a social and political issue, income risk management is essentially an economic issue. The concept of income risk is derived from the field of economics, in which a considerable number of studies has been conducted on the issue. In this thesis the focus is specifically on *idiosyncratic income risk*, which refers to uncertainty and variability of an individual's or household's income, as opposed to aggregate income risk, which influences the whole community (Dercon, 2000).

A significant amount of research on management of idiosyncratic income risk has been conducted within the field of development economics (Alderman & Paxson, 1992; Ambrus, Mobius & Szeidl, 2014; Low, 2005; Murgai, Winters, Sadoulet & de Janvry, 2002). These studies are commonly poverty studies, and their unit of analysis is a household rather than an individual. Research on income risk management has also been conducted in the context of Western post-industrialized countries.

These studies have for instance investigated motives behind precautionary savings (Fulford, 2015; Mastrogiacomo & Alessie, 2014), risk sharing in extended family networks (Attanasio, Meghir & Mommaerts, 2015), and influence of income risk on investment choices (Angerer & Lam, 2009), among many other aspects of income risk management. Common for all of these studies is that they have assessed income risk management by testing various economic models, and hence, they have quantitatively investigated certain correlative or causal relationships. In this thesis I have adopted a different approach, as my purpose was to study *how freelancer journalists manage income risk* by utilizing qualitative methods and data. Thus, while not answering *why*- questions that have been commonly posed by economics research, I intended to provide a more in-depth and social scientific picture of *how* income risk may be managed, focusing especially on social and societal relations from the perspective of individualization theories. Despite the different approaches, economics studies offered certain useful concepts and principles with regard to income risk management that helped to construct the conceptual framework of this thesis.

A central notion in many economics studies is that income risk may be managed *across time by an individual or a household* for example by saving and dis-saving, or *across individuals or households* by sharing the risk collectively (Alderman & Paxson, 1992). The economic literature tends to distinguish between concepts of self-insurance, mutual insurance and public social insurance. Self-insurance means insuring oneself against income risk through manifold ways, such as precautionary savings (Blundell, 2014; Ligon, Thomas & Worrall, 2000; Low, 2005), adjusting consumption (Blundell, 2014) or working longer hours before the risk becomes realized (Low, 2005). Thus, self-insurance is about *spreading the impact of income risk on consumption over time* (Alderman & Paxson, 1992). Moreover, mutual insurance, which is sometimes also called as co-insurance or informal risk-sharing, refers to sharing the risk within one's social support network. This includes exchanging monetary transfers (i.e. loans or gifts) within families, or between relatives or friends, among other people. Thus, mutual insurance is about *spreading the risk across households or individuals* (Ambrus, Mobius & Szeidl, 2014; Murgai, Winters, Sadoulet & de Janvry, 2002).

These categories were helpful in constructing the central concepts of this thesis, which include *reliance on self*, *reliance on social support networks* and *reliance on public transfers*. Reliance on self implies that the individual bears the risk independently by spreading its impact temporally (i.e. through saving and dis-saving). Moreover, relying on one's social support network takes a wide meaning in this thesis, as anyone could count as a member of a social support network: a spouse, a cousin, a friend, a parent, a grandparent, a colleague or a neighbor, among other possible persons. Finally, public transfers refer to any benefits that may be used to manage income risk. In this thesis

especially start-up grants, unemployment insurance and social assistance were perceived as relevant forms of financial support (see Chapter 4). The conceptual framework is further clarified in the Methodology Chapter.

In conclusion, in this thesis I was interested in how freelancers manage income risk through practices that rely on the individual as the risk-bearer, or through seeking financial help from social support networks and/or the welfare state. I assessed these practices through the lens of individualization theories, as I was fundamentally interested in what can they tell about social and societal relations in late modernity.

3. FREELANCE JOURNALISTS IN THE MIDST OF THE CHANGING WORLD OF WORK AND MEDIA INDUSTRY

In this chapter I place the study in the context of the disputed global transformation of the labour markets and that of media industry. In the end I discuss what kind of groups freelance journalists and the self-employed are, and why they constitute a suitable choice as the study population. It is noteworthy that the study population consists of freelance journalists, but the interest is also more generally in the self-employed.

3.1 The global transformation of labour markets and media industry

"With the slow demise of lifelong full-time employment, continuous searching for jobs, preparing for potential future jobs, as well as managing multiple careers more or less simultaneously have become core elements of the workstyle in everyday life for many." (Deuze, 2007, 20)

There exists a large body of literature that depicts a global transformation of labour markets, namely 'the demise of full-time employment' and 'the rise of the precariat' (Deuze, 2007; Kalleberg, 2009; Standing, 2011; Vosko, 2006). This transformation has been described as a worldwide shift from permanent employment to fragmented working lives characterized by precariousness and constant change (Deuze, 2007). Precarious work implies that work has become 'uncertain, unpredictable and risky' for the individual worker (Kalleberg, 2009, 2). The change has been associated with global neoliberal politics of pursuing flexible labour markets and individualization of societies, which has also penetrated the working life: it is increasingly the individual who is responsible for risk management in the context of changing consumer wants and needs, outsourcings, booms and busts of the economy, and many other factors that are out of individual's control (Deuze, 2007; Standing, 2011). The transformation has also been perceived in the light of new communication technologies that have transformed our everyday lives as we are now constantly connected locally and globally via our laptops, mobile phones, televisions, radios and digital cameras. People are networking and information flows globally across borders. It follows that labor is now conforming to 'the principle of reflexive production', which entails being constantly alert to react on changing consumer behaviour and flexibilization of production as companies attempt to adapt fast to fluctuating demand and supply trends (Deuze, 2007, 16).

Arguments about the decrease in permanent full-time employment and the increasing insecurity of the working lives have been presented also in the context of Finland (Siltala, 2007). Nevertheless, some scholars have questioned whether such a transformation is really taking place as analysis of statistical data has not provided support for the portrayals of the ‘demise of full-time employment’ (Pärnänen & Sutela, 2011; Pyöriä & Ojala, 2016). Based on the data derived from 2000 and 2010 Labour Force Survey by Statistics Finland, Pärnänen & Sutela (2011) found no evidence of a radical transformation in Finland. The structure of labour market has remained largely unaltered throughout the 2000s, and there has been no significant increase in atypical work or decrease in the traditional permanent full-time employment. Even though the number of temporary part-time workers and the self-employed has increased, their proportion in relation to all labour market participants has not considerably changed and remains relatively small (see Table 1). It is noteworthy that an increase in self-employment has constituted the only clear labour market trend during the 2000s. Similarly, Pyöriä & Ojala (2016) argue that there has not been a general trend towards an increase of the share of precarious wage labour in Finland between 1984 and 2013. Instead, they suggest that the share has co-varied with the fluctuations of economy as the number of precariat has always increased after a financial crisis. Thus, they hold that no radical transformation in this respect has occurred within the Finnish labour market.

Table 1. Quantities and percentages of different labour market groups in Finland in 2000 and 2010 (Pärnänen & Sutela, 2011)

	2000	2010	2000	2010
<i>Permanent full-time employment</i>	1 516 400	1 576 300	65,4 %	65,4%
<i>Temporary full-time employment</i>	254 100	241 600	10,9%	10,0%
<i>Permanent part-time employment</i>	162 900	201 300	7,0%	8,4%
<i>Temporary part-time employment</i>	74 200	80 700	3,2%	3,3%
<i>Other (wage labor)</i>	4 900	5 800	0,2%	0,2%
<i>Entrepreneurs in agriculture, forestry & fishery</i>	87 500	61 200	3,8%	2,5%
<i>Employer entrepreneurs in other industries</i>	86 500	90 300	3,7%	3,7%
<i>Self-employed in other industries</i>	100 200	112 400	4,3%	4,7%
<i>Freelancers and practitioners in other industries</i>	19 900	31 000	0,9%	1,3%
<i>Works in a family business without a salary</i>	11 800	9 500	0,5%	0,4%

However, it is hard to evaluate the extent of precarious or atypical work as there exist no uniform official definition of the phenomenon. Instead, terminology and definitions tend to vary across different studies (ILO, 2012). For instance, some seem to perceive precarious work as a synonym to atypical, contingent, flexible, casual or irregular work, while for example Ojala & Pyöriä (2016) perceive atypical work only as one characteristic of precarious work. On the other hand, Guy Standing (2011, 10) has defined the precariat as an emerging *class* characterised by lack of security in a multitude of aspect: 1) labour market insecurity (lack of opportunities for earning livelihood), 2) employment insecurity (i.e. rules of employment or dismissal), 3) job insecurity (lack of possibilities of upward mobility), 4) work insecurity (insecurity with regard to safety and well-being at work), 5) skill reproduction insecurity (i.e. no possibility of acquiring new skills through training), 6) income insecurity (no secure income, for instance due to lack of minimum income legislation or access to public social security) and 7) representation insecurity (no collective representation). On the other hand, according to International Labour Organization (2012) at the heart of the phenomenon is a shift of risks from the employer onto the shoulders of the worker. Depending on the definition, precarious work refers to uncertainty with regard to duration of work, diversity of employers, lack of access to social security, low income and low level of protection against termination of work (ILO, 2012). Thus, the precariat is a multifaceted concept, and hence not all atypical work is necessarily precarious work, although precarious work is commonly atypical work. What also makes the issue complicated is that precarious workers constitute an extremely heterogeneous group of people. In the present thesis precarious work takes the form of freelance journalism characterized by irregular and uncertain income gathered from a multitude of clients. Considering the multifaceted definition by Standing (2011), it is better to use the term atypical work characterized by certain precarious elements.

Within this wider context of labour market transformation, the focus is shifted on literature regarding the transformation of media industry, or the crisis of media industry, depending on how one wants to frame the issue. Arguments frequently hold that this transformation has been driven by new communication technologies, which have contributed towards crumbling of the traditional business model, fragmentation of audiences who possess increasing control over how they consume media, and shaped many aspects of media work (Hopponen, 2009; Napoli, 2011). It has been suggested that internet-era and digitalization of media have led to increased competition between the newspapers in Finland, which now also have to compete with international newspapers that possess much greater resources. Digitalization has also led to crumbling of the traditional business model within the industry, as audiences are used to plentifulness of free content online and are consequently unwilling

to pay for online news. Increased reliance on alternative methods of finance, including advertisement, makes newspapers more vulnerable to fluctuations of economy and may even threaten their existence. Challenges are also created by fragmentation and changing wants of consumers: audiences have become more educated and want more specialized content, contrary to the traditional general news for general audiences model (Hopponen, 2009).

The transformation has also been characterised by increasing insecurity and decreasing traditional employment prospects within the industry. As a consequence, self-employment in the form of freelance journalism has been increasing globally (Nies & Pedersini, 2003; Walters, Warren, & Dobbie, 2006). Thus, it has been suggested that one response to the transformation of media industry has been entrepreneurial journalism, which may be perceived within the wider context of enterprise culture: "contemporary society's entrenched fixation on the entrepreneur as a remedy for the broader political, economic and social problems." It is part of the larger wave of promoting self-sufficiency and individual responsibility, and poses a way of coping with insecurity (Cohen, 2015, 514).

Finally, whether the full-blown global transformation within labour markets is really taking place or not, the number of freelancers and the self-employed has been constantly increasing in Finland - faster than any other labour market group (Pärnänen & Sutela, 2011). In addition, considering the transformation of media industry, it is important to study how freelance journalists cope with economic uncertainty. Thus, next the focus is on scrutinizing freelance journalists and the self-employed more closely.

3.2 Poster girls and boys of the precariat: freelance journalists

Media workers have been commonly seen as 'poster boys and girls' of the precariat and contemporary capitalism, since they have been depicted as self-reliant, risk-bearing, endlessly flexible, self-exploiting, self-sacrificing and being able to balance between various projects (de Peteur, 2014; Gill & Pratt, 2008). In this sub-section I review literature on freelance journalists and the self-employed that explores their working lives and income formation. In this thesis freelance journalists refer to a manifold group of self-employed journalists who gather their income from a multitude of different clients. They work with various forms of business, including different types of entrepreneurs, self-employed with a trade name, freelancers using a freelance income-tax card, those who work via cooperatives or invoice services.

Previous empirical research conducted in different European countries seems to tell a two-fold story of freelance journalism: a romanticized story of freedom, passion and high job satisfaction, while simultaneously that of precariousness and financial insecurity (Edsdrom & Ladendorf, 2012; Gollmitzer, 2014; Mathisen, 2016). Mathisen (2016, 13-14) characterized this illustratively as "a tension between freedom and autonomy, on the one hand, and vulnerability, precarity, and constraints, on the other." When it comes to freelancers' economic situation, the recurrent theme seems to be irregularity and uncertainty of income (Edsdrom & Ladendorf, 2012; Gollmitzer, 2014; Mathisen, 2016). With regard to autonomy, freelance-work is commonly characterised by flexibility in terms of working hours, choosing preferable projects and ways of working, and combining private life and work (Gollmitzer, 2014; Mathisen, 2016).

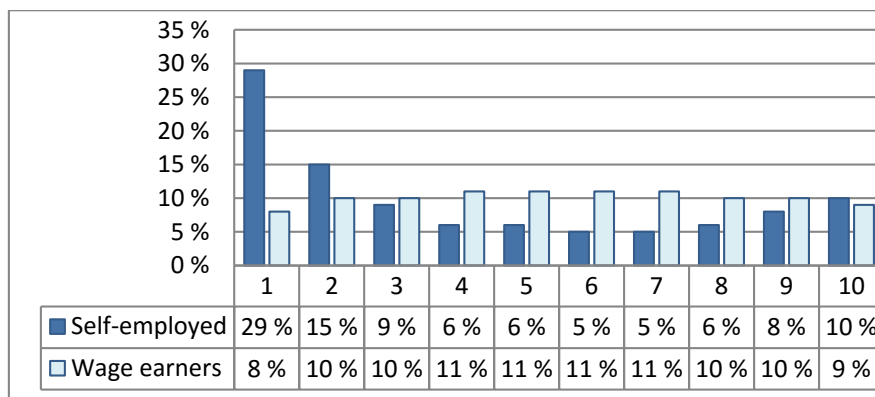
Qualitative studies with regard to freelance journalists' working lives and conditions as well as livelihood have been conducted in many countries. Some of these studies are now discussed more in depth as to provide a better glimpse on what it means to be a freelance journalist. A study situated in Sweden involved 13 life story interviews, which investigated freelance journalists' perceptions about their work. The findings revealed that freedom to decide over one's own time was perceived as the most positive aspect of working as a freelancer, although some reported that the actual freedom may in fact be quite different from the experienced freedom. Moreover, every participant described their work as irregular, characterized by occasional periods without work and then suddenly having too much work (Edström & Ladendorf, 2012).

Parallel results were obtained in a study conducted in Germany, which assessed intern and freelance journalists' working and financial conditions in 18 in-depth interviews in 2011. Every participant told about enjoying their work and the independence it brings. However, many also told about worsening of their economic situation and stressfulness of work. Many participants were forced to work simultaneously in other jobs, as they were not able to sustain themselves with mere journalism. Shifts between periods of too little and too much work were common. More experienced journalists also told that economic insecurity does not decrease across years, but remains constant. Surprisingly, despite the insecurity most of the participants did not even want to pursue permanent employment (Gollmitzer, 2014).

Freelance journalists represent one of the many sub-groups of the heterogeneous group of the self-employed who work in many different fields and with varying forms of business. The income distribution of the self-employed in Finland is highly polarized when compared to wage earners, and a significant proportion of the self-employed (44%) belongs to the two lowest income deciles. See

Figure 1. It is important to note that many self-employed persons work only on a part-time basis, but even when only those in full-time self-employment were assessed, 27% were situated in the lowest income decile compared to 29% when all of the self-employed were included. The median income of the self-employed was 20 500 euros in 2012, which was considerably lower than that of wage earners (26 200 euros). All in all, when comparing the self-employed, employers and wage earners, the self-employed have the lowest income (Pärnänen & Sutela, 2014; Työvoimatutkimus 2012; tulonjaon kokonaistilasto).

Figure 1. Self-employed and wage earners according to income deciles in Finland in 2012 (Pärnänen & Sutela, 2014; Työvoimatutkimus 2012; tulonjaon kokonaistilasto)



Studies on the self-employed are relatively scarce in Finland. The most significant and large scale study is a survey by Pärnänen & Sutela (2014) that was conducted on 1573 self-employed persons in 2013. Participants were either interviewed via phone or they participated in an online-based questionnaire. The survey covered various types of self-employed entrepreneurs (74%), those with a trade name (19%), freelancers working with freelance tax-card (5%) and grantees (2%), while excluding the self-employed working in agriculture. The focus here is on the results by Pärnänen & Sutela (2014) with regard to professionals working in the cultural sector, as journalists are placed under this category. Unfortunately, there was no possibility of gaining access to the journalist-level data. The self-employed within the cultural sector face considerable economic uncertainty. In fact, often times they seem to be the most economically insecure group out of all other sectors. A staggering 63% of the self-employed within the cultural sector perceived their economic situation either a little or very uncertain, while 43% reported considerable monthly variation in their income. Moreover, 43% reported having too few clients, and 36% had experienced periods without clients during the past 12 months. Thus, the results indicate that the self-employed within the cultural sector face considerable economic insecurity.

Based on the literature review it seems that freelance journalists as media workers and cultural sector self-employed make an important group to study income risks management. The recurrent theme across studies conducted in different countries seems to be uncertainty and variability of income (Edsdröm & Ladendorf, 2012; Gollmitzer, 2014; Mathisen, 2016). In this thesis I perceive freelance journalism as a form of atypical work, which entails precarious characteristics in the form of income insecurity.

4. SOCIAL SECURITY SYSTEM FOR THE SELF-EMPLOYED IN FINLAND

Scholarly literature on the Finnish welfare state in relation to individualization theories has been reviewed already in Chapter 2. Hence, in this chapter I provide a more concrete overview of the Finnish social security system with regard to the self-employed, and discuss various benefits that are relevant in income risk management. The focus is especially on unemployment insurance, social assistance³ and start-up grants, which are here perceived as essential public transfers in income risk management among freelancers. Thus, it is essentially about financial support for the working aged. It is recognized that start-up grants are not really part of the wider public social insurance system, but part of entrepreneurship and active labour market policies (Román, Congregado & Millán, 2013). They are nevertheless perceived as an important form of financial support among the self-employed who are in the beginning of their careers.

The self-employed are able to influence their own level of social security since many aspects of it, including benefits during retirement, sickness, unemployment or parental leave, are determined based on the amount they pay YEL or MYEL-insurance (entrepreneur's pension insurance). An entrepreneur is required to take YEL-insurance if her or his annual income exceeds 7 557, 19 euros and the entrepreneurship has lasted for a minimum of four months. The contribution is 23,60% of the declared income for those under 53 years of age and 25,10% for those over 53 years. There are also some discounts in place for those starting their company. YEL income is based on entrepreneurs' own declaration, and the declared income influences the level of social security benefits (Etera, n. d.).

The self-employed have been previously located somewhere on the grey area between employment and entrepreneurship in Finland when it comes to social security. In case of unemployment their status has often depended on the interpretation of an officer at the job center who has determined whether they are entitled to unemployment benefits (Saari, 2014). However, the new unemployment security law (HE 94/2015; L 30.12.2002/1290) that came into effect on 1st January 2016 redefines entrepreneurship. The category of 'own work' has been removed, and now all labour market participants are divided between wage-earners and entrepreneurs. The reform is discussed more in detail later in this chapter.

A survey by Pärnänen & Sutela (2014) has shown that the self-employed have a poor knowledge about their rights with regard to social security in Finland, and often find the system complex. The results also suggest that the self-employed feel that the current social security system does not meet

³ In Finnish: toimeentulotuki

their needs: YEL-insurance system is seen as rigid in the face of irregular income, and many also perceive the unemployment insurance system unfair, as they are unable to receive unemployment benefits unless they terminate their business. Nevertheless, some changes in this regard have occurred due to the recent unemployment insurance legislation reform, that will be discussed later.

4.1 Unemployment insurance

The Finnish unemployment benefit system consists of unemployment insurance (earnings-related unemployment allowance⁴ and basic unemployment allowance⁵) and labour market subsidy⁶. Labour market subsidy is meant for the unemployed who make their first labour market entry or who have been unemployed for longer than 500 days, which is the maximum period of receiving insurance based unemployment allowances (Kela, 2013a). Labour market subsidy does not require paying insurance contributions, contrary to earnings-related or basic unemployment allowance, which require paying a certain level of YEL-contributions. The central focus of this chapter is on the unemployment insurance component of the unemployment benefit system. Unemployment insurance is here perceived as an important form of public financial support in income risk management, as it may help to cope with temporary unemployment. As has been discussed earlier, a considerable part of the self-employed experience occasional periods with no work. According to the survey by Pärnänen & Sutela (2014), 24% of all participants and 36% of those working in the cultural sector had faced periods with no work during the past 12 months. Moreover, 12% of them had been without work for almost three months and 15% for even longer periods of time. For these kinds of situations unemployment insurance can provide income security.

The amount of the declared YEL income is crucial for the unemployment insurance of the self-employed: an entrepreneur is entitled to earnings-related unemployment security only if his or her declared annual YEL income exceeds 12 420 euros (in 2016), and he or she belongs to an unemployment fund for entrepreneurs. If the entrepreneurship has been full-time, one has to also terminate it, although after the recent unemployment security reform this procedure has been made easier. One does not anymore have to remove company from the trade register, but it is enough that the income acquiring activity has ended (Etera, n.d.; HE 94/2015; Ministry of Employment and the

⁴ In Finnish: ansiopäiväraha

⁵ In Finnish: peruspäiväraha

⁶ In Finnish: työmarkkinatuki

Economy, 2015). Moreover, if the conditions are otherwise fulfilled, but the person does not belong to an unemployment fund, he or she is entitled to basic unemployment allowance provided by KELA (Kela, 2012). The insurance system also contains a system of activation. It is possible to receive higher basic unemployment allowance if a person signs up as a job seeker within 60 days of unemployment or participates in services that may improve her/his employability (Kela, 2013b).

The new unemployment security law (L 30.12.2002/1290; HE 94/2015) that came into effect on 1st January 2016 redefined entrepreneurship. Previously entrepreneur's pension law (L 1272/2006) and unemployment security law determined entrepreneurship differently, but after the reform their definitions correspond to each other. Earlier only those self-employed persons who were required to pay YEL- or MYEL-insurance (excluding grantees) were categorized as entrepreneurs, but the recent reform has extended the category: now all of those who earn their income *outside an employment relationship even if they would not have set up an enterprise*, are also classified as entrepreneurs. This means inclusion of those who use invoice services and also some of the self-employed working via co-operatives, depending on their share of ownership. Nevertheless, being classified as an entrepreneur does not determine whether one is entitled to unemployment benefits or not. The primary criteria for entitlement is if the entrepreneurship is *full-time* or *part-time*: full-time self-employed are not entitled to unemployment benefits unless they end their business activities, whereas part-time self-employed may be entitled even though they would carry on with their business activities. Whether the entrepreneurship is full-time or part-time is determined based on workload, not income: full-time entrepreneurship entails such high workload that accepting full-time employment is not possible (HE 94/2015; Ministry of Employment and the Economy, 2015; Sosiaali- ja terveysturvatoimisto, 2015).

This issue is related also to varying definitions of unemployment. A comparative analysis of the protection schemes for working aged people (unemployment insurance, unemployment assistance and social assistance) between 14 European countries placed Finland under the category of 'a targeted protection type' together with Belgium, Germany, Spain, France and Sweden. The type is characterised by medium to high benefits that are strictly targeted at *fully unemployed*, thus following a narrow definition of unemployment (Pfeifer, 2012). This is not an entirely accurate account on the case of Finland, as part-time wage labourers or part-time entrepreneurs have the possibility to receive adjusted unemployment insurance benefits (Kela, 2015a). Nevertheless, in case of full-time entrepreneurs there still seems to be the expectation of ending all business activities before being eligible to unemployment benefits. Thus, there is the requirement of being *fully unemployed*.

Moreover, the unemployment legislation reform is yet so fresh that it is hard to say how it will influence the unemployment security of the self-employed in practice. There have been public opinions against and for it. The main concern seems to be about the ambiguity of the definition with regard to what constitutes full-time and part-time work, as has been brought up for instance by a politician from the Green Party, Outi Alanko-Kahiluoto (2016), and by Union for Journalists in Finland⁷ (2016). On the other hand, according to Union for Journalists in Finland the reform may have also positive aspects: the new law makes it easier for the full-time self-employed to access unemployment benefits if their amount of work decreases significantly, as they do not anymore have to necessarily end their business, but they have the possibility to show that it has become part-time. It is also seen positive that a freelancer can accept a small amount of work without losing their unemployment benefits (Union for Journalists in Finland, 2015, 2016). Even the Ministry of Social Affairs and Health (n.d.) has admitted that the definition is ambiguous, but they hold that it is impossible to enact a completely unambiguous one. It would be crucial to conduct research with regard to implications of the reform on the unemployment security of the self-employed. Some investigation into the issue is to be expected, as in June 2016 the Minister of Labour assigned a group to assess the unemployment insurance of the self-employed (Finnish Government, 2016)

4.2 Social assistance

Entrepreneurs are entitled to social assistance⁸ if they cannot acquire the necessary income through wage labour, entrepreneurship, other benefits, personal wealth or the support of a person who is liable for their maintenance. Social assistance is a means-tested last resort minimum level income support that is granted for a household for necessary expenses. Thus, it constitutes a means-tested subsidiary safety net, which is household based as opposed to individual based. Social assistance consists of two parts: basic assistance and supplementary assistance. Basic assistance covers the necessary expenses, such as housing, food, health care expenses and electricity, while the supplementary part covers certain special necessities that are not covered by the basic part. Basic assistance for a single person household is currently 448,89 euros monthly. There is also a sanctioning system in place, as the level

⁷ In Finnish: Suomen Journalistiliitto

⁸ In Finnish: toimeentulotuki

of basic assistance may be reduced by 20% if the person fails to accept a job offer or a public employment service, or refuses to undertake training or rehabilitative activities (L 30.12.1997/1412).

It is noteworthy that means-tested transfers commonly contain varying degrees of access problems. The non-take-up rates of social assistance in Finland have been high (Bargain, Immervoll & Viitamäki, 2012; Fuchs, 2009). For instance, according to one estimate between 1996 and 2003 app. 40-50% of those who would have been eligible to social assistance, did not claim the benefit. Interestingly, factors that were identified as being behind not claiming benefits involved self-employment and owning a dwelling. This is related to the issue that a more permanent need of social assistance is associated with higher tendency of claiming it, as the transactions costs of applying are lower than for those with no long-term need (i.e. the self-employed). Moreover, the amount of benefit compared to one's permanent income is another factor that influences the tendency to claim the benefit (Bargain, Immervoll & Viitamäki, 2012).

4.3 Start-up grants

It is also important to touch on the financial support available for new entrepreneurs, as economic uncertainty in the beginning is often considerable. Thus, here the focus is on start-up grants⁹. In Finland start-up grants are provided by regional Employment and Economic Development Offices¹⁰. The grant's purpose is to guarantee the livelihood of a new entrepreneur during the period from the establishment of the company until it becomes a more stable business. The maximum period of receiving start-up grant is 18 months. It consists of a basic grant, which is 32.80 euros per day in 2015 and a supplementary grant which is no more than 60% higher than the basic grant, and varies between applicants (TE-palvelut, n.d.).

Start-up grants may be perceived strictly as entrepreneurship policy, or alternatively in a wider sense, as part of active labour market policies attempting to encourage people to move from unemployment to entrepreneurship (Caliendo & Künn, 2011; Román, Congregado & Millán, 2013). Thus, start up grants, among many other practices, may be perceived as part of the policy effort of "pursuing self-

⁹ In Finnish: starttiraha

¹⁰ In Finnish: TE-toimisto

employment as an option for achieving economic self-sufficiency", and thus getting people off welfare benefits (Raheim, 1997, 44).

To summarize the chapter, many self-employed persons face irregular income and even periods with no work (Pärnänen & Sutela, 2014). It has been suggested that unemployment insurance, social assistance and start up grants constitute relevant public transfers in income risk management among freelancers, even though all of them are very different types of financial support. Interestingly, all of them seem to be somehow linked to the wider goal of activation, that has been discussed earlier in Chapter 2: both unemployment insurance and social assistance contain a system of activation. In case of social assistance it seems to be sanctions-based, while unemployment insurance is more incentive-based. Start-up grants may be perceived within the frame of reducing welfare dependency by promoting transitions from unemployment to self-employment (Caliendo & Künn, 2011; Román, Congregado & Millán, 2013; Raheim, 1997). Thus, fundamentally all of the benefits discussed in this chapter seek to induce self-suppliance and economic independency, reflecting the wider shift within the European welfare politics.

5. METHODOLOGY

The aim of this thesis was to study practices by which freelance journalists manage irregular and uncertain incomes. I was especially interested in what can these practices tell about social and societal relations from the perspective of individualization theories. The research question that I posed involved: *how do freelance journalists manage income risk?* To answer this question, I conducted eight qualitative interviews with freelance journalists in Finland during February 2016, which assessed their income formation and risk management practices.

This chapter provides a road map of how the study was conducted. I begin by discussing the epistemological background of the thesis, which is social constructionism. Then I move on to outline how the data was gathered and analysed. I also consider ethical issues in relation to interview research.

5.1. Social constructionism

This study is placed underneath the umbrella of social constructionism, which rejects the view that it is possible to obtain objective knowledge of the social world ‘as it is’. Instead, it is acknowledged that *understandings* of the world are historically and culturally bound, and knowledge is constructed through social interactions (Burr, 1995). Therefore, by conducting this study I did not merely attempt to understand the social world through my own particular culturally bound lens, but also inevitably participated in constructing it.

According to social constructionist perspectives, explanations of the social world are to be found in social interactions and practices. In this thesis I investigated *social practices of income risk management* of freelance journalists with the purpose of eliciting knowledge about the financial social and societal relations. From the constructionist perspective individuals' behaviour and social relations should be understood also within the larger economic and social context. The context of the current research constitutes a post-industrialized Nordic welfare state that has been arguably individualized, concepts which are of course culturally bound, and thus influence the lens of the researcher. Moreover, it is important to note here that different and competing understandings of the social world may be produced through social interactions, and thus I made an attempt not to indulge in essentialism, but to remain open to manifold social understandings (Burr, 1995).

5.2 Data gathering: qualitative interviews

My aim was to elicit knowledge about how freelance journalists manage income risk in their every day lives based on their own understandings, and for this purpose qualitative interviews are a desirable and feasible method of data gathering. Qualitative interviews may be perceived as conversations in which both the interviewee and the interviewer are 'meaning makers' (Holstein & Gubrium, 1995; Ruusuvuori & Tiittula, 2005). Thus, by conducting qualitative interviews one derives at mutually constructed understandings about the social world, not objective truths. In this respect qualitative interviewing is a desirable method also with regard to the epistemological underpinning of this thesis.

The chosen epistemology and method pose limitations on what kind of knowledge is produced through research. As has been mentioned, in this thesis knowledge consists of understandings constructed in the interviews, and thus the findings do not provide objective knowledge for example with regard to the public social security system. Instead, they provide *subjective understandings* of the social security system, that may deviate from social security legislation. This is important to keep in mind when reading the findings of this thesis.

5.2.1 Interviewees

In this sub-section I present information about the inclusion criteria and search of participants, as well as background information of the eight interviewees who finally participated. The inclusion criteria of participants entailed the whole spectrum of self-employed freelance journalists, regardless of whether they had a trade name, were other type of entrepreneurs, worked via cooperatives or used freelance tax-cards or invoice services. Even though those working with a freelance tax-card and some of those working via co-operatives may in some cases be considered as being in an employment relationship, and therefore in a different position when it comes to social security, they anyway work in a self-employed-like manner gathering their income from a multitude of clients. Moreover, only those who did freelance journalism as their primary work were included, although they were allowed to have some other small-scale part-time job.

Finally, eight participants were interviewed. They were primarily found through a union of freelance-journalists¹¹ in Finland, except for three who were found with the help of friends. Most of the participants were from Tampere region, while two of them were from the Helsinki metropolitan area and one from Central Finland. The interviewees consisted of five women and three men, whose age ranged between 29 and 57 years. Some of them had been self-employed for a long time, while some had been freelancers for a relatively short time (see Table 2). Their stories about how they became freelancers varied: for some self-employment had been a desirable path. Some would have preferred wage-labour, but as there had been no employment opportunities, they had been in a way forced to become self-employed. In these cases the interviewees were nevertheless happy with their current situation. On the other hand, some had become freelancers by chance when a sudden opportunity had emerged.

It is noteworthy that one of the interviewees, who worked with a freelance tax-card, was in a very different position in relation to the social security system than other interviewees. He had an employee status with regard to unemployment insurance and pension legislation, as most of his employers paid his employee's insurance contributions. Thus, he was entitled to employees' unemployment benefits contrary to other interviewees. He was nevertheless included into the study as he represents the diverse spectrum of different ways of working as a freelance journalist. He also worked in a self-employed-like manner selling his work to multiple clients. In addition, one of the interviewees was an employer as he had one employee, which I discovered only in the interview situation. The employee worked only on a part-time basis (18 hours per week), and the interviewee had hired him/her approximately one year ago. The interviewee nevertheless identified himself as a freelancer.

Table 2 presents background information of the interviewees, including various forms of business through which they operated and how many years they had worked as freelancers. It also shows their level of income as well as the level of declared YEL- income in relation to their actual income. This is important as declared YEL- income largely determines the level of various benefits. Finally, it shows whether the interviewees were unionized or belonged to an unemployment fund for entrepreneurs. Note that the gross income of two interviewees is placed under two distinct income categories: low/middle and middle/high. There was no accurate information about their income, but they informed that it was somewhere on the borderline of these two income categories.

¹¹ In Finnish: Suomen Freelance- Journalistit

Table 2. Background information of the interviewees. Education: high= Master's Degree, low= Bachelor's Degree. Gross income 2015: low= less than 24 999 euros, middle= 25 000-34 999 euros, high= more than 35 000. Declared Yel-income: low= lower than real income, equivalent= equals real income.

	1	2	3	4	5	6	7	8
Education	High	High	High	High	High	High	High	Low
Years as a freelancer	16	26	25	25	3	5	3	9
Form of business	Private entrepreneur	Freelance tax card	Private entrepreneur	Freelance tax card	Private entrepreneur	Private entrepreneur	Private entrepreneur	Limited liability company
Gross income 2015	High	High	Low	Middle	Low/Middle	High	Low	Middle/High
Declared Yel-income 2015	Minimum	Low	Equivalent	-----	Low	Low	Low	Low
Union	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Unemployment fund for entrepreneurs	No	No	No	Employees unemployment fund	No	No	No	No

5.2.2 The interview process and data

Interviewing is a very 'labour intensive' method as contacting potential participants, interviewing and transcribing the tapes is time consuming (Seidman, 2013, p.11). The current study was implemented by one researcher, and hence it was possible to conduct only a limited number of interviews, in total eight. All of them were face-to-face interviews, except for two Skype- interviews (without video image). I implemented and transcribed all of the interviews in Finnish. The interviews ranged from 50 minutes to 1 hour and 50 minutes. Before the interviews I gathered some background information from the interviewees via e-mail. This information included age, educational background, annual income, declared YEL income, how long one had worked as a freelancer, as well as information on unionization and unemployment fund membership.

I used semi-structured theme interviews, as there were certain specific issues of interest, but at the same time the aim was to leave some space for interviews to proceed in an unplanned manner on the conditions of the interviewees. The interview plan is presented in Finnish and English in Appendix 1. It is noteworthy that not all interviews contained exactly the same questions, although all of them

followed a roughly similar pattern. After each interview I learned something new and in the course of this learning process I added new questions. Moreover, it occurred a couple of times that I forgot to ask something essential in the interview situation, and in these cases I requested the missing information afterwards via e-mail. It also happened that an interviewee had continued her/his thinking process after the interview and sent an e-mail in order to add new information. I included all of these e-mails also into the data. In addition, writing this thesis has been over a year long process during which the topic and research questions have changed multiple times. Thus, some of the questions that I asked in the interviews are not anymore relevant to the current topic (irrelevant questions have been excluded from Appendix 1). On the other hand, if I had known the exact final topic at the time of interviews, I would have added certain additional questions. The data that was gathered from the interviews is adequate for the purposes of the current topic, but not absolutely ideal as richer data with regard to certain issues would have been beneficial.

I made a conscious effort to create the interview situations as convenient for the interviewees as possible, and therefore I chose the interview sites based on interviewees' wishes. Most of the interviews took place in coffee shops that were suggested by the participants, while one was conducted in a seminar room at the university, and two via Skype (without video image) due to geographical distance. Moreover, I started all of the interviews with easier "warm-up" questions in order to provide some time for building trust before moving on to more sensitive questions. This is important as the interviewee is more likely to share her/his knowledge and experiences when she/he trusts the interviewer (Ruusuvaori & Tiittula, 2005). Moreover, according to Seidman (2013, p.9) "at the heart of interviewing research is an interest in other individuals' stories because they are of worth". Thus, I made an effort to create an atmosphere in which the interviewees would feel that their perspective really matters.

I tape-recorded and transcribed all of the interviews, as it makes reporting easier and more reliable. In addition, listening to an interview afterwards may allow the researcher to notice things that he/she did not notice during the interview, for example, how the researcher himself/herself influenced the interview process (Ruusuvaori & Tiittula, 2005). In summary, the data gathered in this master's thesis consisted of eight transcribed interviews with freelance journalists, and e-mails that contained background information and additional information with regard to the topics discussed in the interviews.

5.2.3 Ethics

I made an effort to follow the code of ethics strictly. In the initial e-mails and in the beginning of the interviews I explained carefully what the study was about. Nevertheless, the topic of this thesis has changed in the course of the research process. Initially the topic was about income risk management of freelance journalists and basic income, but due to time constraints and the extent of the topic, I ultimately decided that basic income was out of the scope of this thesis. Thus, information that I provided for the interviewees with regard to the topic was unfortunately not completely accurate.

Moreover, before the interviews I ensured that the participants were aware of their right to withdraw from the study at any point. I also informed them of their right to refuse to answer any questions they might feel uncomfortable with. Participation was based on anonymity, and I guaranteed this by making sure that the participants cannot be identified from the findings (Ruusuvaori & Tiittula, 2005). Hence, I tried to make sure that participation was based on informed consent.

One pitfall of interviewing, that is highly relevant here, is that the interviewees' words may be exploited by the researcher for his or her own purposes. Seidman (2013) encourages to carefully think "for whom, by whom and to what end" the research is conducted. All individuals, including researchers, are fundamentally political beings. Therefore, I followed great caution and prudence during the whole research process in an attempt to ensure that I would not consciously or sub-consciously search for evidence to support my own personal views.

5.3 Data analysis

In this thesis I followed Pertti Alasuutari's (2011) guidelines of qualitative analysis, that I outline in this sub-section. Alasuutari (2011) perceives empirical observations as *clues* that help the researcher to derive at something that is hidden behind them, something that is not visible at first glance. Observations are perceived as clues because they are observed through the lens of a certain theoretical and methodological framework, which guides researcher's attention. Alasuutari (2011) points out that in social sciences observations and clues are sometimes hard to distinguish, but it is important not to forget this distinction.

According to Alasuutari (2011) analysis of qualitative data consists of two highly intertwined phases: 1) *simplifying the observations* and 2) *solving the mystery*. Qualitative data is typically highly rich and complex, and it is rarely fully utilized. Simplification of observations entails perceiving the data from a certain theoretical and methodological perspective. This decreases the number of relevant observations and makes the amount of data more manageable. I first simplified the data through the lens of a framework by Holzmann & Jorgensen (1999, 2001), which is outlined here. The framework distinguishes between risk management practices that are used before a risk has occurred (*ex-ante* measures) and those that are used after the realization of a risk (*ex-post* measures). This was not essential for answering the research question, but nevertheless helped to structure the data into a more understandable and accessible form. Then I further divided the data into categories of 1) *reliance on self*, 2) *reliance on social support network* and 3) *reliance on public transfers*, which constituted the most significant part of the framework with regard to the research question. Thus, I included observations that were relevant to these categories into the analysis. The whole analytical framework is illustrated in Table 3.

Table 3. The analytical framework

	Prevention strategies	Mitigation strategies	Coping Strategies
Reliance on self	<i>Applied before risk becomes realised.</i>		<i>Applied after risk has occurred.</i>
Reliance on social support network			
Reliance on public transfers			

Holzmann & Jorgensen (1999, 2001) have divided different practices of income risk management into *prevention strategies*, *mitigation strategies* and *coping strategies*. First of all, prevention strategies aim to prevent or reduce income risk in advance by either increasing the expected income or by evening out income fluctuation, for example, by making production less risky. Thus, prevention strategies are about influencing the process of acquiring income. Secondly, mitigation strategies attempt to reduce the consequences of income risk before it becomes realized. They may involve accumulating financial or real assets that can be utilized when the risk occurs. Other means include buying a private insurance, or the state can provide public unemployment insurance. Some people also make informal insurance arrangements within their families or communities. Finally, coping strategies are used when the risk has occurred and aim to reduce its consequences. Such strategies

include using savings, selling assets, reducing consumption, borrowing money from banks or one's social support network, or relying on public transfer (Holzmann & Jorgensen, 2001).

Holzmann & Jorgensen (2001) also distinguish between informal, market-based and publicly mandated arrangements. This is where I decided to deviate from their framework, as the fundamental interest was in whether the risk management practices were about relying on self as the risk-bearer or seeking help from social or societal safety nets. Holzmann's & Jorgensen's (2001) framework covers all of these aspects, but I wanted to pursue a clearer categorical distinction. Thus, I categorized the data further into *reliance on self*, *reliance on social support network* and *reliance on public transfers*. I constructed these categories by utilizing economics literature on income risk management, which commonly distinguishes between concepts of self-insurance, mutual insurance/co-insurance and public social insurance. I nevertheless did not want to be constrained by the concept of *insurance*, which takes very specific meanings. Instead, I wanted to include all types of financial support that may be used in income risk management as relevant observations, and therefore I created my own categories.

In this thesis *reliance on self* includes risk management practices such as precautionary savings, accumulating assets, using credit and adjusting consumption, which in the economics literature are placed under the concept of self-insurance (Blundell, 2014). One can also work longer hours before the risk becomes realized so that one has more resources to cope with it (Low, 2005). Thus, reliance on self is fundamentally about *spreading the impact of income risk on consumption over time*. Second, reliance on social support network entails monetary transfers within families, or between friends, relatives, neighbours or other persons. It can be in a form of a loan or a gift. In the economics literature monetary transfers within families and communities that are used to manage income risk are commonly called as mutual insurance or co-insurance, and it is essentially about *spreading the risk across households or individuals* (Alderman & Paxson, 1992; Ambrus, Mobius & Szeidl, 2014). Finally, all public transfers that were used to manage income risk were included. It is noteworthy, that in the course of analysis I discovered that in addition to irregular and uncertain income, some of the interviewees were also trying to cope with low income. Thus, I decided to extend the scope of the analysis to include also public transfers that were used to supplement low income.

After I simplified the data through the methodological framework outlined above, the analysis proceeded to the final step, 'solving the mystery'. This involved *interpreting* the clues and inferring something that is 'behind the clues' (Alasuutari, 2011). The mystery to be solved in this thesis entailed seeking answers to the research question: *how do freelance journalists manage income risk?* Solving

this mystery involved interpreting the clues from the perspective of individualization theories, while constantly keeping in mind that the social world consists of ambiguities and of countless competing meanings (Burr, 1995). I was fundamentally interested in what can income risk management practices of freelance journalists tell about social and societal relations in late modernity, when considering arguments posed by individualization theories.

In summary, I identified relevant observations based on analytical concepts of *reliance on self*, *reliance on social support network* and *reliance on public transfers*. I added categories of prevention strategies, mitigation strategies and coping strategies to the framework to provide further structure for the observations, although this was not crucial for answering the research question. In this thesis a unit of analysis constituted of a social practice of income risk management. After the simplification of data, I answered the research question by interpreting the clues from the perspective of individualization theories.

6. HOW DO FREELANCE JOURNALISTS MANAGE INCOME RISK?

In this chapter I present findings from the interviews that I conducted with eight freelance journalists with regard to their income formation and income risk management. First I offer a descriptive account on the interviewees' income formation, followed by an analytical section in which I focus on the practices of income risk management. The aim of this chapter is to provide an answer to the research question: *how do freelance journalists manage income risk?* Note that all of the quotes presented in this chapter have been translated from Finnish into English. Even though I conducted the translations with considerable meticulousness, sometimes it was not possible to find direct counterparts for all of the words, and it is possible that some of the meanings have changed in this process. The original quotes in Finnish are presented in Appendix 2, and they have been sorted by numbers assigned to each extract.

6.1 Income formation of the interviewees

All of the interviewees wrote articles to various clients, but some also photographed or did broadcast journalism. They wrote about a wide range of topics, such as well-being, health, sports, technology and international issues. Each interviewee had multiple clients, which included varyingly news papers, magazines, firms, associations and radio stations. Besides freelance journalism some had also translated books, written scripts for plays or done teaching in various fields. Some of this work was conducted as wage labour besides freelancing, but it was small-scale. Some participants had also received grants.

Most of the interviewees acquired work primarily by selling their own ideas to various clients, while some had clients mainly ordering stories *from them*, and one described her ratio as fifty fifty. Some of the interviewees had also certain regular commissions, for example, a weekly column or columns. Some had more permanent clients, while some had a more varying set of clients. It follows that part of the interviewees knew about their work situation only for a very short period of time, while some had commissions agreed for a longer period of time, and consequently had more stable income.

All of the interviewees experienced fluctuation in their amount of work and income. Sometimes there was too little work and sometimes too much. This was reflected also in their income, which varied on a monthly and yearly basis. The level and impact of this fluctuation varied considerably between

participants: while some had experienced months with no income and had had difficulties to cope with it, some told that they had already established a somewhat stable level of annual income, even though significant variation occurred within this 'somewhat stable level'. The following extracts from the data illustrate fluctuation of income and workload experienced by the interviewees. The original Finnish quotes are presented in Appendix 2.

Extract 1

P1: "It [income] depends on how many stories I am able to finish; how many invoices I can write. There is enormous variation in my monthly billing. On the annual level it has been relatively stable, but there is some degree of variation also from year to year, but from month to month the variation is considerable."

Extract 2

P5: "The amount of work is wavelike. At times I twiddle my thumbs and sometimes I am anxious about when I have time to sleep. If I think about recent times, in the autumn I had that kind of situation that I had to work during evenings and weekends so that I could manage the workload. Now the beginning of the year has been such that the minimum amount I have worked has been for three four hours per day. It is a very wide scale."

Extract 3

P6: "Sometimes I have more money and sometimes money is a little scarce, and that causes that kind of everyday mishaps and extra stress when you think about money."

There were also some typically silent months in the media industry: all of the interviewees mentioned that summer time is commonly silent due to summer vacations in the editorial offices. This created challenges for some of the interviewees. Finally, most of the interviewees expressed worry over uncertainty and unpredictability of their income, even some of those with a relatively high income. On the other hand, some told that they had become used to the uncertainty.

Extract 4

P1: "This is fiercely uncertain. The tolerance for uncertainty has to be very high. And even though I have been doing well and I am currently doing well, it is an issue that I struggle with every now and then, as there are no guarantees whether I have enough income and work in two years of time."

Extract 5

P4: "As my colleagues say, this is kind of free work as you are free, but the other side of it is in a way worry over your livelihood. But I have got used to it. This is how it is. This has worked so far, it will probably work today and tomorrow. There is no point in worrying about it. One day at a time."

The interviewees mentioned a multitude of reasons that had in their experience contributed to their level and variation of income. Some reasons were related to external factors. For example, a magazine the interviewee had been writing to had suddenly been abolished, while some had been told by a client that freelancers' work would not be bought anymore. Some who had worked as journalists for a long time also felt that the transformation of media industry and related lay offs were reflected as increased competition within the industry, as dismissed employees started working as freelancers. Thus, they felt that it was more difficult to get stories sold now than ten years ago. From their perspective also changes in the managerial level of magazines or news papers had resulted in that familiar freelancers' work was not used anymore. Finally, sometimes clients forgot to pay commissions in time or they might also have specific pay-days. If one was not able to invoice by then, the commission would be paid the following month. Also these kinds of reasons contributed to fluctuation of income.

On the other hand, many interviewees felt that they could influence their level and regularity of income, even to a large extent. Some told that variation was due to one's own activity, which depended for instance on how much one was bothered to work or how much ideas one managed to create. One interviewee told that creative work requires a certain degree of looseness of the schedule, as one needs time to think and create new ideas. Sometimes the reasons behind not being able to work that much were to do with health and well-being. For example, two of the interviewees had experienced episodes

of exhaustion related to work and private life. Finally, also life circumstances influenced the amount of work. Some interviewees with families brought up that having children influenced how much they wanted to and were able work.

In summary, all of the interviewees gathered their livelihood from multiple different clients and their income formation was characterised by varying degrees of unpredictability and irregularity. Some had more stability in their income than others. The interviewees named many reasons behind income fluctuation, including external factors, such as one could not get stories sold. Also internal factors were mentioned, that were to do with freelancers' own activity and ability. Also life circumstances influenced how much one was able to work.

6.2 Practices of income risk management

In this sub-section I present an overview of what kind of income risk management practices were deployed by the interviewees. All of the interviewees had conscious practices by which they managed irregular income, although their strategies varied: some relied solely on themselves as risk-bearers, while some relied occasionally or on a more regular basis on their social support networks and/or public transfers. Some prepared for the income risk carefully beforehand, while some relied more on coping strategies that were used when the risk became realized. Different income risk management practices are summarized in Table 4. They involve strategies that were currently being used and also those that have been used in the past while working as a freelancer. Strategies that were used in the past and were clearly not utilized anymore have been marked differently, which also illustrates the dynamicity of income risk management.

Table 4. Income risk management practices deployed by the interviewees.

● = reliance on self, ● = reliance on social support network, ● = reliance on public transfers, * = had applied but not received, ** = had received in the beginning, but was not anymore eligible, *** = has received during past six summers.

PREVENTION STRATEGIES	The interviewees							
	1	2	3	4	5	6	7	8
<i>Diversification of clients</i>	●				●			●
<i>Vacations when no work</i>		●			●			●
<i>Pursuing alternative sources of income when no work (grants)</i>			●					
MITIGATION STRATEGIES								
<i>Saving/ investing</i>	●	●	●	●	●		*	●
COPING STRATEGIES								
<i>Using savings</i>	●	●		●	●		●	●
<i>Adjusting consumption</i>	●	●					●	
<i>Modest life style</i>			●		●			
<i>Postponing invoices</i>			●	●		●		
<i>Credit card</i>				●		●		
<i>Receiving money from social network</i>			●				●	
<i>Borrowing money from social network</i>						●		●
<i>Unemployment benefits</i>				***	●		**	
<i>Income support</i>			*					
<i>Housing support</i>							●	
<i>Start up grant</i>							**	**

Next I turn the focus on various logics of income risk management. First I discuss how income risk was managed when it was solely the individual who was the risk-bearer. This is followed by outlining various logics of income risk management that emerged from reliance on social and societal safety nets.

6.3 The individual as the risk-bearer

One logic of income risk management involved *preparing for the risk across time by relying solely on self as the risk-bearer*. Thus, it was the individual who dealt with the risk independently without any financial support from her/his social support network or the welfare state. First, it involved applying prevention strategies aimed at evening out the income stream. These included having vacations during months when there was anyway no work and diversification of clients, which refers to working for many different clients in order to minimize the risk of income loss. Second, mitigation strategies played a significant role. They consisted of financial investments and savings during high-

income months, which could then be used during low-income months. The primary coping strategies were dis-saving and adjusting consumption. See Table 4. Accumulating savings was seen as especially important for coping with the uncertainty. All in all, reliance on self was about conscious and careful preparation for the income risk across time before it became realized.

Extract 6

I: "How have you prepared for the income fluctuation? How do you manage when the financially worse month comes?"

P1: "It is important for the mental health to have a small savings bumper. Not any big savings, but when there is a better month you can save money that can be used during months with less income. That kind of balancing."

The story of relying solely on self as the risk-bearer that emerged from the data was about having a decent and relatively stable income, which enabled management of the income risk through saving and dis-saving. There was *no need* of external financial support, contrary to an image of an individual who is in need of help and has been left alone without any safety net. In fact, as will be discussed later in this chapter, those who could not cope with the risk alone were grabbed by social or public safety nets. In addition, those who managed income risk independently would have had according to their own understanding a possibility to receive help from their social support networks if they needed it, as the following two extracts from the data illustrates.

Extract 7

I: "Do you have a social support network from which you can for example borrow money?"

P2: "For the past 15 years I have had an adequate income and there has not been a need to borrow money from anyone, but I think I have couple of acquaintances from whom I could get one or two thousand euros if I needed it."

Extract 8

I: "Do you have someone in your social circle that you could rely on financially or that kind of social support network?"

P1: "I'm sure I would have, but the threshold to use that would be extremely high... My parents are alive and I would be able to hang around at their fridge when ever if there was that kind of situation, and maybe I can expect a small inheritance, but I have not counted anything on that. But maybe they would be primarily my parents if some really big emergency would occur, and I know I would receive some financial aid also."

In summary, the story of relying solely on self as the risk-bearer was about an individual who was *able* to cope with the risk independently due to decent and relatively stable income. It was not about an individual who had been left alone to manage the risk, as according to the understandings of the interviewees, they would have had a safety net to rely on if there was a need for that.

6.4 Reliance on collective safety nets

If one was not able to cope with income risk alone, one was caught by social or public safety nets. Thus, the risk was managed through relying on self, social support network and/or the welfare state. While the central purpose of this thesis was to study how freelance journalists manage irregular and uncertain income, it was discovered that some of those who could not cope alone were fundamentally struggling with low income. Thus, whereas in some cases reliance on external financial aid was about coping with occasional financially worse off months, in some cases it was about regular long-term supplementation of low income.

It is essential to emphasize that all of the various instances of income risk management that are discussed in this sub-section entailed also practices that relied on the individual. The risk management practices deployed by the interviewees were versatile. Prevention strategies included having many different clients so that the risk of losing one client would not hit hard, or applying for grants for months when there was typically no work (summer time). Coping strategies consisted varyingly of dis-saving, adjusting consumption, postponing invoices, using credit card, borrowing or receiving money from a member of a social support network and receiving various benefits from the social

security system. Sometimes there were even extremely complex ways of coping with income risk, consisting of multiple different strategies (See Table 4).

6.4.1 Public transfers in income risk management

Public transfers were used either to 1) *supplement low income on a regular and long-term basis* or 2) *occasionally to cope with temporary periods with no income*. There seemed to be a distinction in income risk management between the categories of *employment*, *part-time self-employment (in the beginning of one's career)* and *full-time self-employment*, especially in the sphere of unemployment security. It is important to note that there is a considerable disparity in the sample size between these categories, as only one of the interviewees was working as an employee and one was still classified as a part-time entrepreneur with regard to unemployment insurance. The rest were full-time entrepreneurs, although one of them had very recently undergone a transition from part-time to full-time entrepreneurship. Thus, it was possible to elicit information about the part-time phase from her case as well. Despite the disparity in the sample size, these categories emerged from the data as the most logical way of understanding the role of public transfers in income risk management. Table 5 summarizes all of the public transfers that were received within the different categories, and provides information about whether the benefit was used to supplement low income on a long-term basis or to manage occasional months with no income.

Table 5. Public transfers in full-time employment, part-time self-employment and full-time self-employment, and the purpose behind receiving them.

	Full-time employment	Part-time self-employment	Full-time self-employment
Unemployment insurance	Managing temporary unemployment	Supplementing low income	
Social assistance			
Housing allowance			Supplementing low income
Start-up grant		Supplementing low income	

First, regular long-term support was linked to 1) *the beginning of self-employment when it was still part-time* and/or to 2) *low income*. The beginning of self-employment (when it was still part-time) involved receiving start-up grants and adjusted earnings-related unemployment benefits on a monthly basis for a long period of time. Unemployment benefits were received for even longer than for two years of time. It is probably in order to mention here that in Finland start-up grants provide income security for entrepreneurs for a maximum of 18 months (TE-palvelut, n.d.), and it is possible to receive earnings-related unemployment benefits for up to 500 days, after which one can still apply for labour market subsidy (Kela, 2013b). The benefits were accessed in the course of a transition from employment to unemployment to self-employment, as the following extract illustrates.

Extract 9

P5: "I began my free-career in autumn 2012, when my temporary job ended. I began to receive adjusted unemployment benefits that provided important financial security for a long time. Starting a free-career in the aftermath of the financial crisis was difficult and slow, and thus my income was modest for a long time. I detached myself from the adjusted unemployment benefits only last spring, when I started to have so much work that I could employ myself full-time."

Nevertheless, there seemed to be also risks associated with receiving adjusted unemployment benefits in the beginning of self-employment. For instance, when one of the interviewees detached herself from unemployment benefits, the unemployment fund reported that they will collect part of the benefits retroactively back. The unemployment fund claimed that the interviewee had worked as a full-time entrepreneur already for some time, because she had raised her YEL contributions over the minimum level during the period of unemployment. The Employment and Economic Development Office ¹² nevertheless made a decision that there had been no obstacles for paying the benefits, but the situation was anyway very stressful for the interviewee.

Extract 10

P5: "A freelancer in the beginning of career is a weird in-betweener who can be in dangerous waters when she/he still receives adjusted unemployment benefits. Even if you would do everything carefully, someone can still blaim you for wrong-doings and demand you to pay benefits back. Therefore it would be desirable that the bureaucracy

¹² In Finnish: TE-toimisto

of social security would be simplified. That kind of situations should not happen.”

Moreover, regular long-term public support was not only related to the beginning of entrepreneurship, but also more generally to low income. For example, one of the interviewees who had only very recently undergone a transition from part-time to full-time self-employment still had low income, even though her income had been little by little increasing. Thus, she received general housing allowance. She was also a single mother, which influences the level of the allowance.

Extract 11

I: "We could then talk about your livelihood. It consists of firms' magazines, other magazines and the teaching thing. Do you receive anything from anywhere else?"

P7: "I must say that I would not manage without a very good housing benefit. I did not buy a house when we moved to [name of a city] with my daughter, and it was very beneficial as now it is a usage compensation that I pay. It is a usage compensation, but it is the amount of a rent. As I have so low income, I have received very considerable amount of housing benefit. That has saved a lot."

General housing allowance is a long-term benefit for low income households to reduce housing costs. It is commonly granted for one year at a time, and determined by the level of income, number of children and the city of residence (Kela, 2015). All in all, the different cases of receiving public financial aid on a regular long-term basis were fundamentally about *supplementing low income*. In other words, it was about building a livelihood jointly from public transfers and earnings derived from self-employment.

Otherwise relying on public transfers was occasional, and benefits were received during temporary periods with no income. This was associated only with *employment status* (see Table 5). It involved relying on unemployment insurance in cases of temporary unemployment. For instance, the one interviewee who worked as an employee had received earnings-related unemployment benefits during the past six summers when he commonly had no work, and was also planning to apply for the benefit during the following summer. In the following extract he tells about the preparation for the summer months.

Extract 12

P4: "I have prepared so that what surplus I make during the spring I put to another bank account. In a way I gather money for June-July, because it is so with unemployment

benefits, that if I do the application in the beginning of June or in the end of May, there is a one and a half months' or two months' delay, and I get the first money in mid-July. And July's money comes in August. I can maybe manage until mid-July, but as mentioned, this will be the seventh summer and I know how it must be done."

Interestingly, one of the interviewees who was a full-time self-employed had attempted to manage temporary unemployment during silent summer months by relying on public transfers. She had applied social assistance¹³, but her application was rejected.

Extract 13

P3: "I had that kind of situation that I had no money coming for two or one and a half months, and I tried to apply for social assistance. And I filled in all those papers. There were so many of them, and they asked for all the world's documents. And I thought that I won't end this pension [YEL contributions]. I thought that I will make contributions during the spring and won't make them during the summer, but then again when things start going. That I'll wait when the money comes and did not end it, and then I received a decision that you do not deserve anything because you pay YEL contributions and you are still an entrepreneur."

According to the interviewee's understanding the reason for the rejection was her entrepreneurship, but according to the legislation also entrepreneurs are entitled to social assistance (L 30.12.1997/1412). Nevertheless, there was something that prevented her from receiving the benefit when she would have needed it, and thus somehow it did not fit her circumstances. Interestingly, social assistance was not mentioned by other interviewees even though there was the understanding among the full-time self-employed of being outside the public support system if they faced occasional months with no work. Unfortunately, no explicit questions on social assistance were posed in the interviews and therefore one can only speculate why there was no reliance on social assistance. One reason may be lack of knowledge. For instance, in the survey by Pärnänen & Sutela (2014), 46% of the respondents did not know what benefits they are entitled to as entrepreneurs. Among the self-employed in the cultural sector this number was even higher (70%). In addition, the non-take-up rates of social assistance in Finland have been generally high (Bargain, Immervoll & Viitamäki, 2012; Fuchs, 2009). One reason behind this may be that in some cases the costs of applying exceed the benefit that would be gained (Bargain, Immervoll & Viitamäki, 2012).

¹³ In Finnish: toimeentulotuki

Finally, I would like to draw further attention to unemployment insurance as it seemed to be characterized by insiders' and outsiders' clubs, which has also been suggested by Julkunen (2001). Based on the findings it is argued that employees and the part-time self-employed (in the beginning of one's career) are included, while the full-time self-employed are excluded. It is noteworthy that in the case of employees and the part-time self-employed, the access to earnings-related unemployment benefits was gained through previous employment and subsequent unemployment. As has been mentioned earlier, the beginning of the self-employment (when it was still part-time) was linked to receiving adjusted unemployment benefits regularly to supplement low income, while employment was associated with managing temporary unemployment through unemployment benefits. In contrast, the full-time self-employed did not rely on unemployment benefits, and there was a common understanding of being excluded. It was explicitly stated in the interviews that unemployment insurance system does not meet their needs since the system fails to recognize temporary unemployment, a situation in which the entrepreneur would aspire to continue entrepreneurship after a period with no work.

Extract 14

P6: "This might sound funny, but I have no possibility to become unemployed. It is just not possible. I have myself thought that, and there is no sense in it, that if I suddenly did not have any commissions, I could not go to the unemployment office because I am unemployed for one month, because I am constantly seeking for a commission. I offer stories and this and that. The nets are constantly in the waters. If someone ordered a story and I would receive a commission, then I would suddenly have work again. There is no sense in it. I would have to finish my business and change the field of work, and there is no sense in it either. In practice it is impossible for me to be unemployed..."

Thus, it was seen as problematic that one has to end all business activities before gaining an access to unemployment benefits. Parallel findings were obtained also in the survey by Pärnänen & Sutela (2014), since also some of their respondents reported that the unemployment insurance system does not meet the needs posed by temporary unemployment. It is noteworthy that the recent unemployment security reform has made the procedure of ending one's business easier, as one does not anymore have to remove her/his company from the trade register. Instead, it is enough that the income acquiring activity has ended (Etera, n.d.; HE 94/2015; Ministry of Employment and the Economy, 2015). In case of freelance journalists this is still problematic as one needs to constantly seek for commissions and clients if one wants to continue as a freelancer. Thus, even if also full-time

freelancers are entitled to unemployment benefits, it seems to be very hard for them to access the benefits in practice, unless they intend to start doing something completely different after the period of unemployment.

This is also somewhat in contradiction with the activation principle tied to unemployment benefits: the unemployed are provided monetary incentives if they actively seek for new jobs, but the full-time self-employed are denied the opportunity to seek for new commissions. Nevertheless, the issue is not necessarily completely black and white. In the public debate some have suggested that the recent reform might make the access to benefits easier for the self-employed. For instance, Jussi Salokangas, a lawyer in Union of Journalists in Finland¹⁴, has interpreted the new legislation so that it is in fact possible for freelancers to seek for new commissions while being unemployed. He also suggests that it may be easier for the full-time freelancers to access unemployment benefits, if they are able to show that their amount of work has significantly decreased, and consequently they can be classified as part-time entrepreneurs (Union of Journalists in Finland 2015, 2016). It remains to be seen how the reform influences the situation in practice, and what kind of decisions are made in employment offices. As has been discussed in the literature review, the new legislation is by no means unambiguous, especially when it comes to the definition of part-time and full-time entrepreneurship.

To continue with, the understanding of exclusion from the sphere of unemployment security was also reflected in certain choices made by the self-employed. For instance, none of the interviewees had joined an entrepreneurs' unemployment fund, while the one interviewee with an employment status was a member of an employees' unemployment fund (see Table 2). This disparity between the employee and entrepreneur statuses was also reflected in the case of two interviewees who had received adjusted earnings-related unemployment benefits in the beginning of their self-employment, since they had been previously members of employees' unemployment fund. When they became entrepreneurs, they did not join entrepreneurs' fund.

Extract 15

P5: "One thing that I have thought about a lot is that when I became a private entrepreneur and detached myself from the employees' unemployment fund, they almost tried to force me to join an entrepreneurs' fund. And I didn't want to join, because first of all, the fees in the entrepreneurs' fund are so big. Secondly, I feel that I would not benefit, as my purpose is not to try to be an unemployed entrepreneur if

¹⁴ In Finnish: Suomen Journalistiliitto

the amount of work would start to decrease. Instead, I would have to figure out something else, because there's also the issue that it is not so simple to become unemployed as an entrepreneur because you should... I don't know these and the legislation have probably changed, but it is not as simple as becoming unemployed when you are an employee."

Considerations about the membership of unemployment funds are essential as a membership is a requisite for receiving earnings-related unemployment benefits. Thus, by not joining and paying the fees, one automatically excludes himself/herself from the earnings-related unemployment insurance. In some cases this was done consciously and deliberately, as the following extract illustrates.

Extract 16

I: "How do you feel about the social security system as an entrepreneur? Does it provide security for you?"

P8: "No. For example, I am not a member of an unemployment fund, and have never been as an entrepreneur. Ok, due to my own stupidity I wasn't when I was employed either, but it was thoughtlessness and I would have certainly joined if I had continued as an employee. But now what a hassle I would have to go through to receive earnings-related unemployment benefit. Does not meet my needs, because in practice I would have to quit my business, because I have a firm and a workroom."

On the other hand, there was also lack of knowledge. As has been discussed earlier, the survey by Pärnänen & Sutela (2014) showed that knowledge about the social security system among the self-employed is fairly poor.

Extract 17

I: "Are you a member of an unemployment fund?"

P1: "No, and according to my understanding as a freelancer I cannot even be."

The qualitative data of this thesis cannot naturally tell anything about the extent of the phenomenon, but interestingly the disparity between wage labourers and entrepreneurs with regard to unemployment fund membership is also reflected in statistics: in 2014 only a minor part of entrepreneurs were members of unemployment funds in Finland, app. 37 000 entrepreneurs (TYJ, 2014) out of a total of 330 000 entrepreneurs (Eva, n.d.). On the contrary, a significant majority

(82,7%) of employees were members of unemployment funds in 2013 (Ahtiainen, 2015). In addition, in the survey by Pärnänen & Sutela (2014) only 21% of the participants were members of an unemployment fund. These numbers are of course by no means comparable, but nevertheless provide some indication of the disparity.

In summary, public financial support was used either 1) *on a regular and long-term basis to supplement low income* or 2) *occasionally to cope with month or months with no income*. There seemed to be a difference in risk management through reliance on public transfers between *employees, the part-time self-employed (in the beginning of one's freelancer career)* and *the full-time self-employed*. This was the case especially in the sphere of unemployment security. It was possible for the interviewee with an employee status to cope with temporary unemployment with earnings-related unemployment benefits. It was also possible for the part-time self-employed, who were in the beginning of their freelance careers, to supplement low income with unemployment benefits for a long period of time. On the contrary, the full-time self-employed were according to their own understanding excluded when it came to managing temporary unemployment through public transfers. The common understanding was that the unemployment insurance system does not fit their needs due to the requirement of full unemployment, which means that all business activities must be ended before being eligible for benefits. This was experienced as problematic, since freelance journalists need to constantly seek for new commissions and clients. If this is not possible during the period of unemployment, it is very hard to continue working as a freelancer. Nevertheless, it is noteworthy that the interviews were conducted in February 2016, and thus very recently after the reform of the unemployment security legislation came into effect (L 30.12.2002/1290; HE 94/2015). It remains to be seen how the reform influences the unemployment security of the self-employed in practice when more time has passed from the reform.

6.4.2 Social support networks in income risk management

Financial support within social support networks was *occasional* and received when there was a *need*. It took the form of a loan or a gift, and was received from spouses/partners or parents. Interestingly, those who shared a household with a partner/spouse, did not seek financial support from other persons in their social support networks. On the other hand, those who received support from their parents, did not have a partner or spouse. This is in line with the findings of intergenerational family research

conducted in Finland, which has suggested that living with a partner decreases the tendency to receive financial support from outside the household (Haavio-Mannila et al., 2009).

The story about how financial issues were arranged between spouses or partners (who lived in the same household) was characterized by varying degrees of separation and sharing of resources. In most cases there was a clear division of resources between spouses/partners, and the interviewees told that they had the possibility to *borrow* money from their spouses/partners. There were sometimes also shared resources, such as a common bank account to cover the basic costs of living. Nevertheless, simultaneously there were also clear *separate individual resources*, including own bank accounts to cover personal consumption and/or personal financial investments.

Extract 18

P5: "We have a common bank account from which we pay food and housing and this kind of expenses. And both of us also have own bank accounts from which we pay our own expenses. And we have had that kind of system that if there is a need for the other one to loan for the other one, that has been possible."

On the other hand, there was also a case of having separate bank accounts, but still having *common monetary resources*. Thus, it was not about lending and borrowing money between partners, but about each partner paying according to their own ability. If the other one had more money, then that person paid more.

Extract 19

P6: "In practice we have common money, even though we have separate bank accounts. We pay together bills, food and other household expenses, free time activities and so on. I have higher income (my husband is on a child care leave), so I pay the biggest share."

Thus, based on the findings it seems that households have different ways of arranging their finances. Some households may be still perceived as 'insurance institutes' against economic risks with a shared income pool, as has been suggested by many income distribution studies (Airio, 2014; Azpitarte, 2012; Peichl, Pestel & Schneider, 2012). On the other hand, within some households individuals clearly have their own resources, which is in line with a multitude of studies that have assessed within-household finances. These studies have shown that spouses may be in very unequal positions in

relation to household resources (Cantillon, 2013; De Henau & Himmelweit, 2013; Repo, 2002; Vogler & Pahl, 1994). Thus, the current findings emphasize heterogeneity of households.

Another source of financial support were parents. This is in line with previous findings of intergenerational family research, which have shown that financial transfers commonly move downwards between generations, from parents to children (Haavio-Mannila et al., 2009; Hämäläinen & Tanskanen, 2010). Interestingly, the parent-to-child support that emerged from the data indicated life-long commitment, as those who received financial aid from their parents were over 40 and 50 years of age, and were already parents themselves. Moreover, financial support from parents seemed to be more about *receiving* money rather than borrowing, and it was received when there was a *need* of help. For instance, one of the interviewees had tried to apply social assistance for a period with no income, but her application was rejected. In the following extract she tells how she received money from her mother instead.

Extract 20

P3: “My mother gave me every now and then fifty euros and I lived with that. I lived the summer somehow with that.”

In summary, financial support within social support networks was received either from spouses/partners or parents. It was always *occasional* and received when there was a *need*. Households had different ways of arranging their finances, reflecting varying degrees of separation and sharing of resources. When there were clearly separate resources, income risk management was about occasionally borrowing money from the spouse/partner. On the other hand, if spouses/partners had common resources, it was about both of them contributing to the common income pool according to their own ability. Finally, financial support was also received from parents, and in these cases it was always about *receiving* money as opposed to borrowing. There were also reflections of life-long commitment, as financial aid from parents was received even by over 40 and 50 years old interviewees.

7. DISCUSSION AND CONCLUSION

The aim of this master's thesis was to study *how freelance journalists manage income risk*. To answer this research question I conducted eight qualitative interviews with freelance journalists in Finland with regard to their income formation and practices of income risk management. The topic was approached through the lens of individualization theories, which have attempted to explain and describe a social transformation that has radically shaped traditional social institutions and relations as a result of industrialization and/or capitalism (Bauman, 1991 & 1995; Beck, 2002; Giddens, 1990 & 1991). The chapter is organized as follows: first, I provide a summary of the main findings. Then I move on to discuss them in the light of individualization theories and previous empirical research. Based on the findings I offer policy-recommendations with regard to freelance journalists and the unemployment insurance system. In the end I discuss the limitations of the study, and make suggestions for future research. Finally, I draw concluding remarks.

To begin with, the interviewees experienced different levels of income risk. Some had already reached a decent and relatively stable income, but there occurred considerable variation within this 'relatively stable level'. On the other hand, others experienced occasional periods with no income and had trouble with managing them independently. Moreover, it was not only irregular and uncertain income that the interviewees experienced, but some of them tried to also cope with low income.

Income risk was managed either through 1) *relying solely on self as the risk bearer* or 2) *through seeking financial aid from social support networks and/or the welfare state*. Managing risk alone involved evening out the income stream and consumption across time through saving and dis-saving, and adjusting consumption, among other practices (see Table 4, p.45). It was about a decent and relatively stable income that made it possible to cope with the risk alone. It was not about lack of support, as there was the understanding that financial support would have been available from parents or friends if needed. On the other hand, if one was not able to cope with the risk alone, financial support was received from the welfare state and/or social support networks. It is important to emphasize that all of the cases of relying on external financial support involved also practices that relied on self as the risk-bearer (i.e. saving & dis-saving, postponing invoices, using credit card, adjusting consumption). See Table 4.

Public transfers were used either 1) *on a regular and long-term basis to supplement low income* or 2) *occasionally to manage temporary month(s) with no income*. Within the public sphere I want to draw attention especially to the unemployment insurance system, which I argue, is characterized by

insiders' and outsiders' clubs. It emerged from the data that *in the beginning of self-employment when it was still part-time*, it was possible to manage low income by supplementing it with adjusted earnings-related unemployment benefits for a long period of time. In these cases, the access to benefits had been gained from previous employment and subsequent unemployment. In addition, *working with an employee status* (in relation to unemployment security legislation) entailed coping with temporary unemployment by relying on earnings-related unemployment benefits. On the contrary, there was a common understanding of being excluded among the interviewees with *a full-time self-employed status*, even though according to the legislation they are entitled to unemployment benefits. There was the understanding that the unemployment insurance system does not meet the needs of the full-time self-employed since the system fails to recognize temporary unemployment, a situation in which the entrepreneur would aspire to continue entrepreneurship after a period with no work. The problem seems to be the requirement of *full unemployment*, implying that one should end all business activities before being entitled to the benefits. In case of freelance journalists this is difficult as one needs to constantly seek for commissions, sell stories to clients and advertise themselves. Thus, in case of full-time freelance journalists relying on unemployment benefits would imply that they might need to start doing something completely different after the period of unemployment.

Finally, financial aid within social support networks was received from spouses/partners or parents. Support was received occasionally when there was a *need*, and it took the forms of loans and gifts. In case of financial support from parents, it was always about *receiving* money. On the other hand, in case of spouses/partners it was either about *borrowing* money or about *shared resources*. Thus, household finances were arranged in different ways, and they reflected varying degrees of separation and sharing of resources. Hence, the findings emphasize heterogeneity of financial arrangements between households.

As the social world consists of complexities and ambiguities, so do the findings of this thesis. The findings tell a manifold story of how individualization has shaped, and has not shaped, social and societal relations. Various individualization theories have attempted to describe and explain a transformation of social relations that has permeated all aspects of social life. These portrayals of the post-modern or post-industrial social order have commonly held that risks are increasingly on the shoulders of an individual, as our social and societal support networks have become fragmented and weakened (Bauman, 1991 & 1995; Beck, 2002; Giddens, 1990 & 1991). Interestingly, based on the current findings *individuals were not left on their own if they could not cope with the risk alone*. Those

who managed the risk alone did so because they were able to, and those who were in need of help received financial support either from one's social circle and/or the welfare state.

Bauman (1995, 206) has argued that in postmodernity relationships are merely based on the feeble foundation of seeking 'pleasurable experiences' and have 'in-built until further-notice and withdrawal-at-will clauses'. Nevertheless, the findings of this thesis showed also indications of *life-long commitment*, as in the sphere of intergenerational support financial aid was received from parents by over 40 and 50 years old adult children. Thus, solidarities between generations played a role during occasional financially difficult months. These findings are in line with previous intergenerational family studies, which have shown that financial support between generations is still relevant in today's post-industrial societies, and that the transfers flow commonly downwards from parents to children (Haavio-Mannila et al., 2009; Hämäläinen & Tanskanen, 2010).

Yet, I suggest that individualization was reflected in various social relations in manifold ways. Based on the findings household finances may be perceived as a continuum along which de-traditional and traditional ways of arranging financial ties between spouses/partners vary. The de-traditional implies that even though there was the possibility to rely on the financial support of the spouse/partner, there was no shared income pool and it was ultimately the *individual* who was responsible for sustaining herself/himself. This seems to be in line with the idea of modern family life commonly depicted in individualization theories, in which there is no natural order of how things ought to be. Instead, everything within a household is negotiated and based on individual choices (Beck, 2002; Giddens, 1991). Individuals within a family have also a 'life of their own', implying to own money, time and space. As Beck (2002, p.8) suggested, "whereas marriage was earlier first and foremost an institution *sui generis* raised above the individual, today it is becoming more and more a product and construct of the individuals forming it." Nevertheless, the findings also revealed that some households still arrange their finances in a more traditional manner, referring to *common resources*. The traditional with reference to shared income does not still necessarily mean something 'predetermined'. On the contrary, a shared income pool may also be a result of an individualized process in which everything within the relationship has been negotiated. Unfortunately, assessment of how partners negotiated their incomes was out of the scope of this thesis. All in all, based on the findings I want to emphasize heterogeneity of households with regard to financial arrangements, and thus discourage indulging in over-generalizations. Also Beck (1992, 2002) perceived individualization as a trend that has influenced different countries, cities, as well as urban and rural to a varying extent, and Giddens (1990, 1991) acknowledged that tradition still exists within de-traditionalized societies. Bauman (1991) emphasized that postmodernity is characterized by pluralism and variety.

Within the public sphere individualization was reflected in versatile ways. For Beck (2002) it is essentially the welfare state that institutionalizes individualization through regulations that induce self-sufficiency and through benefits that are tied to requirements of active societal contribution. In line with Beck's (2002) ideas, the findings suggest that the unemployment insurance system and start-up grants represent a wider European trend of *activation* in welfare politics (Borosch, Kuhlmann & Blum, 2016; Julkunen, 2001; Kautto, 2004). As has been discussed earlier, unemployment benefits and start-up grants were received in the beginning of self-employment, following previous unemployment. Therefore, they may be seen as efforts to activate a person from unemployment to self-sufficiency, and thus fundamentally to reduce welfare dependency. In fact, especially start-up grants may be perceived in a wider frame of "contemporary society's entrenched fixation on the entrepreneur as a remedy for the broader political, economic and social problems" (Cohen, 2015, 514). Thus, in addition to being part of the entrepreneurship policy, start-up grants may be seen as being part of active labour market policies (Caliendo & Künn, 2011; Román, Congregado & Millán, 2013).

To continue with, according to Beck (2002) it is increasingly the individual who is entitled to benefits rather than the household, which eventually leads to decreasing reliance on social support networks. Interestingly, based on the current findings it occurred in some cases that exclusion from the public safety net led one to seek financial help from one's spouse or parents. In addition, in some cases one received financial aid from one's social circle *in addition* to public transfers. Thus, it seems that the welfare state has not totally replaced the family or the wider social support network as a source of financial support.

Finally, the increase in selectivity of social security, that has arguably been the welfare trend in Finland (Julkunen, 2001) and also more widely in Europe (Borosch, Kuhlmann & Blum, 2016), may be perceived within the frame of fragmentation of the public safety net and the diminishing 'project of community', described by Bauman (1995). In the current findings this was reflected in the case of unemployment insurance, which seemed to have different terms for different groups of people, and thus consist of insider's and outsider's clubs, as has also been suggested by Julkunen (2001).

Related to this issue, I would like to make a policy-recommendation with regard to freelance journalists and unemployment security. Based on the findings I propose that it could alleviate the uncertain financial situation of freelancers, if the unemployment insurance system would be made more flexible in relation to their needs. It would be beneficial for the full-time freelance journalists if the requirement of full unemployment would be loosened, and they would be able to actively seek

new commissions and advertise themselves, while being on unemployment benefits. Otherwise it is very difficult to continue working as a freelance journalist after the period of unemployment. The findings of this thesis suggest that according to the understandings of the full-time freelance journalists, the only possibility for them to rely on unemployment benefits seems to be if they intend to do something completely different after the period with no work. Improving income and unemployment security of the self-employed is important also when considering that they constitute a relatively low income group: among the full-time self-employed 50% of women and 37% of men were in the lowest fifth of income distribution in 2012 based on data by Statistics Finland. It is also fairly common for them to experience uncertainty and fluctuation in their income (Pärnänen & Sutela, 2014).

Nevertheless, it is noteworthy that the interviews were conducted during a turning point when the unemployment security legislation reform had just come into effect, at the beginning of 2016. During the time of the interviews there was not much experience of how the new legislation and the re-definition of entrepreneurship would influence the situation with regard to freelancers and their unemployment security. As the findings constitute of a snap-shot of a certain moment in history, they may not anymore represent the current situation. For instance, a lawyer in Union of Journalists in Finland¹⁵ has interpreted the new legislation in the public debate so that it is in fact possible for freelancers to seek new commissions while being unemployed. He has also suggested that it may be easier for the full-time freelancers to access unemployment benefits if they are able to show that their amount of work has significantly decreased, and consequently they can be classified as part-time entrepreneurs (Union of Journalists in Finland 2015, 2016). It remains to be seen how the reform influences the situation in practice and shapes the understandings of the self-employed. Therefore, further research on the issue is needed. Fortunately, the Minister of Labour has recently assigned a group to investigate the unemployment insurance of the self-employed, and thus some investigation on the issue is currently being done (Finnish Government, 2016). Moreover, the findings presented in this thesis represent *understandings* of the interviewees, and not for instance actual practices of employment offices or unemployment security legislation. Thus, it would be beneficial to investigate the issue also from other perspectives, for instance, by analyzing actual practices of employment offices.

To conclude, the findings of this thesis present a diverse story of how freelance journalists managed irregular and uncertain income in a Nordic welfare state, that has arguably reached its late modernity.

¹⁵ In Finnish: Suomen Journalistiliitto

Individualization theories commonly hold that it is increasingly the individual who is expected to bear risks alone as traditional social safety nets have become fragmented and weakened. Based on the findings presented in this thesis, individuals were not left on their own if they needed help. Instead, various social and societal safety nets played an important role in income risk management. On the other hand, if income risk was managed alone by the individual, it was because one was able to manage it independently, not because of lack of support. Yet, individualization was reflected in various social and societal relations in manifold ways. Finally, it is proposed that changes to the unemployment insurance system are recommendable in order to make management of temporary unemployment through unemployment benefits possible also for the full-time self-employed who seem to be currently excluded.

8. REFERENCES

- Ahtiainen, L. (2015) Palkansaajien järjestäytyminen laskenut - etenkin nuorilla. *Työpoliittinen Aikakauskirja* 3.
- Airio, I. (2014) Parisuhteen päättymisen yhteys tuloihin ja tulonmuodostukseen Euroopassa. In Niemelä, M. (ed.) *Eurooppalaiset elinolot*. Tampere: Kelan tutkimusosasto, pp.100-120.
- Alanko-Kahiluoto, O. (2016a) Itsensä työllistävien työttömyysturvalaki osoittautui epäonnistuneeksi. Found in: <https://www.vihreat.fi/blogit/outi-alanko-kahiluoto/2016/01/itsensa-tyollistavien-tyottomyysturvalaki-osoittautui-epaonnistuneeksi> [Accessed 28th January 2016].
- Alanko-Kahiluoto (2016b) Freelancer. Järjetön ja lannistava työttömyysturvalaki. Found in: <http://www.outialanko.fi/taxonomy/term/544> [Accessed 27th July 2016].
- Alasuutari, P. (2011) *Laadullinen tutkimus 2.0*. Vastapaino.
- Alderman, H. & Paxson, C., H. (1992) Do the poor insure? A synthesis of the literature on risk and consumption in developing countries. In: Bacha, E., L. (ed.) *Economics in a Changing World. Proceedings of the Tenth World Congress of the International Economic Association, Moscow*. International Economic Association.
- Allan, G. (2008) Flexibility, friendship, and family. *Personal Relationships* 15, pp.1-16.
- Ambrus, A., Mobius, M. & Szeidl, A. (2014) Consumption Risk-Sharing in Social Networks. *American Economic Review* 104(1), pp.149-182.
- Angerer, X., & Lam, P. S. (2009) Income risk and portfolio choice: An empirical study. *The Journal of Finance*, 64(2), 1037-1055.
- Attanasio, O., Meghir, C., & Mommaerts, C. (2015). *Insurance in extended family networks* (No. w21059). National Bureau of Economic Research.
- Azpitarte, F. (2012) Measuring Poverty Using Both Income and Wealth: A Cross-Country Comparison Between the U.S. and Spain. *Review of Income and Wealth* 58(1), pp.24-50.
- Bargain, O., Immervoll, H. & Viitamäki, H. (2012) No claim, no pain. Measuring the non-take-up of social assistance using register data. *Journal of Economic Inequality* 10(3), pp.375-395
- Bauman, Z. (1991) A Sociological Theory of Post Modernity. In: Beilharz, P. ed. (2001) *The Bauman Reader*. Oxford: Blackwell Publishers Inc.
- Bauman, Z. (1995) Making and Unmaking of Strangers. In: Beilharz, P. ed. (2001) *The Bauman Reader*. Oxford: Blackwell Publishers Inc, pp.200-217.
- Bauman, Z. (2001) *The individualized society*. Cambridge: Polity Press.

- Beck, U. (1992) *Risk society: towards a new modernity*. London: Sage Publications.
- Beck, U. (2002) *Individualization: Institutionalized individualism and its social and political consequences*. Vol. 13. Sage.
- Becker, J. A. H., Johnson, A. J., Craig, E. A., Gilchrist, E. S., Haigh, M. M. & Lane, L. T. (2009) Friendships are flexible, not fragile: Turning points in geographically-close and long-distance friendships. *Journal of Social and Personal Relationships* 26(4), pp.347-369.
- Blundell, R. (2014) Income dynamics and life-cycle inequality: mechanisms and controversies. *The Economic Journal* 124(576), pp.289-318.
- Borosch, N., Kuhlmann, J., & Blum, S. (2016) Opening up opportunities and risks? Retrenchment, activation and targeting as main trends of recent welfare state reforms across Europe. In Schubert, K, de Villota, P. & Kuhlmann, J. (eds.) *Challenges to European welfare systems* (pp. 769-791). Springer International Publishing.
- Brandt, M., & Deindl, C. (2013) Intergenerational transfers to adult children in Europe: do social policies matter? *Journal of Marriage and Family*, 75(1), 235-251.
- Burr, V. (1995) *An introduction to social constructionism*. London & New York: Routledge.
- Caliendo, M. & Künn, S. (2011) Start-up subsidies for the unemployed: Long-term evidence and effect heterogeneity. *Journal of Public Economics* 95(3-4), pp.311-331.
- Cantillon, S. (2013) Measuring Differences in Living Standards within Households. *Journal of Marriage and Family* 75(3), pp.598-610.
- Cohen, N. S. (2015) Entrepreneurial Journalism and the Precarious State of Media Work. *The South Atlantic Quarterly* 114(3), pp.513-533.
- Dawson, M. (2012) Reviewing the critique of individualization. The disembedded and embedded theses. *Acta sociologica* 55(4), pp.305-319.
- De Henau, J. & Himmelweit, S. (2013) Unpacking Within-Household Gender Differences in Partners' Subjective Benefits From Household Income. *Journal of Marriage and Family* 73(3), pp.611-624.
- De Peuter, G. (2014) Beyond the Model Worker: Surveying a Creative Precariat. *Culture Unbound* 6, pp.263-284.
- Demokraatti (2015) Itsensä työllistäjien asema ei heikkene – mutta ei myöskään kohennu. Found in: <https://demokraatti.fi/itsensa-tyollistajien-asema-ei-heikkene-mutta-ei-myoskaan-kohennu/> [Accessed 24th August 2016].
- Dercon, S. (2000) Income Risk, coping strategies and safety nets. Background paper World Development Report 2000/0.
- Deuze, M. (2007) *Media work*. Polity.

- Duncan, S. & Smith, D. (2006) Individualisation versus the geography of 'new' families. *Twenty-First Century Society. Journal of the Academy of Social Sciences* 1(2), pp.167-189.
- Edström, M., & Ladendorf, M. (2012) Freelance journalists as a flexible workforce in media industries. *Journalism Practice*, 6(5-6), 711-721.
- Esping-Andersen, G. (1990) The three political economies of the welfare state. *International journal of sociology*, 20(3), 92-123.
- Etera (n.d.) Yrittäjän YEL-vakuuttaminen. In: <http://www.etera.fi/yrittaja/yel> [Accessed 28th January 2018]
- Eva Elinkeinoelämän Valtuuskunta (n.d.) Yrittäjien määrä 1997-2004. Found in: <http://www.eva.fi/tyotjatekijat/yritysten-maara-1997-2014/> [Accessed 1st September 2016]
- Finnish Government (2016) Selvityshenkilöt kartoittamaan itsensä työllistäjien työttömyysturvajärjestelmää. Found in: http://valtioneuvosto.fi/artikkeli/-/asset_publisher/1410877/selvityshenkilot-kartoittamaan-itsensa-tyollistajien-tyottomyysturvajarjestelmaa [Accessed 28th July 2016].
- Fuchs, M. (2009) Social Assistance – No, Thanks? The Non-Take-up Phenomenon and its Patterns in Austria, Germany and Finland after 2000. European Centre: Policy Brief September 2009.
- Fulford, S. L. (2015). The surprisingly low importance of income uncertainty for precaution. *European Economic Review*, 79, 151-171.
- Giddens, A. (1990) *The Consequences of Modernity*. Stanford University Press.
- Giddens, A. (1991) *Modernity and Self-Identity. Self and Society in the Late Modern Age*. Cambridge: Polity Press.
- Gill, R. & Pratt, A. (2008) In the Social Factory?: Immaterial Labour, Precariousness and Cultural Work. *Theory, Culture & Society* 25(1), pp.1-30.
- Gollmitzer, M. (2014) Precariously employed watchdogs? Perceptions of working conditions among freelancers and interns. *Journalism Practice*, 8(6), 826-841.
- Haapalainen, M. (2016) Älä sano olevasi freelancer! Journalisti 14.1.2016. Found in: <http://www.journalisti.fi/artikkelit/2016/1/1-sano-olevasi-freelancer-/> [Accessed 24th August 2016]
- Haavio-Mannila, E., Majamaa, K., Tanskanen, A., Hämäläinen, H., Karisto, A., Rotkirch, A. & Roos, JP (2009) Sukupolvien ketju. Suuret ikäluokat ja sukupolvien välinen vuorovaikutus Suomessa. Sosiaali- ja terveysturvan tutkimuksia 107. Helsinki: Kelan tutkimusosasto.
- Harisalo, R. & Miettinen, E. (2004) *Hyvinvointivaltio. Houkutteleva lupaus vai karvas pettymys*. Tampere: Tampere University Press.
- HE 94/2015. Hallituksen esitys eduskunnalle laeiksi työttömyysetuuksien rahoituksesta annetun lain ja työttömyysturvalain muuttamisesta. Finlex. Found in: <http://www.finlex.fi/fi/esitykset/he/2015/20150094> [Accessed 31st August 2016]

- Hiilamo, H. & Niemelä, M. (2011) Paras turva perheessä. Suomen kotitalouksien väliset tulonsiirrot kansainvälisessä vertailussa. In: Pessi, A. B. & Saari, J. (eds.) *Hyvien ihmisten maa. Auttaminen kilpailukyky-yhteiskunnassa. Tutkimuksia, 31*, 145-163.
- Hostein, J. A. & Gubrium, J. F. (1995) *The Active Interview*. Thousand Oaks, CA: Sage.
- Holzmann, R. & Jorgensen, S. (1999) Social Protection as Social Risk Management. Conceptual underpinnings for the social protection sector strategy paper. The World Bank.
- Holzmann, R. & Jorgensen, S. (2001) Social Risk Management: A new conceptual framework for social protection, and beyond. *International Tax and Public Finance* 8, pp.529-556.
- Hopponen, T. (2009) Sanomalehtiliiketoiminnan murros. In: Uusitalo, L. & Lähteenmäki, M. (eds.) *Kuluttaja ja media tietotaloudessa*. Helsingin Kauppakorkeakoulu.
- Hämäläinen, H. & Tanskanen, A. (2010) Perhesukupolvet ja taloudellinen auttaminen. Suurten ikäluokkien lapsilleen ja vanhemmilleen antama tuki. *Janus* 18(4), pp.374-386.
- ILO (2012) From precarious work to decent work. Outcome document to the worker's symposium on policies and regulations to combat precarious employment. *International Labour Organization*.
- Julkunen, R. (2001) *Suunnanmuutos. 1990-luvun sosiaalipoliittinen reformi Suomessa*. Tampere:Vastapaino.
- Kalleberg, A. L. (2009) Precarious Work, Insecure Workers: Employment Relations in Transition. *American Sociological Review* 74(1), pp.1-22.
- Kautto, M. (2004) Sosiaaliturvalta työhön: suomalaisen hyvinvointivaltion reformi. *Yhteiskuntapolitiikka* 69(1), pp.17-29.
- Kela (2012) Basic unemployment allowance. In: <http://www.kela.fi/web/en/basic-unemployment-allowance> [Accessed 28th January 2016]
- Kela (2013a) Labour Market Subsidy. Found in: <http://www.kela.fi/web/en/labour-market-subsidy> [Accessed 3rd August 2016]
- Kela (2013b) Peruspäiväraha. Found in: <http://www.kela.fi/peruspaivaraha> [Accessed 12th August 2016]
- Kela (2015) Housing benefits. In: <http://www.kela.fi/web/en/housing> [Accessed 28th June 2016]
- Kela (2015b) Omat tulot vaikuttavat peruspäivärahaan. Found in: http://www.kela.fi/maara_peruspaivaraha-omat-tulot-vaikuttavat [Accessed 3rd August 2016].
- L 30.12.1997/1412. Laki toimeentulotuesta. Finlex. Found in: <http://www.finlex.fi/fi/laki/ajantasa/1997/19971412> [Accessed 6th May 2016]
- L 30.12.2002/1290. Työttömyysturvalaki. Finlex. Found in: <http://www.finlex.fi/fi/laki/ajantasa/2002/20021290> [Accessed 1st September 2016]

- L 1272/2006. Yrittäjän eläkelaki. Finlex. Found in: <http://www.finlex.fi/fi/laki/ajantasa/2006/20061272> [Accessed 1st September 2016]
- Lehtonen, T-K. & Liukko, J. (2010) Vakuutussolidarisuuden muodot. *Janus* 18(2), pp.121-136.
- Ligon, E., Thomas, J. P., & Worrall, T. (2000) Mutual insurance, individual savings, and limited commitment. *Review of Economic Dynamics*, 3(2), 216-246.
- Low, H., W. (2005) Self-insurance in a life-cycle model of labour supply and savings. *Review of Economic Dynamics* 8, pp.945-975.
- Mastrogiacomo, M., & Alessie, R. (2014). The precautionary savings motive and household savings. *Oxford Economic Papers*, 66(1), 164-187.
- Mathisen, B. R. (2016) ENTREPRENEURS AND IDEALISTS. Freelance journalists at the intersection of autonomy and constraints. *Journalism Practice*. Published online 8.6.2016.
- Ministry of Employment and the Economy (2015) Työ- ja elinkeinoministeriön ohje TE-toimiston tehtävistä työttömyysturvajärjestelmän toimeenpanossa.
- Ministry of Social Affairs and Health (n.d.) Kysymyksiä ja vastauksia työttömyysturvan yrittäjämääritelmän muuttamisesta. In: http://stm.fi/artikkeli/-/asset_publisher/jaavatko-freelancerit-tyottomyysturvan-ulkopuolelle- [Accessed 29th January 2016]
- Murgai, R., Winters, P., Sadoulet, E., & De Janvry, A. (2002) Localized and incomplete mutual insurance. *Journal of Development Economics*, 67(2), pp.245-274.
- Napoli, P. M. (2011) *Audience Evolution: New Technologies and the Transformation of Media Audiences*. Columbia University Press.
- Nies, G. & Pedersini, R. (2003) Freelance Journalists in the European Media Industry. European Federation of Journalists.
- Nygård, M. (2015) Hyvinvointivaltioista kilpailuvaltioon? In: Autto, J., & Nygård, M. (eds.). *Hyvinvointivaltion kulttuurintutkimus*. Rovaniemi: Lapin yliopistokustannus.
- Ou, S., Pan, H. & Li, F. (2012) Heterogeneous wireless access technology and its impact on forming and maintaining friendship through mobile social networks. *International Journal of Communication Systems* 25(10), pp.1300-1312.
- Peichl, A., Pestel, N. & Schneider, H. (2012) Does Size Matter? The Impact of Changes in Household Structure on Income Distribution in Germany. *Review of Income and Wealth* 58(1), pp.118-141.
- Pfeifer, M. (2012) Comparing unemployment protection and social assistance in 14 European countries. Four worlds of protection for people of working age. *International Journal of Social Welfare* 21(1), pp.13-25.

- Pyöriä, P. & Ojala, S. (2016) Prekaarin palkkatyön yleisyys: liioitellaanko työelämän epävarmuutta? *Sosiologia 1*, pp.45-63.
- Pärnänen & Sutela (2011) Työn tekemisen uudet muodot ja tilastot. Statistics Finland. In: http://www.stat.fi/artikkelit/2011/art_2011-12-12_002.html [Accessed 8th January 2015]
- Pärnänen, A. & Sutela, H. (2014) Itsensätyöllistäjät Suomessa 2013. *Statistics Finland*. In: http://tilastokeskus.fi/ajk/julkistamiskalenteri/kuvailusivu_fi.html?ID=12305 [Accessed 29th December 2015]
- Raheim, S. (1997) Problems and Prospects of Self-Employment as an Economic Independence Option for Welfare Recipients. *Social Work 42(1)*, pp.44-53.
- Repo, K. (2001) *Raha ei kasva puussa. Perheen rahatalous ja sen diskursiivinen todellisuus*. Tampere: University of Tampere.
- Repo, K. (2003) Perheen sisäisen rahatalouden jännitteitä. In: Forsberg, H. & Nätkin, R. (eds.) *Perhe murroksessa. Kriittisen perhetutkimuksen jäljillä*. Helsinki: Gaudeamus.
- Román, C., Congregado, E. & Millán, J. M. (2013) Start-up incentives: Entrepreneurship policy or active labour market programme? *Journal of Business Venturing 28(1)*, pp.151-175.
- Rosanvallon, P. (2000) *The New Social Question. Rethinking the Welfare State*. Princeton, New Jersey: Princeton University Press.
- Ruusuvuori, J., Tiittula, L.. (2005) *Haastattelu: tutkimus, tilanteet ja vuorovaikutus*. Vastapaino.
- Saari, E. (2014) Työttömyysturva monimuotoistuvissa työntekomalleissa. Pro gradu. *Helsingin Yliopisto*.
- Seidman, I. (2013). *Interviewing as qualitative research: A guide for researchers in education and the social sciences*. Teachers college press.
- Siltala, J. (2007) *Työelämän huonontumisen lyhyt historia*. Keuruu: Kustannusosakeyhtiö Otava.
- Sosiaali- ja terveystieteiden valtiokunta (2015) Valiokunnan mietintö StVM 16/2015 vp - HE/2015 vp. In: https://www.eduskunta.fi/FI/vaski/mietinto/Sivut/StVM_16+2015.aspx [Accessed 17th January 2016]
- Spencer, L., & Pahl, R. (2006) *Rethinking friendship: Hidden solidarities today*. Princeton, NJ: Princeton University Press.
- Standing, G. (2011) *The Precariat: The New Dangerous Class*. Bloomsbury Academic.
- TE-palvelut (n.d.) A startup grant supports a new entrepreneur. In: http://www.te-services.fi/te/en/employers/for_entrepreneurs/services_new_entrepreneurs/startup_grant/index.html [Accessed 11th May 2016]
- Tiainen, M. (2013). Omassa työssä työllistyvän oikeus työttömyysturvaan. Pro gradu. *Helsingin yliopisto*.

Trade Union for Theatre and Media Finland (2016) Itsensätöyöllistäjän asemaa ei tule heikentää. Found in: <http://www.teme.fi/set/2675-itsensatyollistajan-asemaa-ei-tule-heikentaa.html#.V763SpiLRaQ> [Accessed 25th August 2016]

TYJ Työttömyyskassojen yhteisjärjestö (2014) Työttömyyskassat. Jäsenyys ja talous 2014.

Union of Journalists in Finland (2015) Heikkeneekö työttömyysturva? In: <http://www.journalistiliitto.fi/uutiset/heikkeneeko-tyottomyysturva/> [Accessed 28th January 2016]

Union of Journalists in Finland (2016) Freelancerin työttömyysturva selkiytyi. In: <http://www.journalistiliitto.fi/uutiset/lain-soveltamisohje-selkiyttaa-freen-tyottomyysturvaa/> [Accessed 28th January 2016]

Vogler, C. and Pahl, J. (1994), Money, power and inequality within marriage. *The Sociological Review* 42(2), pp. 263–288.

Vosko, L. F. (2006) *Precarious Employment: Understanding Labour Market Insecurity in Canada*. McGill-Queen's Press.

Walters, E., Warren, C. & Dobbie, M. (2006) The Changing Nature of Work. A Global Survey and Case Study of Atypical Work in the Media Industry. International Federation of Journalists.

Ylikännö, M. (2012) Työttömyysvakuutus. In: Havakka, P., Niemelä, M. & Uusitalo, H. (eds.) *Sosiaalivakuutus*. Sastamala: Finanssi- ja vakuutuskustannus oy.

Taustatiedot & lämmittelykysymykset

Miten päädyit freelanceriksi? Harkitsitko vakituista työtä?

Saitko apua yritystoiminnan aloittamiseen?

Minkälaisille asiakkaille teet töitä?

Kuinka monta asiakasta sinulla on? Kuinka paljon vakituksia asiakkaita?

Minkälainen on työpäiväsi? Mitä työsi sisältää? Minkälaiset työajat?

Mitkä ovat työsi hyviä ja huonoja puolia?

Työskenteletkö muuten kuin freelance-journalistina?

Tulonmuodostus, riskien kartoitus & riskien hallintakeinot

Millä tavoin ja mistä lähteistä toimeentulosi muodostuu?

Kuinka säännölliset tulosi ovat?

Mitkä asiat aiheuttavat tulojen epäsäännöllisyyttä?

Miten tulosi ovat kehittyneet ajan myötä?

Minkälaiseksi koet työstäsi saamiesi palkkioiden tason?

Koetko että sinulla on neuvotteluvaltaa palkkioista?

Miten näet taloudellisen tilanteesi verrattuna vakituksessa työsuhteessa oleviin kollegoihisi?

Onko perhettä? Jos puoliso: onko puoliso työelämässä? Mistä kotitaloutenne tulot muodostuvat? Miten raha-asiat on järjestetty puolisoitten välillä?

Oletko freelance journalistina toimiessasi kohdannut hetkiä jolloin olet ollut huolissasi toimeentulostasi? Voisitko kuvata näitä tilanteita?

Millä tavoin olet varautunut näihin tilanteisiin...?

Sosiaaliturvajärjestelmä

Mitä mieltä olet nykyisestä sosiaaliturvajärjestelmästä ajatellen itseäsi yrittäjänä?

Oletko turvautunut sosiaaliturvajärjestelmään toimiessasi yrittäjänä? Millaisissa tilanteissa?

Background information and warm up questions

How did you end up as a freelancer? Did you consider permanent employment?

Did you receive help when starting your entrepreneurship?

What kind of clients are you working for?

How many clients do you have? How many permanent clients do you have?

What is your work day like? What does your work contain? What kind of working hours do you have?

What is good and what is bad in your work?

Do you do other work apart from working as a freelance journalist?

Income formation, risk mapping and risk management practices

In what ways and from what sources do you gather your livelihood?

How regular is your income?

What kind of factors cause irregularity of income?

How has your income developed across time?

How would you evaluate the level of your commissions?

Do you feel that you have power to negotiate commissions?

How do you see your financial situation when compared to your colleagues who are in a permanent employment relationship?

Do you have a family? If the interviewee has a spouse/partner: is your spouse/partner in working life? From what sources is your household income constituted of? How are the finances arranged between spouses?

Have you faced situations during which you have been worried about your livelihood while working as a freelancer? Could you describe these situations?

How have you prepared for these situations...?

Social security system

What is your opinion about the current social security system when you think yourself as an entrepreneur?

Have you relied on the social security system while working as an entrepreneur? In what kind of situations?

DATA EXTRACTS IN FINNISH

Extract 1 (sivu 42)

Haastateltava 1: ”Sehän on tietenkin ihan suhteessa siihen et kuinka monta juttua mä saan valmiiks kuin monta laskua mä pystyn kirjottaan. Että et siis valtavan suuri määrä kuukausittain siinä et mikä se kuukausilaskutus on. Vuositasolla taas sitten niinku se on no suht ollu mulla suhteellisen vakio mut kyl jonkin verran on vuosissakin heittelyä vaihtelua mutta siis niinkun kuukausittain on hirveän isoja vaihteluja.”

Extract 2 (sivu 42)

Haastateltava 5: ”Tää on niin aaltomaista tää työmäärä et välillä mä pyörittelen peukaloita ja välillä mää tuskailen että missä välissä mää nukun, että just jos ajattelee vaikka näitä viime aikoja niin tossa syksyllä oli sellanen tilanne että mun oli pakko ottaa iltoja ja viikonloppuja käyttöön, että mää selvisin niistä työmääristä ja nyt taas sitte alkuvuosi on ollu sen verran hiljasta että saattaa olla että mä oon tehny kolme neljä tuntia hommia päivässä vähimmillään. Että se on hirveän iso skaala.”

Extract 3 (sivu 42)

Haastateltava 6: ”Joskus rahaa on enemmän ja joskus sitä on vähän niukasti ja sit se aiheuttaa niinku semmosia arjen pieniä kommelluksia ja ylimäärästä stressiä kun miettii sitä rahaa.”

Extract 4 (sivu 43)

Haastateltava 1: ”Kyllähän tää siis ihan hurjan niinku epävarmaa on et epävarmuuden sietokyky pitää olla tosi kova ja vaikka mulla on ihan hyvin mennyt ja siis menee tällä hetkellä mut kyl se on asia jonka kanssa aina välillä kamppailee kuitenkin kun että tää et ei oo niinku mitään takeita siitä että onks mulla kahden vuoden päästä enää riittävästi tuloja ja työtä.”

Extract 5 (sivu 43)

Haastateltava 4: “Se on sitte myös se mitä niinku kollegatkin usein sanoo että tää on niinku se että tää on tällästä vapaata toimintaa et siis sä oot niinku free, mutta se toinen

puoli on se että tietyllä tavalla se huoli siitä toimeentulosta kuitenkin mutku siihen on kuitenkin tottunut silleen että tää nyt on tällästä, tää on onnistunu tähän mennessä no kai tää onnistuu tänään ja huomenna et ei sitä kannata murehtia niinku että että päivä kerrallaan.”

Extract 6 (sivu 46)

Haastattelija: No miten sää oot sitte varautunut noihin vaihteluihin että sit jos on se huonompi kuukausi niin miten sä sitten sen selviät?

Haastateltava 1: ”Siis ihan oman mielenterveyden vuoks täs on pakko olla sellainen pieni puskuri. Ei mitään isoja säästöjä mut et sitten kun on se parempi kuukausi et siitä jää myös sellasta siis mitä voi sitten käyttää sinä kuukautena kun niitä tuloja on vähemmän että semmosta tasapainottelua.”

Extract 7 (sivu 46)

Haastattelija: ”Onks sulla mitään muuta semmosta tukiverkosta jolta voi esimerkiksi lainata?”

Haastateltava 2: ”Siis mulla on kuitenkin ollut sellaset viimeiset 15 vuotta ihan riittävät tulot että ei ole oikeestaan ollut tarvetta lainata rahaa mistään erityisemmin että, mut kyl minä luulen että jos tulis tarve niin mulla on pari semmosta tuttavaa keneltä varmasti sais esimerkiks tonnin tai kaks sitte.”

Extract 8 (sivut 47)

Haastattelija: ”Onko sulla lähipiirissä ketään että keneen vois sitte niinku taloudellisesti hätätilanteessa turvautua tai mitään sellasta tukiverkosta?”

Haastateltava 1: ”No... varmaan olisi mutta tota kynns sellasen käyttämiseen olis niinku kyllä ihan äärettömän korkea. Mun vanhemmat on elossa ja kyllä mä sinne nyt jääkaapin äärelle pääsisin norkoileen ihan koska hyvänsä jos semmonen tilanne tulis ja ehkä sieltä nyt jotain jotain perintöä on jotain pienimuotosta odotettavissa, mut en mä myöskään oo mitään sen varaan laskenut. Mutta tota ehkä ne on ne vanhemmat ensisijaisesti jos sit joku todella iso hätä tulis ja kyllä sieltä nyt jonkun verran tiedän että sieltä jotain taloudellistakin tukea sais.”

Extract 9 (sivu 49)

Haastateltava 5: ”Aloitin free-urani syksyllä 2012, jolloin pätkätyöni loppuivat. Aloin saada sovittelua päivärahaa, josta tulikin minulle pitkäksi aikaa tärkeä taloudellinen turva. Free-uran käynnistäminen talouskriisin mainingeissa oli vaikeaa ja hidasta, joten free-tuloni olivat pitkään vaatimattomia. Irrottauduin sovittelusta päivärahasta vasta viime keväänä, kun töitä alkoi olla sen verran, että pystyin työllistämään itseni kokopäiväisesti.”

Extract 10 (sivu 49)

Haastateltava 5: ”Aloittava freelancer on nykytilanteessa kummallinen väliinputoaja. Aloittava freelancer voi olla aika vaarallisilla vesillä siinä vaiheessa, kun hän vielä saa sovittelua päivärahaa. Vaikka tekisi kaiken tosi huolellisesti, aina voi joku tulla syyttämään väärinkäytöksistä ja karhuamaan päivärahoja takaisin. Siksikin olisi suotavaa, että sosiaalitu

Extract 11 (sivu 50)

Haastattelija: ”Mmmm tota niin voitais sitte vähän puhuu siitä toimeentulosta eli se tulee noista yrityislehdistä ja sitte noista muista lehdistä ja sitte tuolta opetusjutusta. Onks sulla mistään muualta mitään?”

Haastateltava 7: “Täytyy sanoa et en pärjäis ilman tosi hyvää asumistukee eli mä en ostanu omistusasuntoa tässä vaiheessa kun muutettiin tänne [kaupungin nimi] mun tyttären kanssa niin tota aaa ja mä se oli tosi kannattavaa koska nyt kun se on tavallaan käyttövastike/vuokra mitä mä maksan. Siis se on käyttövastike mut se on vuokran suuruinen summa niin tota sit kun mulla on ollu niin pienet tulot niin sit mä oon saanut tosi reilusti sitä asumistukee. Et se on niinku pelastanu paljon.”

Extract 12 (sivu 50)

Haastateltava 4: “On varauduttu niin että että se mitä nyt keväällä esimerkiks mä saan näistä ylimääräisistä, mä laitan ne niinkun toiselle tilille. Mä tavallaan kerään sitä kesä-heinäkuuta varten koska siis työttömyysrahassa on se että jos mä laitan hakemuksen sillon kesäkuun alussa, toukokuun lopussa niin mä saan ensimmäiset rahat vasta, siinä on viive puoltoista kuukautta tai kaks, mä saan heinäkuun puolessa välissä siit kesäkuusta jotain tai siit alkupäästä. Ja sitte elokuussa tulee vasta heinäkuu, niinku

saattaa olla että sen kesäkuun ja heinäkuun puoleen väliin pärjään. Mutta tota kuten sanottu niin seitsemäs kesä on tulossa niin se pitää tehdä tällä tavalla ja tota mä tiedän miten se pitää tehdä.”

Extract 13 (sivu 51)

Haastateltava 3: ”Joo, mul oli semmonen tilanne et mul ei ollu tulossa noin kahteen kuukauteen, puoleentoist kuukauteen yhtään mitään rahaa yhtään mistään ja sithän mä yritin sitä sitä toimeentulotukee. Ja sitte kirjotin ne kaikki paperit. Niit oli aivan sairas määrä, niis kysyttiin kaiken maailman liput laput ja sit mä ajattelin säätää sen et mä en kuitenkaan katkas tätä eläkettä. Et mä ajattelin et mä maksan sen sit sillon keväällä ja sitte mää en maksa kesällä, mut sit taas ko mul lähtee se menee. Et mä niinko odotan ko ne tulot tulee, enkä katkassu sitä ja mullehan tuli sitte sieltä semmonen päätös että ette ansaitse mitään koska maksatte tätä eläkemaksuu ni te olette edelleen yrittäjä.”

Extract 14 (sivu 52)

Haastateltava 6: Tää voi kuulostaa hassulta, mutta mun ei oo mahdollista jäädä työttömäksi. Se ei siis vaan oo mahdollista. Mä oon ite ajatellut näin, että kun siinä ei myöskään mitään järkee, et tavallaan jos mä oon yhtäkkiä kuukauden et en saiskaan yhtään toimeksiantoa niin enhän mä voi mennä työkkäriin et nyt mä oon niinku kuukauden työttömänä, koska mähän koko ajan haen sitä toimeksiantoa. Mä tarjoan juttuja ja tätä ja tätä. Koko ajan kauheesti verkkoa vetämässä. Sit jos mulle tulis joku toimeksianto jostain, joku juttu tilattais, niin sit mä olisinkin yhtäkkiä töissä taas. Niin et siinä ei oo mitään järkee. Mun pitäis ikään kuin lopettaa kaikki toiminta ja ryhtyä esimerkiksi eri alalle, eikä siinäkään oo mulle mitään järkee niin käytännössä mun on mahdotonta olla työtön ...”

Extract 15 (sivu 53)

Haastateltava 5: ”Yksi mitä mä oon paljon miettinyt että sillon kun mä perustin ton toiminimen ja siinä yhteydessä sitte aaa irrottauduin sieltä palkansaajien työttömyyskassasta niin ne yritti melkein pakottaa mut siellä palkansaajakassassa liittymään yrittäjäkassaan ja mä taas en halunnut liittyä siihen, koska ensinnäkin ne on yrittäjäkassan puolella niin isot ne maksut. Toisekseen mä koen että minä en hyötyis siitä mitään, koska mulla ei ole sellasta tarkotusta että jos mun työt tästä rupeis vähenemään että mä yrittäisin olla työtön yrittäjä vaan et sit mun vaan pitäis keksiä

jotain muuta et koska siinä on kuitenkin sekin että ei ole yksinkertasta jääh työttömäksi yrittäjänä että siinä pitäis tyyliin.. no en mä tunne näitä ja nääkin on varmaan muuttunu nää säädökset, mut se ei oo niin simppeleä kun palkansaajana olla työtön.”

Extract 16 (sivu 54)

Haastattelija: ”Mitä mieltä sä oot sosiaaliturvajärjestelmästä yrittäjänä? Saatko siitä turvaa?”

Haastateltava 8: ”En. Siis mähän en siis ole esimerkiks työttömyyskassan jäsen, enkä oo missään vaiheessa yrittäjänä ollut. ... niinkun nytte et minkälainen rumba mun pitäis läpikäydä et mä rupeisin saamaan ansiosidonnaista, niin ei niinku vastaa tarpeitani. Että käytännössähän mun pitää vetää firma alas niinku hyvin pitkälti de fakto, koska mulla on yritys ja koska mulla on työhuone.”

Extract 17 (sivu 54)

Haastattelija: Kuulutko työttömyyskasaan?”

Haastateltava 1: ”En, enkä käsittääkseni freenä edes voisi kuulua.”

Extract 18 (sivu 56)

Haastateltava 5: ”Tota meillä on yhteinen taloustili josta me maksetaan ruuat ja asumiset ja tämmöset kulut ja sitten kummallakin on omat tilit joista maksetaan omat menot ja noh kyllä meillä on ollut semmonen käytäntö että jos on tarvis toisen lainata toiselle niin on onnistunu.”

Extract 19 (sivu 56)

Haastateltava 6: ”Meillä on käytännössä yhteiset rahat, vaikka meillä onkin eri käyttötilit. Eli maksamme yhdessä laskuja, ruoka- ja muuta talouden ostoksia, vapaa-ajan viettoa jne. Minä olen korkeampituloisempi (mies on hoitovapaalla), joten maksan suurimman osan.”

Extract 20 (sivu 57)

Haastateltava 3: “Sillonhan mä elin siis semmosilla totanoinni mun äiti anto mul aina välillä viiskymppii. Joo mää sit sillä niinko elelin sitte jotenkin sen kesän siinä.”