

Employment, Family and Community activities: A new balance for women and men

Finland

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EUROPEAN FOUNDATION
for the Improvement of Living and Working Conditions

I. Basis of the Study

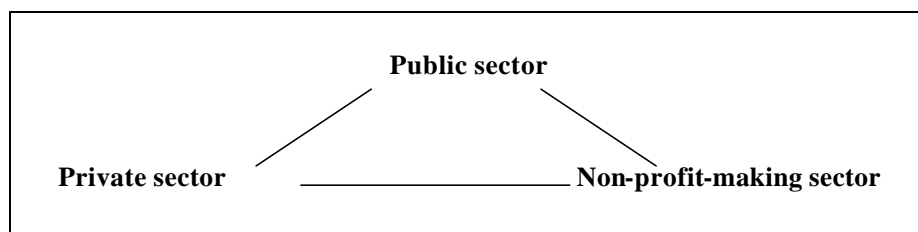
1. Basis of the Study

The study conducted in Finland took as its starting point the following facts:

- a) **Female employment** outside the home is widespread, with the majority of women in full-time work. Part-time work is not particularly common; only about 10 percent of women are in part-time employment.
- b) **The Finnish welfare system** has been able to offer **public services** to support women in paid employment (day care for children, geriatric care). Schools provide meals for pupils; the school meals system has proved to be a significant factor for social innovation, since has alleviated the burden for mothers of having to leave their places of work to go home and cook a meal for their families. This has been a statutory provision since 1943.
- c) **The public sector is under pressure to change.** Services have been discontinued, cut back and targeted at the most needy only. The need for new types of services is growing and will continue to grow. The structure of the services offered by the municipalities could be diversified. Municipal services do not necessarily have to come under a municipal monopoly.

The study was conducted on the basis of the triangular home help services platform constituted by the public, private and non-profit-making sector. In 1999, the three continue to operate relatively independently, but there are signs that a more complementary approach should be adopted in the future, with extensive cooperation between the three sectors concerned and coordination of the services on offer based on strong operational synergy. Figure 1. below illustrates the field covered by the study.

Figure 1: *The research area and its boundaries*



The success of the Finnish solution to welfare provision, the so-called "welfare mix", will largely be dependent on women and their innovative skills. After all, women are the active and most experienced party in this particular field. They also produce and consume the majority of the services concerned, since it is they who are, in practice, responsible, within the family, for child care and also for organising home help for their own and their husbands' parents.

The population structure in Finland is rapidly shifting towards the elderly. In 2010, the post-war "baby boom" generations will reach retirement age. From then onwards, the proportion of old people will increase, with a corresponding increase in the number of those in need of care. The active age group will be smaller than in the past.

Discussion of the development of an overall concept of home help services in Finland has recently been extended to encompass the so-called non-profit-making sector and its role in the provision of services, in maintaining contact between people and in preventing social exclusion.

1.1 The social background

The welfare state in Nordic countries has been able to provide its members with excellent social services. Currently, however, Finland has a high level of public debt and taxation is high, as is unemployment. Fewer and fewer people are supporting an ever-larger proportion of the population. **In the future, public funding will not be available to continue to produce public social services at the same rate as in the past**, particularly given the clear indications of an increase in the demand for home help services, inter alia, as the needs of the population change.

Child care is well organised in Finland and there is little obvious potential for increased employment in this sector, nor does it show signs of expanding at a rate which would generate further employment. Since 1996, all children under school-age have had a statutory entitlement to municipal day care. The most common forms of day care are home care (46 percent) and municipally-organised day care (46 percent). The popularity of care at home is explained by the system of parental leave and care leave for nursing a child. Public day care covers almost 60 percent of children in the 3-5 age bracket, reaching its peak (69 percent) with six year-olds. Changes in home care arrangements occur around the age of three: while 64 percent of 1-2 year-olds are still cared for at home, only 36 percent of 3-5 year-olds are in the same situation. According to Heikkilä and Takala (1999), Finland is still fairly firmly in favour of home care for children. In Finland, private day care accounts for a marginal amount (4-5 percent) of the overall day care services for children.

Geriatric care, on the contrary, calls for rapid action. By the year 2030, the population of Finland will have a larger proportion of older people than anywhere else in the EU. Currently, people over the age of 64 account for only 15 percent of the population, which is less than the EU average. In 2030, the figure will be over 25 percent, which will be the second highest figure in the EU, after that of Italy. The most rapid increase is in the portion of pensioners in the oldest age group (source: Prime Minister's Office, 1998). The Central Statistical Office predicts that by 2020 we may already be faced with a situation in which one-third of Finns are preparing to enter working life, one third are already in the labour market, and one third are retired.

The ageing population will have to live at home to an older age. Once the “baby boomers” reach old age, fewer people will have a place in retirement homes or sheltered accommodation. On the other hand, the social welfare policies acknowledge the importance of **returning people to their own homes after institutional care and of providing outpatient care.**

Finland is a sparsely-populated, northern country with only 17 inhabitants per square kilometre. **Geographical distance and weather conditions are key factors** influencing everyday activities. With this in mind, it is easy to understand that finding a solution which reconciles work and the care of the elderly and the infirm requires action which differs from that adopted in densely-populated areas. In rural communities the distances between home,

school and work are considerable; people are not in close proximity, the municipal centres and care places can be a long way from home.

In Finland, homes and families must deal with everyday tasks, such as clearing snow from public roadways and paths for some five to six months of the year. Such domestic tasks are a problem for the elderly and the infirm since they may have to be undertaken every day, and if the tasks are not done they will be completely cut off from contact with the outside world. Outside help may also be required for chopping wood for the sauna or for general heating purposes.

Finland's culture has produced a segmentation of everyday life, broken down into an increasing number of contingent parts and specialist spheres. Now we are changing direction in this regard. We are searching for a new kind of culture in order to reshape our lives. In terms of home help, this could lead to the adoption of such concepts as "individual dimension", "individual form" and "individual orientation". Such concepts tend to run counter to large-scale systems and instead place the emphasis on local and individual solutions (individual dimension); they reject standard solutions (individual form) and favour recognition and acceptance of variations from the norm (individual orientation). (Gilbert 1989).

The home help service sector has yet to adjust its operational practices to these changing circumstances. Throughout the ages, people have always helped each other with everyday tasks. The help has been rewarded in the form of bread, wild berries, and implements for the sauna, or perhaps money to cover travel expenses. It is difficult to change our attitudes and view domestic help as work, for which an official wage, and related taxes and National Insurance contributions, should be paid. It is claimed that up to two-thirds of all the domestic help services paid for in Finland form part of the black economy (Ilta-Sanomat, 1999).

1.2 A significant proportion of women in paid employment

In Finland, there is a larger proportion of women in employment than anywhere else in the EU; **about 70 percent of adult women participate in the labour market.** In contrast to women in the other Nordic countries and in other EU Member States, Finnish women are mainly in full-time employment. Often it is difficult for women to combine full-time work, a career and the family. However, in Finland, as elsewhere, atypical jobs and short-term contracts have increased amongst women. The working careers of many young women are fragmented and job continuity is rare. (Kauppinen and Kandolin, 1998).

In Finland, as in the other Nordic countries, women participate in working life mainly as employees. Only a few are self-employed or in a trade. In 1996, only **10 percent of working women were self-employed.** In comparison with the number of female entrepreneurs in southern European countries, self-employment amongst women in Finland, and the Nordic countries in general, is very rare. Women engage in self-employment in small units: in the main, women employ only themselves or a few other women.

Although self-employment has been at the forefront of discussion about forms of employment throughout the 1990s, when Finland was in the grip of recession and high unemployment, there has been hardly any increase in self-employment. One in three of all self-employed people is a woman. However, there are some slight signs of a change in this situation. For

instance, in August 1999, the employment office of Hämeenkyrö organised a training event for all the new entrepreneurs in the area. 30 people attended, all of whom were women!

The Equality Barometer featured questions on self-employed women's experiences as regards gender equality and their experiences of possible gender barriers, e.g. in terms of remuneration, career progression and the status of their work. Sixty-three percent of female entrepreneurs and self-employed women took the view that equality worked very well or quite well. However, women experienced gender barriers significantly more often than men. **43% of female entrepreneurs stated that they had experienced gender barriers**, while hardly any male entrepreneurs did so. Most female entrepreneurs experienced gender barriers in career progression and in obtaining State aid. The next most common way in which they experienced gender barriers was in the status of their occupational skills and in cooperation with clients. (Melkas, 1998).

1.3 Women are still responsible for the welfare of the family

Although Finnish women work full-time, according to the 1998 Equality Barometer, they continue to carry prime responsibility for domestic tasks. The equality barometer charts changes in the inter-relation of women and men in Finland (Melkas, 1998). How easy or difficult women find it to coordinate the demands of work and family very largely depends on the family circumstances at any given time.

Family considerations have a greater impact on the career development of women than of men. The mothers and fathers of under school-age children have to do a lot of organising if they wish to further their careers outside normal working hours. The vast majority of mothers and fathers experience at least some difficulty where they need to work late, or at weekends. Mothers clearly find it more difficult than fathers to go on working trips requiring overnight stays.

It is hardly surprising that women think their husbands are away from home too much. The strength of this feeling fluctuates with the family circumstances: the smaller the children, the stronger the feeling. It is very rare for men to feel that their wives are away from home excessively.

The Equality Barometer indicates that childless couples find it fairly easy to co-ordinate work and family life. The same goes for domestic tasks. The expectations set by the couple in their life together dictate the ways in which the housework is done; it is an issue which relates to the quality of life. In families with children, the situation is quite different: the mother feels more responsibility than the father for the housework. (Melkas, 1998)

1.4 Sharing the responsibility for housework

Tasks connected with the care of clothing, such as washing and ironing are most clearly the responsibility of the mother. Everyday cooking, washing up and cleaning are also mainly the mother's responsibility. There are plenty of tasks which are either shared with or predominantly done by the mother: caring for small children (washing, dressing, feeding), taking part in parents' evenings at school or at the day-care centre, interacting with the children (playing, reading, etc.) and caring for pets (in some families, the responsibility is shared between the children as well).

Generally, both parents, or the father only, take the children to their leisure-time activities. Any other maintenance work, such as repairs and building work, is predominantly the father's responsibility. He also has the principal responsibility for maintaining any family vehicles.

One of the questions posed in the questionnaire related to whether the respondent felt they had too large a share of the housework. The replies were clearly dependent on the ages of the children. Forty-five percent of mothers with under school-age children, 37 percent of mothers with children of seven and upwards, and only 17 percent of mothers with children of 18 and upwards felt that they were responsible for too much of the housework (Melkas, 1998).

This shows that there is considerable potential for out-sourcing some of the housework in families with small children, for handing over some of the responsibility to outside workers. This would lighten the double workload with which working mothers are often burdened.

1.5 Work and child-care

Day-care is organised in the form of day-care centres, family day-carers and play activities. (Heikkilä and Takala, 1999). Table 1.

Table 1: *Type of day-care for children under the age of one, shown in percentages. (Heikkilä and Takala, 1999)*

Type of day-care	%
Father or mother at home	46
Other family member at home	2
Child-carer at home	1
Municipal day-care centre	29
Municipal family care	17
Private day-care centre	3
Private day-care in a family	1
Other form of private care	1

Parents have made relatively few changes to their working schedules in order to organise child-care. Moving to shorter working hours appears to be very rare. On the whole, parents of small children are in full-time employment. Almost one-third of mothers with children under the age of two are at home and a good 10 percent of all mothers with children under school-age have decided to stay at home. Mothers with older children have more often made special arrangements with regard to working times and also adopted shorter working hours. It is relatively rare for fathers with small children to have to reorganise their working hours due to child-care problems. Only a few percent of fathers have stayed at home to look after their children. (Heikkilä and Takala, 1999).

Families are entitled to parental leave, and have a statutory entitlement to compensation for subsequent loss of earnings. Care leave, which is enshrined in the Contracts of Employment Act, provides security of employment following care leave. About 15 percent of all mothers with children under school-age are on parental leave, while a further 15 percent are on care leave. The mothers with more extensive further education are less keen to take care leave, whereas education does not seem to play a part in the numbers of mothers taking parental leave. **As the level of earnings rises it becomes increasingly rare for parents to take care**

leave after the parental leave. One in four mothers took a maximum of one year's care leave and the same number took 1-2 years off. Forty percent of mothers continued the leave for a third year, but only a couple of percent of mothers took care leave for longer than this. (Heikkilä and Takala, 1999).

1.6 Food-related domestic work has been out-sourced

The 1970s saw the beginning of the practice of bulk-produced meals for large groups of people. Meals, which have traditionally been prepared in the home, are now more and more frequently purchased outside the home. **The process of out-source domestic services relating to food has taken almost twenty years in Finland.**

Daily, about 30 percent of Finns use mass catering services, mainly in the workplace and in schools. In 1998, the sale of frozen foods doubled. Seventeen kilos of frozen products are consumed per person each year (Nielsen, 1999). The increase in demand has resulted in more extensive and varied supplies.

In an effort to ease the problem of home help services and to make the work more visible in society, an Act introducing a temporary scheme for subsidising home help services came into force in Finland at the beginning of October 1997.

The process of replacing home-produced meals with purchased ones has been gradual. It began with shop-bought milk, vegetables and flour, instead of using home-grown and home-produced products. This stage of 1) **purchased raw materials** was followed by the stage of 2) **semi-finished products**, when raw materials and semi-finished products were combined at home to produce meals and other goods required to fulfil needs. The home was still clearly a productive unit. During the 1990s, there has been a move towards purchasing 3) **finished consumables**.

Now that the need for 4) **the purchase of everyday services within the home** is so great that the issue can no longer be ignored, the requirement for trustworthiness in the people who undertake the home help work is being emphasised.

The home is a very personal issue. It is difficult to allow a stranger into your home to perform a service. It is not only the tangible assets which are at issue. The home reveals an inner part of its inhabitants - the part which we can easily hide outside the home. The out-sourcing of goods manufacture has been a more natural and simple process than the purchase of work in the form of services.

1.7 Extensive welfare expenditure is a problem - services for the elderly and the disabled are being cut

In Finland, **welfare expenditure, which amounts to FIM 194 100 million, is 36 percent of the gross national product**, which in turn amounts to FIM 545 700 million (1 EURO = 5,9 FIM). The breakdown for welfare expenditure based on 1995 prices, was as follows:

The elderly and the disabled	FIM 86 800 million
Illness and health	FIM 44 800 million
Family and children	FIM 27 400 million
Unemployment	FIM 26 100 million
Administration	FIM 5 700 million
Others	FIM 3 300 million
Total welfare expenditure	FIM 194 100 million

Throughout the 1990s, the share of subsistence payments in welfare expenditure has continued to rise. Currently it stands at 70 percent, and social services have received correspondingly less and less. (Ohtonen, 1999).

The principal financial contributions to welfare expenditure are made by employers, the State and local authorities. The funding is divided as follows:

Employers	36 %
State	30 %
Local authorities	17 %
Holders of insurance policies	13 %
Users	4 %
Total	100 %

About 20 000, or 8 percent, of those over the age of 75 are in institutional care. Experts in the field recommend a target of 10 percent. At national level, the target has been achieved, but there are some rural municipalities where one in four of those over the age of 75 live in institutions. Non-institutional care would lead to more jobs in the home help services sector. **The amount of money spent on institutional care for one elderly person would pay for 60 monthly care visits at home.** In other words, two visits each day could be made in order to look after the person in question, if they lived at home. (Nurmi, 1998).

The Annual cost of caring for an Elderly person	
Retirement home	FIM 121 545
Health centre nursing unit	FIM 162 060
Sheltered accommodation	FIM 34 675
Home help	FIM 13 000

Public funding for child-care

The parents of children under school-age are entitled to opt for a **home care allowance** for their children if they choose, rather than accepting a place in municipal day-care. In this case, the child is cared for at home by one of the parents, or by another carer, such as a relative, for example. A third option, which the parents are free to choose is a **private care allowance**. In this case, a municipally-approved private carer cares for the child. Such a carer may be a private day-care centre, a private family carer or a carer employed by the family.

Municipal day-care is clearly the most popular form of subsidised child-care; every second family with children under school-age benefits from this form of aid, in respect of one child at least. One in four families with small children receive a home care allowance and one in seven families receive a parental grant. There are just as many families who do not receive any form of public aid for child-care. Home care allowance, for instance, is no longer payable in practice if one of the parents receives unemployment benefit. Only 3 percent of families with children under school-age receive an allowance for private care.

Table 2: *Public funding for children's day-care paid to families with under school-age children. (Heikkilä and Takala, 1999)*

Type of day-care allowance	%
Municipal day-care	52
Home care allowance	25
Parental grant	14
Private care allowance	3
Partial care grant	1
No allowance	15

In the public perception, social services are free. However, there is no such thing as free services; there are only services which are free to their users at the moment of use. Ninety-seven percent of the production costs of social services are levied in the form of taxes. The remainder is financed from National Insurance contributions and private insurance premiums. It is not possible to increase the level of tax for social services, since **a family of four already pays about FIM 40 000 in taxes for social and health services.**

The general view is that public expenditure should be reduced. But how? Values are being reconsidered. Last year, several municipalities initiated a **reduction in services for the elderly and the disabled.**

1.8 Neighbourhood help is significant

The Equality Barometer investigated the practice of giving and receiving practical help between different households, i.e. the existence of unofficial, mutual assistance between neighbours and friends. The following aspects were covered in the questionnaire: shopping or other form of errand, lifts or transport by car, repair, building or gardening work, child-care, etc. (Melkas, 1998).

The division of labour between the sexes remained quite distinct, even in the case of help from friends and neighbours. However, both men and women gave and received help.

Women were more active in helping other households in matters relating to illness or infirmity and in child-care, whilst men offered transport, repair and gardening help more often than women did.

The popularity of help between neighbours and friends shows that community spirit still exists in Finnish society; it is proof that communities are cohesive units, they are harmonious and share a feeling of togetherness. **However, this form of assistance can only be occasional.**

The future expectations directed at the services and voluntary help offered by different organisations as well as those provided mutually by people for each other, are almost as high as the expectations directed at self-help and family care. The significance of the local churches as producers of welfare services is currently only marginally greater than that of voluntary and service work offered by organisations. It is not expected that churches will be as significant as organisations in the provision of welfare in the future. (Central Federation of Social Security, 1996).

Only one fifth of the elderly would be willing to impose the burden of care on close relatives. The elderly are not convinced that their family members are willing or able to take the responsibility for their care (Helsingin Sanomat, 1997). Gothoni (1991) notes that in the future the number of potential carers in relation to the number of those needing care will decrease. We have no evidence that a permanent increase in the number of unofficial carers is possible.

All the experts have **great expectations for the future growth of the private services sector**, which at the moment plays a fairly insignificant role. **The significance of municipal home help services is not expected to grow.** It is expected that cooperation between different municipalities will increase in the sphere of service production and will become more significant than the services produced jointly by the State and local authorities. This is the prediction made by municipal social services managers, the local Social Insurance Institution managers and the directors of employment offices, concerning the future roles of welfare producers. (Central Federation of Social Security, 1996).

2. The objective of the study and the content of home help services

The study aims to **illustrate the potential for employment in the home help sector** and proposes action to bring housework, which might otherwise remain undone in a household, into the sphere of paid work. The study uses the following methods to reach its objective:

- researching the demand for home help and the contributing factors at the national level, as well as the supply available in the field and its development;
- studying the current situation in two locations (Tampere and Espoo); demand, supply and development measures, as well as plans for the future;
- examining home help services as a job and a vocation, and understanding the concept of working in someone else's home, as experienced by professionals;
- the aspect of equality as perceived by the workers and the families.

The sphere of the study is extensive and this survey will be limited to examining the issue through case studies. This means that the subject matter becomes more tangible and consequently the study report will aim not only to serve the needs of the commissioning body, the **European Foundation for the Improvement of Living and Working Conditions**, but also to serve as an innovative tool for people in Finland, who are investigating job opportunities in the field. The end-users will be either training establishments or individuals using the report as a self-directing employment tool.

Domestic work, housework and home help service are all closely related in content, but they cannot be regarded as synonymous.

Domestic work has often been defined as the secondary economy, the monetary economy representing the regulated economy. Gershuny and Pahl (1980) have further divided the secondary economy into the home economy and the communal economy. The difference between the two is that in the home economy goods and services are produced in order to satisfy the needs of its members only, whereas in the communal economy the producers of goods and services are not the only ones to consume them.

In the national economy, domestic work falls entirely outside the sphere of economically-significant activities. It is partly for this reason that housework receives little recognition. In the national accounts, the following activities are not included as forms of production:

1. Domestic cleaning, small repair jobs and interior decoration;
2. Small repair jobs on domestic appliances, cars and other vehicles;
3. Child-care and upbringing;
4. Preparation of meals;
5. Nursing of the elderly and the infirm.

Home help services may be examined on the basis of their sphere of influence. Basic home help consists of basic professional duties: everyday housework and personal care and support. The basic concept underlying home help is the improvement, maintenance and promotion of the inhabitant's physical, emotional and social welfare. Extended home help incorporates support services: help with transport, meals, sauna, hygiene, escort, security and cleaning, as well as snow clearance, lawn mowing and other gardening services, and also help in getting dressed and undressed. When various complementary services are added, such as round-the-

clock nursing and care and evening and night-time patrols, the home help service is comprehensive. The general belief is that **home help consists of ministration and care.**

The difficulty of defining the concept of **home help** is illustrated by the fact that the Advisory Committee for Coordinating Home Help Services, which included ten organisations in the field, could not reach an agreement on the content of home help services (Viljaranta 1994, p. 26). The sectorised classification used by the Statistics Finland includes actual home help services as well as service centres for the elderly and the disabled.

The concepts of domestic work, home help and housework are closely related. Often, the definition of domestic work is restricted to the provision of meals and domestic cleaning. For the purpose of this study, the most comprehensive and useful concept is that of home help services, which is wide enough to encompass the everyday assistance required by people of varying ages, in varying circumstances and environments. In the concept of home help services, the variety of the duties involved is emphasised and yet it excludes the need for training in the field of health and nursing, leaving that sector to the relevant professionals.

The extent of home help and the varied nature of the tasks involved is easier to understand if we divide the concept into four categories (cf. Virta, 1993, p. 153).

- 1) Personal care (washing, bathing, clothing, feeding, assisting in the toilet)
- 2) Housework (cooking, cleaning, washing)
- 3) Other help (occasional jobs, such as gardening and shovelling snow)
- 4) Social support (visits and chats)

It may be that the difficulty in defining the concept should be seen as a positive factor. The sector is able to offer many jobs of a different nature, which require different and varied skills and knowledge. All this means that the work requires many different kinds of people. We may quite justifiably assume that in a modern-day society, which is in a state of constant flux, the home help services sector encompasses a multitude of essential and important duties.

For the purposes of this study, home help services signifies the supply of services which support people so that they can remain in their own homes; carrying out everyday tasks for the elderly, the disabled, the working aged people with children.

3. The history of home help services

The history of home help services can be divided into three different phases. The first phase is the **period of services produced by voluntary organisations between 1930-1950**. This period was characterised by the individual nature of the work process: the home help carried out all her duties with complete independence. Any knowledge required for the work had been gained mainly through experience. Home help training was very practical in nature. Efforts were concentrated entirely on the needs of families with children. The worker was not only required to be skilled in housework, but also had to have a agreeable personality.

The period of domestic work as a separate profession began with the entry into force, in 1966, of the Act concerning municipally administered help with housework. A division of labour was adopted: domestic helpers took care of families with children, home helps looked after elderly people and domestic help managers were responsible for management of the whole process. The entire field of social services became a separate sector. Several different social and health professionals could be involved in assisting one person with special requirements. Generally, the various professionals did not work in cooperation with each other, since each concentrated solely on their own special field of work. The Act included individual and detailed lists of the duties imposed on the domestic helpers and home helps. The domestic help managers determined the amount of time to be spent with each recipient of assistance. Gradually, professional interests came to the fore and the Working Hours (Restriction) Act was passed, night-duty was to be avoided and the range of work was cut. The service offered became partly chargeable.

1981 saw the beginning of the third period, consisting of **the search for a comprehensive product**. The aim was to turn the work process into a form of cooperation. The home help worker was responsible for the entire work process with help from home nurses and social workers. The services were regionalized and teamwork was developed. The aim at that time was to bring service work under one umbrella. The components could be used to build service structures according to an individual clients' particular needs. (Viitala, 1990).

4. Current situation

4.1 Consumer behaviour and home help services

The theory constructs for domestic economic sciences (Becker, 1991) may be applied to examination of consumer services. Models constructed for domestic economic sciences can be used to determine the deciding factors which influence a household's decision to either purchase a service in the markets or produce it at home. Several consumer services have a similar, tax-free equivalent in domestic production. The following services at least have a close parallel in domestic production or in the black economy: repair and redecoration, restaurant services, personal services, such as cleaning and care of clothing. In these instances, the price, or increase in price, of a market-produced service easily result in the client maintaining or adopting a DIY attitude, or resorting to the black economy. It is said that high unemployment, high taxation and the high cost of employing people encourage the practice of cash-in-hand.

Factors influencing the decision to purchase are net wages ("price of spare time") of the family members, the production technology used in performing the housework, the prices of the market services and the habits, preferences and attitudes of the family members. Taxation has an impact on both the net wage from employment (income tax) and on the price of market services (value-added-tax). The size of the so-called tax-slice also depends on the National Insurance payments of the employer and the employee.

As the level of women's earnings has risen, so employment outside the home has become more profitable. The reverse of this is that **spare time and housework have become more expensive**. Many people feel that their free time should be devoted to consumption, not producing added value by cleaning the house, for example. It is partly due to this trend that the productivity of housework has been increased through a more extensive use of domestic appliances. Similarly, goods which have traditionally been produced at home, have been replaced with purchased goods.

Analyses of the services sector have shown that the role of **consumer services** has grown because **public measures have an almost immediate impact on the demand for them**. It would seem, therefore, that policy choices by public authorities can change the background context against which households must decide on their actions.

Cost and prices have an immediate impact on the demand for home help services. **Price elasticity** is particularly notable with regard to services which compete with DIY and the black economy. The characteristics of the service in question determine the type of industrial policy measures required for the particular branch of service. In the case of cost and price-sensitive services, the principal objective of the industrial policies employed is to generate demand potential. Measures which foster this aim are a decrease in the tax-slice and an attempt to encourage self-sufficiency in social security (Ministry of Trade and Industry, 1996).

In this context, the current home help subsidy trial is an appropriate measure. So far, there is no convincing proof that the level of subsidy available at present is sufficient to turn the potential need for home help services into an actual demand. The subsidy amounts to 40

percent of the price paid by the household for the work, with a maximum ceiling of FIM 33 per hour.

Consumer preference also plays an important part in the growth in demand; i.e. the consumer decides where the potential consumption will be directed. Cheaper goods appear to have a positive effect on the consumption of services. The price of domestic work has a significant impact on the demand for purchased services. **In this way, public support is a contributing factor in the consumption of home help services.**

4.2 Demand for home help services

For a long time, it has been extremely difficult - if not **impossible** - to get municipal home help **on a temporary basis to assist with the everyday household tasks of a "normal" family.** As a result, a family with children, for example, does not often even attempt to find temporary municipal home help.

Up to half of the demand for home help remains currently unsatisfied in Finland. In addition, **the development of the home help services sector has been halted.** This was the conclusion reached in 1995 by a researcher (Vaarama) for the Ministry of Social Affairs and Health. Since then, the number of services has been cut even further. The following activities were listed as having the most inadequate assistance available: outside exercise, using public transport, company or assistance at various functions, cleaning and help with dressing and undressing.

A job as a poorly-paid family day-carer currently holds no attraction for young women. About half of the 35 000 people engaged in day-care duties are family day-carers, but even so there is a shortage.

Demand for home help services from organisations has grown significantly amongst the elderly. In 1990, the elderly accounted for 70 percent of all clients of services offered by organisations, and in 1992 their share had risen to almost 90 percent. The needs of families with children did not decrease, but the supply was insufficient to satisfy the demand. (Viljaranta, 1994).

When entrepreneurs operating in the field of home help services were asked whether it would be possible to increase the demand for their services, 80 percent of them replied positively. The client groups with the most **potential for growth** are the elderly and the disabled. Other groups mentioned were those suffering from dementia and recuperating from an illness. (Härkki, 1996).

Do very busy families make requests for home help? Twenty-eight home help entrepreneurs replied positively to this question and only two said that they had not received such requests. Six entrepreneurs replied that they did not have suitable services to offer. The replies indicated that **additional demand** for home help services could be expected from the elderly. (Härkki, 1996).

Family type in relation to demand

There are about 1.4 million families in Finland. In 1996, about 14 percent of these were single-parent families, 47 percent had two parents with children and 39 percent consisted of couples without children. The majority (281 245) of Finnish families have one child.

Seventeen percent, or 240 137, of all families have two children, while only two percent have four or more children.

Throughout the 1990s, the number of **childless families** has been growing. Childlessness encourages a life style in which all the energy is directed towards the workplace, while the home becomes a place of relaxation and a place of leisure. People with such a life-style purchase as many services as possible, such as home help services, to make their everyday lives easier. People employed in the field of home help services have noted a **change in this type of demand**.

At the end of 1993, 14 percent (721 000) of the population **lived alone**. A larger proportion of women (17 percent) than men (12 percent) lived alone. The situation appears to change in the older age groups. Living alone is more common amongst men in the age group 25 - 50, while a relatively larger proportion of women over the age of 50 live alone. A total of 260 000 men over the age of 20 live alone. **In the interviews with people working in the field of home help, this group of men emerged as potential consumers of home help services.** They are already making the most of the increase in the supply of services. Generally, women living alone only start to use home help services as they become older. Women over the age of 65 (about 190 000 in total) form a potential consumer group. (Central Statistical Office, 1999).

Stay-at-home mothers, working mothers and the new-style “1990s” mothers

Usually, the present generation of grandparents (the seventy year-olds) has not been financially secure enough to be able to employ someone else to do the housework. In addition, mothers of that generation tended to stay at home and they had the time and the energy to do the housework themselves. They had also absorbed from their mothers the skills and know-how required to carry out domestic work. That generation of **stay-at-home** mothers brought up their daughters to be responsible for the housework in their respective families. But the explosive change in the national economy drew the current middle-aged generation (the fifty year-olds), women as well as men, into the labour market.

Consequently, the present generation of middle-aged people has had to cope with the conflict between the home and the workplace. Women have conscientiously attempted to take care of both the home and their work duties outside the home. Men have attempted to ease women's workload by taking on some of the housework. However, even after twenty years, **working mothers** bear most of the responsibility for getting the housework done, or perhaps, as often as not, for not getting it done. In their perception, “a good woman” still does her own housework.

The current middle-aged generation remains disinclined to purchase outside help for the home, although the need is great and the financial resources are there. On the other hand, it appears that the generation of younger families has adopted a different way of thinking. They have watched their parents struggle with the chaos created by the conflict between housework and employment, they have been born into a better economic climate and they have absorbed a different framework of values, with more emphasis on softer values - such as individual well-being - alongside financial values.

The generation of young families (the thirty to forty year-olds) purchases services for the home. Both parties work and are absorbed by their careers. It is easy to accept home help because outside help is no longer a reflection on the woman alone. A young family accepts the fact that since no-one has time to do the housework it is best to employ outside help. **The**

new-style “1990s” mothers can be identified precisely because they have access to home help services.

The domestic services most in demand

Almost half of the businesses offering home help services report that **cleaning is the service most in demand**, although a few companies find that care work, running errands and cooking are the most frequently requested services. Second comes **cooking**, then running **errands**, and the fourth most popular service is assistance in commuting and transportation. People running a microenterprise in the home help sector also receive requests for **temporary child-care, window cleaning, baking, catering at parties, garden work, such as raking leaves, regular cleaning, for instance at two week intervals**. The replies received from the businesses reflect the comprehensive nature of the home help services in demand.

Purchasing power

Pensioners are the group in Finland with the second largest income at their disposal and they are also the group with the most savings. They are financially more secure than in the past, because most have an earnings-related pension on top of their State pension (Ohtonen, 1999). **The average total pension amongst old-age pensioners was FIM 5 336 per month** in 1997 (Table 3).

Table 3: *Monthly net income of pensioners' and their spouses (Forss, etc. 1995, p.133)*

Monthly net income of a pensioner household	Proportion of the total number of pensioners
Less than FIM 5 000	37 %
FIM 5000 -7000	28 %
More than FIM 7000	35 %

Generally, pensioners are able to make a financial contribution towards their home and personal care (Ministry of Social Affairs and Health, 1998). However, people still expect to receive publicly-provided social services because, as taxpayers, they consider social services to be a subjective right. The older people get, the more inclined they are to “save for a rainy day”. Finnish pensioners will have to undergo a fundamental change in attitudes if they are to start paying for home help services. It is expected that the elderly will, in the future, have greater expectations and demands with regard to the quality and variety of the services on offer. Their willingness to pay for the services is also expected to grow. (Vaarama 1995, p. 80).

Client values

It is essential to recognise clients' values when developing a service. According to a study conducted by Härkki (1996), entrepreneurs in the home help services sector found that the factor in the service, which their clients valued the most, was **social interaction and conversation**. This might indicate that there is no time with publicly-provided services for social interaction with the client. The second most important factor was time. Clients considered **punctuality** of arrival and working time to be very important but, on the other hand, they also expect **flexibility** in connection with the service. Clients find excessive haste unpleasant. The third most important factor is **the quality of the service**.

4.3 Supply of home help services

In 1984, a new Social Welfare Act came into force repealing the Act concerning municipal domestic assistance. The new Act lays down the requirements for the personal care and support given by domestic helpers and home helps, as well as the different forms of support services. The client base consists of all those requiring home help services.

The potential producers of home help services are the municipality, joint municipal authority, a municipal business, a company formed by employees, organisations, cooperatives, private entrepreneurs, private businesses or families. See figure 2.

Figure 2: *Providers of home help services.* (cf. Haavio-Mannila 1983, p. 211)

	Unpaid	Paid
Private		
Public		

According to the barometer for elderly people, 38 percent of old people received municipal assistance in 1994, 37 percent received help from a child living elsewhere, 26 percent received help from their spouses and 17 percent from some other relative, while 8 percent were assisted by friends (Ministry of Social Affairs and Health, 1994). It is possible to build a safety network around an elderly person, but it might prove to be too difficult for the elderly person to cope with so many different providers of care, such as neighbours, friends, relatives and professionals. They might find it difficult to deal with the strangeness and unpredictability of the various relationships involved and to adapt to the constantly changing providers of care. (Marin, 1995).

4.3.1 Public home help services

The difficult financial situation in municipalities is reflected in the public sector services on offer. Many municipal authorities have separated support services, such as cleaning and meals, from other forms of home help in order to increase the efficiency of the services and also to reduce costs (Ministry of Social Affairs and Health, 1998). Twenty-four percent of municipalities cut back on services offered to families with children as early as in 1995. (Government Institute for Economic Research 1996).

The majority of the work done in the home help sector is for households with elderly people. Many municipalities have concentrated their services on the most needy elderly people. This has reduced the number of clients, but the amount of assistance required by each client has increased. Although the number of households receiving assistance has been reduced, the time spent on each client is still insufficient. The Ministry of Social Affairs and Health (1998) is already worried that the old people and their families will come to believe they will no longer get assistance when they need it and a general atmosphere of insecurity will be created.

Municipal social services managers were asked whether private home help services had been used in 1995. Seventy-eight percent of respondents used private home services while 22 percent did not. In 1995, the private services purchased by the municipalities were divided between the different client groups so that 44 percent consisted of care for the disabled, 35 percent of care for the elderly and 21 percent was child-care. (Härkki, 1996)

In 1995, the municipalities taking part in the survey purchased a total of FIM 622 million worth of private home help services. Representatives of the municipalities and the cities estimated that, in the year 2000, the municipalities would be purchasing home help services totalling FIM 702 million. In percentage terms, the increase is 13 percent. (Härkki, 1996).

4.3.2 The non-profit-making sector in the field of home help services

Generally, the non-profit-making sector, in terms of home help services, consists of those service providers who do not base their operations entirely on State or municipal funding, but are not profit-seeking businesses, either. Often, the non-profit-making sector is the name given to voluntary organisations, but these days these organisations receive a substantial portion of their funding from bodies outside the voluntary sector. The most common source of funding for the non-profit-making sector is the Finnish Slot Machine Association, which receives its funds from various forms of generally available betting games, such as lotteries and the pools.

The paragraphs which follow provide examples of some of the players in the non-profit-making sector, focussing on the experiences they have with regard to the need and demand for home help services.

HELY ry (*registered association*) - services for the home

Hely ry, which carries out community work in the eastern districts of Helsinki, is part of the non-profit-making sector. It receives community funding through the Finnish Slot Machine Association, by Government resolution. At the end of 1998 and the beginning of 1999, a total of 75 people were engaged in this work in the eastern districts of Helsinki and a total of 20 000 hours of home help was produced. Periodically, the demand and supply of services is not evenly balanced. There is a definite requirement for domestic help. The prices of the services produced for the home vary between FIM 100-130/hour. (Lampsijärvi, 1999)

The Mannerheim League for Child Welfare - home help for children

The Mannerheim League for Child Welfare has been working since 1920 to improve the welfare of children. In the 1930s, training and provision of domestic helpers got underway. In 1960, the Mannerheim League for Child Welfare initiated controlled family day care services in Finland. In the 1970s, the creation of a network of carers for sick children and the development of the day care services took centre stage. The past decade has seen the development of home help in the form of child care. Home help for children consists of help in child care at any time of day or night. The service can also be provided for special cases, such as children with disabilities and families requiring particular support. It is provided in the form of child care, support, guidance and home nursing.

The Mannerheim League for Child Welfare bases its operation on a network of voluntary carers. The Society estimates that it produces an average of 450 000 annual care hours, which adds up to the annual workload of about 300 home helps. Figure 3 illustrates the distribution of work by type.

Figure 3: Care hours, showing distribution, provided by the Mannerheim League for Child Welfare

Type of service	Distribution of work	Hours
Child care	73 %	287 680
Care of sick child	14 %	55 253
Care of disabled child	3 %	11 445
Work with family	4 %	17 272
Intensive work with family	4 %	15 111
Home nursing	2 %	6 880

The clients of the Mannerheim League for Child Welfare are keen to have the same child carer each time they need help. Single parents feel that the hourly rate for child care, FIM 20 per hour, is too high. (Mannerheim Child Protection Society, 1998).

According to Director Karinsalo (1999) of the Mannerheim League for Child Welfare, home help services are in continuous and great demand. There is now a new trend, with companies enquiring about domestic services, such as cleaning services, for their personnel. Karinsalo interprets this trend as leading the way for a change in taxation, which would allow the employer to use home help services as a form of remuneration, in addition to a paid salary. The services in demand are cleaning, pet walking and transporting children from school or the day care centre to their various pastimes, such as music lessons and sport.

The Mannerheim League for Child Welfare restricts its services to child care, although demand for other services is also great. The network of families served by the Society consists of about 20 000 families with children. The main form of assistance is care of a sick child, but recently there has been an increase in child care requirements due to parents' work-related travel. Although the demand for child care is growing continually, the Society is able to satisfy it and for the most part no-one has to be turned away. Studies have shown that the most frequent users of the services are families with two parents and two children, using the services no more than once a month. Usually, these families are unable to get home help from the local authority, for instance in the case of a child's sudden illness. The children's ages vary between 1-6 years. Eighty-six percent of the home help services was sought directly by families and 13 percent was commissioned by municipalities for special cases, such as disabled people or other special groups of people. (Mannerheim League for Child Welfare).

4H domestic services

The 4H organisation is a youth organisation established in 1928, with 75 000 young members. It concentrates on vocational instruction and training of young people for work.

Once they have finished their training, the young people and adults are able offer different types of home help services. The services offered to old people include housework, errands, assisting family members and leisure time activities, involving outdoor activities, reading and chatting. The cost of the home help service is FIM 43 per hour and it consists of the following:

- Housework (cleaning, window cleaning, cooking)
- Outside work (snow clearance, raking, gardening, care of graves and small repair jobs)
- Errands (shopping, offices, fetching medicines)
- Leisure time (writing letters, reading newspapers, open air exercise)
- Care work (child care)

Central organisation for welfare services for the aged (*Vanhustyön keskusliitto*)

The Central organisation for welfare services for the aged has been providing home help services for the past 40 years. It is the largest provider of home help services in the non-profit-making sector in the Helsinki area. The services on offer are: cooking, personal hygiene, cleaning, shopping and other errands, removal services and catering at functions in the home. The Central organisation for welfare services for the aged offers the following services:

- Home help services: cooking, errands, washing, medicines, cleaning
- Cleaning services: weekly clean, window cleaning, thorough clean (home, cellar, attic, house clearances after death, removal)
- Meals: hot meal, meals for reheating, frozen meals delivered to the home, small family functions, food for the freezer
- Safety services: telephone service, emergency visits, evening and weekend visits, agreed alarm calls
- Leisure and voluntary services: clubs, trips, help with outdoor exercise, reading and chats
- Support services for family members: assistance at holiday times, during errands or for any other reason
- Telephone information: advice, information about services for the elderly

The Central organisation for services for the aged receives financial support from the Finnish Slot Machine Association and from their clients' local authorities. The costs of the services are in this way covered partly by aid, partly by the service fees charged to the consumers.

The Finnish Red Cross - domestic services

The Red Cross offers home help services in 19 towns. Anyone may use the services. The services on offer consist of meals, cleaning, bathing and sauna, errands, transport and home nursing. The services and the fees charged for them vary according to the town where they are offered.

4.3.3 The private sector as provider of purchased services

Private services have emerged as one alternative. A new subject for discussion has been the integration of the work of the different players in the field of social policies. In that scenario, the State would "enable", but would not necessarily produce the services. Gilbert (1989) uses the term "the enabling State", which would have the task of creating favourable conditions for the parallel players to cooperate. The assumption is that combining different operating models would lead to the best possible results. (Anttonen and Sipilä 1992).

Large, well-established private companies have been entering the field of home help services for a while now. These companies are engaged in the provision of cleaning and food services. On the other hand, the sector has also seen the gradual emergence of small, one-person microenterprises as well as private companies in completely new fields. Small

microenterprises may find it easier than large companies to produce flexible home help services to individual dimensions.

The larger cleaning agencies and home help services

The large cleaning agencies, which provide cleaning services mainly to other companies, state unequivocally that there is a great demand for domestic cleaning services. SOL Cleaning Services is one of the largest agencies. They do not offer a domestic cleaning service at all. Most of the cleaning agencies did offer domestic cleaning services in the 1980s, but this is no longer the case. At the moment, cleaning agencies are considering whether to tackle domestic cleaning from another angle, by offering services to the elderly, with accompanying care services. (Attila, 1999)

According to SOL, the problems arise from the high expectations of the clients and the costs. The value-added-tax of 22 percent adds too much to the cost of a domestic cleaning service. The basic scenario should be that the family do their everyday housework, but it would be reasonable to leave to the professionals any jobs which benefit from the use of special machinery, such as is used in polishing floors for instance. Window cleaning, for example, is a job which is done much more quickly using the appropriate tools; these are often lacking in ordinary homes.

In this age of clean jobs, and with materials in the home that stay clean longer, it would be quite acceptable to abandon the habit of weekly cleaning. Instead, it would be possible to purchase a monthly basic cleaning service complemented by daily tidying and maintenance by those living in the home. (Värri, 1999). The biggest problem in domestic cleaning is deciding how to organise the many objects in the house. It is time consuming and the end result does not always necessarily please the client. For this reason, it might be a good idea for the family to get into the habit of keeping the house tidy and only purchase basic cleaning services occasionally. (Attila, 1999).

Attila presents a very interesting view, claiming that professional cleaners would bring into the home milder cleaning detergents and the amounts used would be smaller. If this is true, the out-sourcing of cleaning services would signify a more environmentally friendly approach to cleaning than that adopted by the family.

ENGEL is one of the major national cleaning, security and real estate agencies. Most of the home help services on offer consist of cleaning, but it is also possible to purchase bathing, shopping, care of clothing and window cleaning services. The company has service purchase agreements with the City of Helsinki and the City determines the services purchased, controls the work and also pays for it. (Värri, 1999).

The hourly charges levied by cleaning agencies vary between FIM 110 and FIM 130 per worker.

Home help services constitute a fertile basis for microenterprise

A solution offering employment need not always be a salaried one, or one which aims at continuous growth. It can be a microenterprise of individual dimensions, striving for individual goals. A self-employed person engaged in home help services offers specialist skills, their energy and their time. When home help takes the form of microenterprise it becomes a balanced exchange of resources and a valuable example of individual ability. Enterprise is a concept which not only increases self-esteem, but also raises the value of the

profession in other people's minds. In this guise, the sector might also prompt more interest amongst men.

The following paragraphs summarises a study conducted by the Ministry of Labour, describing the opportunities and requirements for finding employment as a microentrepreneur in the home help sector.

Clients at your doorstep and small initial investment

The threshold to become self-employed in home help services is not very high. The initial investment required is small. The entrepreneurs who are already operating have put in about FIM 25 000 in initial investment to establish their businesses; car, mobile telephone and telephone answering machine. Their clients are local people, relatively close by. The new entrepreneur is fairly well acquainted with their needs and values. The marketing investment required is not financially demanding. On the whole, information about the services on offer to households is spread by word-of-mouth. The new home help services business attains a solid operational level in about one year from start-up (Härkki, 1996).

How much should the self-employed home help achieve in sales each day in order to be able to earn a living? The cost breakdown received from self-employed people already operating in the sector indicates that a self-employed home help should sell about FIM 800 worth of services each day - FIM 200 000 annually - in order to earn FIM 7 500 per month, taking into account all statutory social contributions and holiday pay. Since the price per hour of home help services is over FIM 100 at the moment, the target amount of sales can be achieved in an eight-hour working day.

It is possible to earn a living from a home help business

The entrepreneur attempts to produce the services in such a way that there is demand for them, but also in a financially-profitable way, in order to earn a living. Ninety-two percent of the 36 entrepreneurs operating in the home help sector, who formed part of the study, told us that it is possible to earn a living from a home help business. According to the home help entrepreneurs, the average hourly fee needs to be FIM 85,50, with VAT at 22 percent (FIM 18.81) (Härkki, 1996, 1999).

Society is willing to purchase private home help services

The monopoly enjoyed by the public sector and purchase restrictions were abolished in the mid-1980s. As a result, municipalities became cost conscious. Previously, the local authority paid the producer of the welfare service 45 percent of the costs and the rest came directly from the State. Following the reform, State hands the funds over to the municipality, who then organises the services as it sees fit, either producing them itself or purchasing them. However, unit cost accounting has not so far been developed sufficiently in the municipalities. (Ohtonen, 1999).

When the welfare managers of Finnish municipalities were asked about the future requirements for home help services, it emerged that half of the municipalities expect to increase the amount of purchased private services in the future. The municipalities estimate that within the next few years the national requirement for private home help services will increase by about FIM 165 million, as compared with the level in 1995. By the year 2000 up to 11 000 people could be employed in the home help sector. Whether productive measures will be adopted to translate the need for jobs into a demand for services, or whether

everything will come to a grinding halt due to conflicting goals, is an entirely different matter. (Härkki, 1996).

The issue of quality is the biggest stumbling block to society purchasing privately-provided services. It is not so much a case of doubting the quality of the services on offer, but more a case of establishing a method for controlling and monitoring the quality of privately-provided services. This constitutes a challenge for home help entrepreneurs. As well as developing the product packages, they will have to prepare sufficient written material to describe the products and the business producing them. Equally, training establishments specialising in this field could take up the challenge. A diploma in running a home help services business would provide a certificate attesting to competence in the sector.

In Oulu, a study was conducted into the amount of time a home help actually spends with the client. The results of the study were surprising. Only 30 percent of the home help's time is spent with the client, while 70 percent consists of meetings, planning, written work, reporting, telephone calls and other organisational tasks. Experience has shown that privately-provided services are more efficient and more economical in the long run than public services. (Ohtonen, 1999).

5. The support systems promoting the use of home help services

5.1 Domestic work subsidy system

In the provinces of Eastern and Western Finland, some of the cost of home help can be offset by public subsidy.

The work covered by the Domestic Subsidy System
<ul style="list-style-type: none">• Housework: cleaning, window cleaning, cooking• Caring and nursing: caring for elderly people, temporary child care work, care of the disabled• Maintenance work: tiling, painting, roof repair, bathrooms• Outside and gardening work

The subsidy system does not cover: new building, installation and maintenance of machinery, health care and nursing, any work receiving other welfare funding.

On average, a household will use the services of a domestic services entrepreneur for a maximum of 150 hours per year. This is sufficient to cover, for example, regular weekly cleaning or building maintenance taking about two weeks. Using the system, the household may save up to FIM 5 000 per annum. There has been criticism of the restriction on the number of hours and it has been proposed that the restriction be abolished. (Isometsä, 1999).

In the provinces of Southern Finland, Oulu and Lapland, the subsidy takes the form of tax reductions for private individuals. A consumer of domestic services is entitled to a maximum of FIM 5 000 per annum in tax reductions for domestic work. The Labour Departments of the Regional Employment and Enterprise Development Centres (REDC) administer the domestic work subsidy scheme.

When businesses, organisations and co-operatives are vetted for registration, which entitles them to receive some of the cost of the service in the form of a subsidy, the REDC attempts to check, on behalf of the consumer, that the business in question is legal and complies with safety regulations in its business practices.

Criteria to be met by business for Subsidy Registration
<ul style="list-style-type: none">• The applicant has to have an entry in the withholding tax register• The business must hold liability insurance covering accidents• The business must have complied in full with its obligations as regards tax or other contributions to the State• The business's pension, accident insurance and unemployment contributions must be fully paid-up

By the end of 1998, a total of about FIM 12 million had been paid to households in the form of business subsidies. In 1998, 15 500 households participated in the subsidy trial. The register kept by the employment authorities contains some 1 200 home help companies receiving subsidies. A model employed in Denmark was used to estimate the total amount of subsidy which would be required over two years and the figure allocated for the purpose was

FIM 200 million. The amount of funds required is therefore much less than had been expected. (Kerminen, 1999).

Developing the supply and demand of home help services entails significant problems and requires a process of adjustment, which takes time. In Finland, the provision of privately-produced services in this field is only just beginning and the products are being formulated at the moment. Up to now, the only home help services which have existed have been public services developed by the authorities, often on the principle of mass production. The process of compiling the skills and know-how which are required to identify the products for client-oriented individual services is just underway. When the subsidy scheme was launched at the end of 1997, there were not many providers of private home help services. It was only during the course of the first year of the trial that more private enterprise emerged in the field and the non-profit-making sector has played an important role in creating a supply in home help services.

In the initial stages, the demand for home help cannot grow significantly, since the supply is still in its infancy. There has not been time to even look for efficient operating models, let alone develop them. In order to proceed at this stage, we must pinpoint the obstacles which are preventing the growth of demand and which must be removed in order to create jobs in the field of home help services. The following is a list of the problems:

Figure 4: *Key issues in developing the supply of home help services*

Obstacles preventing growth in demand in the field of home help services
<ul style="list-style-type: none"> • Product formulation is still in its infancy • Development of services with a client-orientation is only just beginning • As new demand emerges (e.g. busy, middle-aged households), services previously aimed at the masses are being individualised • Marketing of services is sporadic • Supply and demand are not matched, because natural marketing channels have not yet been marked out • Traditional consumer attitudes • The enterprises in the sector consist of typical businesses aiming at stable growth through cautious progress, with the ultimate goal of achieving full employment for themselves. Such companies are not forging their future business through extensive investment, forceful marketing strategies, robust expansion and employment and bold risks • The level of subsidy is too small

Experience of the domestic subsidy system

According to statistics for 1997 compiled by the National Board of Taxation, 4 616 families availed themselves of the tax reduction for households, with the total tax reduction for the year amounting to almost FIM 4 million. In 1998, a total of 15 718 families purchased subsidy-related services, with almost 900 companies receiving subsidies. The amount of services sold corresponds to 208 full-time jobs. By the end of April 1999, 8 438 families had purchased subsidised services and 746 businesses had received subsidies. Since October 1997, a total of FIM 17 million has been paid out in subsidies to companies. (Kainlauri, Määttä and Simonen, 1999).

The area where the consumer cost-subsidy model was applied contained a large number of enterprises in the home help services sector. Almost a third of the businesses in that area were established in the course of the trial. The entrepreneurs found the form of the subsidy flexible in terms of administration. The majority of the businesses operating in the area where the tax-reduction model was applied had already existed previously. Both areas stated that a significant number of jobs had been created as a result of the trial. (Kainlauri, Määttä and Simonen, 1999).

5.2 Home care support (paid to a family member)

Home care support consists of a care allowance and services provided in order to ensure that an old, disabled or sick person receives the appropriate care at home. Since 1993, home care support has constituted an official, statutory form of social welfare. A legislative reform came into effect at the beginning of 1998, which stipulates that people who stay at home to care for a close family member have a statutory right to at least one free day a month. (Vaarama, etc., 1999).

For the carer, the care allowance constitutes income which is both allowable for pension purposes and taxable. It is payable to a close relative or some other person within the framework of the budgeted municipal appropriations. The carers covered by the Social Welfare Act are not in an employment relationship with the municipality, although they receive a taxable income from the municipality. It is a commission relationship in which the carer is principally a self-employed entrepreneur.

The majority of the people receiving care under the system of home care support are over the age of 65 with impaired physical capabilities or a long-term physical illness or disability. The majority of the carers are women under the age of 65. Almost half of the carers are retired people, almost one-fifth care for a family member while in full-time employment, for 12 percent of the carers the care work is their main career and 12 percent of the carers are unemployed. Despite the name given to this form of aid, the carer is not necessarily a relative of the person receiving care.

In the country as a whole, an extra 9 900 people would be in institutional care if they did not have home carers. The calculated net saving in institutional costs amounted to an estimated FIM 1.3 billion in 1998. (Vaarama, etc., 1999).

About 300 000 - 350 000 people, live at home and need assistance from other people. Despite this number, only 20 000 people receive home care support (Sihvo, 1999). It is quite clear from the discrepancy between these figures that a significant number of people are in need of a home carer, but do not have one.

The most common problems encountered in home care were the taxing nature of the work, the tiredness experienced by the carer and the carer's unwillingness to take time off or leave their charge in someone else's care. The small amount of the care allowance was also a problem. Legislation only establishes the minimum threshold for the monthly care allowance (FIM 1 554 per month in 1998). For the most part, a home care allowance could not be granted to all applicants in 1998.

Care for the elderly by home carers should be made an attractive career. Although it has been acknowledged that home care does not solve completely the problem of care for the needy, it does offer plenty of challenging work.

5.3 Freedom to choose - universal adoption of the service voucher

The service voucher represents purchasing power which is publicly financed and has restrictions on its use. It can be granted to certain population groups for the purchase of a service, or to those requiring a certain service. The service voucher leaves the choice of the appropriate home help service to the individual and the laws of supply and demand have an influence on the development of the products.

The service voucher is intended for beneficiaries who have the right to choose the service provider and control the relationship between price and quality. If the cost of the service is greater than the value of the service voucher, the difference is payable by the client. The principal of the service voucher is that it will make the producers of the service anxious to fulfil customer needs, or any changes thereto, because it is the clients themselves who have selected the producers. Government Institute for Economic Research (1995, p. 19).

Municipal use of the service voucher	%
A decision has been taken not to use them	5
Not in use	75
Use is planned	7
In use	13
Total %	100
Number of municipalities	362

Source: *Social barometer 1996. Studies and research conducted by the Central Federation of Social Security.* Central Federation of Social Security.

According to the Development Manager for the City of Helsinki Social Welfare Office, Eskola, an increase in privately-provided home help services would be desirable (1996). The purchase of private-sector services would obviate the need to increase the number of permanent municipal employees and it might even make it possible to reduce the number of permanent staff. The system results in innovation and competitiveness and forces the local authorities to compare their services, in terms of price and quality. The clientele can purchase their services from the private sector, without municipal "intervention". Public expenditure would be reduced, people would have more choice and they would be encouraged to exercise initiative in the acquisition of services. Adopting the service voucher is one way of influencing people's behaviour along desired lines.

5.4 Employment projects in the home help sector

Various projects in recent years have promoted the growth in demand for home help services, although supply as well as demand has been the subject of development measures.

TAKE ACTION -project

The long-term unemployed find it very difficult to return to the labour market. In recent years, women approaching mature middle-age who have been at home for several years have experienced particular difficulties in this respect. In 1998, the Mannerheim Child Protection Society found jobs through the Take Action project for 212 people in different parts of the country, who had been unemployed for a long period. The majority of the newly employed found that, quite apart from finding jobs, they also gained in self-confidence. They took part in after-school clubs, coffee meetings for families and other social forms of home help. The workers found that the work was very independent, which made it challenging for them, but also quite stressful. The greatest problem was the meagre pay.

Development project in the Pälkäne area

Near the City of Tampere, in the province of Häme, the rural district of Pälkäne carried out a home help services project in 1998. The Ministry of Agriculture and Forestry financed the project. The objective of the project was to create profitable commercial ventures, appropriate for rural districts and with sufficient demand, which are based on home help services.

The project employed services platforms to establish operating models in the home help service sector which would qualify as commercial ventures in the rural districts. These platforms took the form of home help networks. The networks consisted of professionals in the fields of health, domestic work and the social services offering expertise in catering, cleaning, health services, rehabilitation, repair and renovation work, transport, gardening, outside winter maintenance, small households and finance and documents.

The project showed that it is possible to find commercially-viable work with sufficient demand in the home help services sector.

A total of six businesses were created offering services:

- in the field of mental health;
- in the field of physiotherapy;
- in the field of domestic and care services;
- in the field of travel and transportation;
- in the field of home-care business.

As a result of the project, six of the twenty participants established a business and ten found other employment in the home help services sector - the degree of employment was 80 percent: 30 percent became self-employed, 20 percent remained unemployed and 50 percent found other employment in the sector.

II The Local level

6. ESPOO – a City of young people and women

Espoo is one of the three cities of the Greater Helsinki Metropolitan Area. It is the second largest city in Finland. The total number of inhabitants of Espoo is 205 000; there are 645 inhabitants per square kilometre. As compared with the population of the country as a whole, there are more children and young people in Espoo, while the proportion of senior citizens of 65 years of age and older is correspondingly smaller (8.4 %) than in the country as a whole (14.7%). The proportion of the population represented by foreigners is not significant, being only 3.2 percent.

The City of ESPOO	
Surface area	528 km ²
Population	205 000 (1998)
Percentage over 65	08.4 %
Percentage aged 0-15	22 %
Population density	645 people per square kilometre
Taxable income:	
FIM per annum per wage earner	FIM 132 356 per annum
Level of income tax	17 %

The population of Espoo can be broken down as follows: people in employment, 46 percent; children, 22 percent; pensioners, 12 percent; and students, 9 percent. Women represent half of the Espoo workforce.

Women – ESPOO's Manpower Resource	
Percentage of overall population (aged 15-64) represented by workforce	69.6 %
People in employment	46 %
Unemployed	06 %
Studying	09 %
Pensioners	12%
Children	22 %
Percentage of workforce: Women	50.2 %

6.1 Demand for home help services in Espoo

Affluent families and career women represent a large user group for home help services.

War veterans form their own separate group, with social entitlement to home help services irrespective of income and wealth. This home help is carried out by the public sector, other organisations and private companies. Services provided for war veterans include cleaning, meal care, personal services (e.g. personal hygiene) and errands.

6.2 Supply of public home help services

The City of Espoo's home care is divided into four service units. **The focus of public services is shifting to people over 75 years of age.** At the moment, about 62 percent of the clientele is aged between 65 and 74. There is no point in marketing home care, since all the resources are already fully stretched. In municipal health centre wards people expect to be discharged if there is a possibility of organising care at home for them. Expensive health centre ward beds are occupied, since it is not possible to organise home help services in the quantity required. (Saunamäki, 1999).

Services are directed to those who need them the most. This means that those less in need of help do not receive these services and, in addition, a great number of people do not even ask for them, since public sector home help services are available only on the grounds of severe need. These grounds are primarily a combination of ill-health and economic difficulties.

Municipal home help assistance may be chargeable. The charge levied depends on the basis of the size of the household and its combined gross income. In the case of auxiliary services, the client is obliged to pay in accordance with Social Security Board provisions.

Auxiliary services

"Meals on wheels" services may be arranged in different ways depending on the need for help and the place of residence of the client. Meals are either brought to the house or alternatively the client may eat at the service centre. A sauna service is also arranged at the service centre. Likewise, in the case of the transportation service, the user of the service makes a single payment for each journey. In addition to home care, the City of Espoo offers an emergency call service, whereby the safety and the assurance of obtaining help for a seriously ill person living at home is ensured by means of an emergency telephone. The emergency call is directed to a private security company, for example. The cost of an emergency telephone is FIM 150 per month.

The City of Espoo purchases **emergency call services** from the private Finnish Security Centre. About 580 people are covered by night surveillance arrangements. Between 8.00 and 22.00, clients are looked after by municipal home help personnel, and between 22.00 and 8.00 this supervision service is purchased from an outside company. (Saunamäki, 1999). About 70 emergency telephones are in use per unit, and 400 in Espoo as a whole. If an elderly or disabled person rings for help, the call is put through to the fire department.

Since the beginning of 1999, the transportation of the meals services has been carried out as a service purchased from local taxis. In the area of one unit, there are over 60 clients whose food is delivered to their homes. (Saunamäki, Summer 1999).

Shopping services have been handed over to a private company. The city purchases the service from this company. Home helps have a computer which they use to process orders. The firm which operates the shopping service delivers the purchases directly to the client's kitchen, around 800 shopping baskets are delivered per month. (Saunamäki, 1999). The outsourcing of shopping services has already had a noticeable effect in that the city's home help workers now make fewer complaints about neck and shoulder problems! A previous attempt at the outsourcing of shopping services was made two years ago, but at that time it was not successful. People in the target homes were afraid to get involved since they did not trust strangers.

Espoo Library's home service

An interesting detail is Espoo Library's home service. Espoo's City Library delivers books, music and videos to people's homes free of charge. **This home service is intended for those residents of Espoo who, due to illness, disability or age are unable to visit the library.** Items are delivered to people's homes. At the same time, books borrowed previously can be returned. The entire range of the library's material is also available to its home service clients. There are ten libraries which offer this home service in the Espoo area.

Child day care

Almost all municipalities already meet the legal requirements concerning the organisation of day care, and an increasing number of them are also able to satisfy the wishes of parents.

A charge is levied for care at a day care centre or for family day care based on criteria which are set each year by the Ministry of Social Affairs and Health. The charge is scaled according to the family's ability to pay. There are a large number of young families with children, and the city has therefore had to invest to solve the problem of day-care. There are a total of 13 455 day care places, and they fall into the following categories.

Day care places in ESPOO (Total)	13 455
City day care places	7 894
City family day care places	2 198
Places purchased from private day care centres	1 035
Children in assisted private care	2 328
Municipal day care centres	135
Playgrounds	14

Evening care clubs are maintained by sports clubs, child welfare and care organisations, 4H clubs and local communities or churches. The municipality offers premises for the use of the evening care clubs without strings attached, and to some extent assists the clubs financially. The parents pay a total of FIM 300-500 each month for the children's snacks and hobby materials and for the salary of the carer.

6.3 The non-profit-making sector in home help services

The non-profit-making sector handles a quarter of the social work and day care in Espoo, and a tenth of the home help services.

Hyvä Arki (Good Everyday Association)

In the 1980s, a group of politically-aware women in Espoo set up a food cooperative, which obtained cheap food directly from the producers. A charitable social corporation has developed out of this food cooperative; its principal objective is to organise jobs and other constructive and stimulating activity for the long-term unemployed.

Hyvä Arki has 11 permanent employees, but in 1998 the association paid wages to a total of 233 workers on the basis of work contracts of varying duration. Each month wages are paid to around 100 people. At present, of the 100 workers 20 are immigrants. The food cooperative still exists, and (for example) delivers a basket of vegetables along with recipes to its members each month. The all-inclusive price for this service is FIM 60. The Hyvä Arki Association has, however, become more effective and influential than the activity of the cooperative. In order to provide continued support for this activity, the Hyvä Arki Cooperative was set up. Its membership comprises five individual members, the Hyvä Arki Association and the food cooperative. The Cooperative is a purely commercial venture.

The Hyvä Arki Association has offered paid work to several hundreds of unemployed people during its period of activity. The majority of this paid work is short-term, but nevertheless forms a good basis for a return to working life. The work consists primarily of kitchen work, school cleaning, house cleaning, and minor help in house repair work and moving. A laundry and ironing service has also been developed to meet a need, and there is likewise demand for a furniture assembly service. Dolgov (1999) calculates that with a remuneration arrangement of the “joint-support” type, they would be able to employ as many as 10 000 people in tasks of the present type. The jointly-supported salary takes the following form: the association pays FIM 5 200 for a 40 hour working week and the City of Espoo pays a supplementary contribution of FIM 1 500. In this way the worker receives a monthly salary of about FIM 8 000.

The Finnish Slot Machine Association contributes about FIM 700 000 per annum in funding to the activity of the Hyvä Arki Association. This covers food, electricity and half of the salary of the project leader. The City of Espoo grants free use of premises in exchange for the services produced. Half of the salary of the project leader is paid by the Hyvä Arki Cooperative, which is a purely commercial venture.

The Hyvä Arki Cooperative sells school cleaning services, hires out workers and engages in maintenance service activity.

According to Executive Director Dolgov (1999) the demand for house cleaning work has increased to an enormous extent. In April 1999, the Association performed 300 hours of cleaning work. The Association has ten cleaners in full-time employment. The hourly price of house cleaning (including VAT) is FIM 80, while window cleaning and a thorough clean costs FIM 110 per hour. The City of Espoo purchases shopping services from Hyvä Arki as part of the city’s home care package.

The client makes a direct call to Hyvä Arki, which obtains the goods and delivers them to the client’s house. The shopping service costs FIM 40 each time.

Väestöliitto (Finnish Family Association)

Väestöliitto offers temporary childcare assistance to families in Espoo. There are around 190 carers, and they work 24 hours a day, seven days a week. The workers who implement

Väestöliitto's childcare service are adults who have been properly selected and trained. They receive vocational update training. The childcare service is subject to official control, and it is a non-profit-making activity. The basic price of the childcare service on weekdays is FIM 30-123 per hour. The minimum chargeable period is four hours.

Unofficial help in the community

In 1998, almost all (94%) residents of Espoo had given unofficial help, and as many as 92% had received such help. The help mainly consisted of minor services, such as watering plants, the loan of tools or perishable goods, and also help with transport. However, few had received help with housework, childcare or shopping. Even so, only 12% stated that they did not know someone who could be asked for help with housework.

6.4 Competition introduced between private home help services

Espoo has selected suppliers of shopping services which it uses and recommends. Clearly, the suppliers selected are primarily large, national players in this sector. They include both representatives of the non-profit-making sector, charitable cooperatives and private companies.

Suppliers of home care purchased services (ESPOO)	
Offer home help	14
Offer meals service	5
Offer emergency call service	2
Offer laundry service	2
Offer sauna and clothes care services	1
(in total)	21

Large cleaning firms

Engel's Home Help Director Värri (1999) states that there is considerable demand for home help services. Often the process of developing a relationship with the client starts with the purchase of cleaning work, which then spawns additional tasks, particularly when the health of the client declines with the passage of time. Each day, Engel has 10-20 people engaged in home help service tasks in the Espoo district. **Men seem to be keener to purchase home help services for their family than women.**

7. TAMPERE

Tampere is situated about 200 kilometers to the north of Espoo. It is Finland's third largest city.

City of TAMPERE	
Surface area	522.7 km ²
Population density	366 people per square kilometre
Population	191 254 (1998)
Women	53 %
Men	47 %
Percentage over 65	15 %
Percentage aged 16-64	68 %
Percentage aged 0-15	17 %
Taxable income per resident	FIM 72 311

7.1 Demand for home help services

Day care

In 1997, the City of Tampere paid FIM 72.6 million in home care allowance for children and FIM 16.0 million in children's municipal home care allowance. Child benefit was received by 20 400 families for 34 200 children. Day care was distributed as shown in Figure 5.

Figure 5: *City of Tampere: social administration clients, 1997. (City of Tampere social administration statistics, 1998)*

Recipients of care in TAMPERE (1997)	
Children (under 7) in day care centres	6 648
Children (under 7) in family day care homes	1 020
Mentally-handicapped people	759
Households receiving home help assistance	4 321

In addition to the **statutory home care allowance**, the City of Tampere grants a **municipal supplement** if the child is being cared for at home by one of the parents, the child is under 3 years of age and has child care allowance which is granted by the Social Insurance Institution (KELA).

In addition to statutory private care allowance, the City of Tampere grants a municipal supplement for child private full-day care. Where the place where the child is looked after is a private day care centre, with a private "day-care mother" or in its own home with a carer who

is employed by the family. The maximum municipal supplement payable to the person providing the care is FIM 1200 per month for children under 3 years of age and FIM 800 per month for those over the age of 3.

Home help service

Home help service is part of social welfare, and is intended for all residents of the municipality. Home help services can be obtained on grounds of reduced physical mobility, a difficult family situation, disability or illness. Home help services are intended to help to ensure that the client continues to enjoy the standard of living to which he/she is accustomed. The purpose is to support the various client groups when they themselves are unable to cope with everyday life without support and assistance. Evening patrols and weekend work are intended to provide care for clients with the most serious health problems. Home help auxiliary services are meals, cleaning, transportation and emergency telephone services. The clients are charged for these services depending on their ability to pay.

7.2 The non-profit-making sector in home help services

Tampereen Vanhuspalveluyhdistys (Tampere Association for Services to the Elderly) has 40 workers. The services which it offers consist of home help and service flats. The home help services include cleaning, shopping and even the fitting of curtains. The price of the service is FIM 95 per hour for cleaning and other heavy work, and FIM 60 per hour for lighter work, such as shopping. The clientele consists primarily of the elderly, but people with long-term illness are also clients. No particular effort is made to market the home help services; instead, information circulates by word of mouth, while people who enquire about service homes are also told about the possibility of obtaining home help services in their current accommodation. In the case of home help services it is possible to meet the demand through flexible arrangements.

Mummon kammari (Grandmother's Place) offers its assistance in response to acute and temporary need, in order to help people in difficult circumstances. This assistance is primarily intended for the elderly and the disabled; no age limit is set. The assistance is not intended for people who can afford to pay for help. No payment is levied for the jobs which are carried out.

Mummon Kammari's activity is perhaps the most widely known form of non-profit-making sector activity in Tampere. Mummon Kammari offers its assistance in everyday activities: taking people to hospital, to the doctor or to another place of treatment; assistance in dealing with the bank, post office or KELA; outings and social meetings; help in moving or with light gardening work. Mummon Kammari offers its services for children, the elderly and the disabled.

7.3 Private companies as suppliers of purchased services

Ostoskuriiri (Shopping Service for elderly people)

Ostoskuriiri offers shopping services, primarily to the elderly. Clients phone to order groceries, the company collects the goods from the store and delivers them to the home of the client and collects the price of the goods. The client pays FIM 20 for delivery to the house. As well as shopping services, there is a limited medicine delivery service. (Lehtinen, 1999).

Ostoskuriiri has 500 clients. Some of these use the service several times a week, others only occasionally, but the majority order goods once a week. Currently the company employs three people. **There would be more demand for these services and thus a possibility of employing more people, but the company is not looking for rapid growth by taking on additional risks; it prefers to opt for steady and stable growth. (Lehtinen, 1999).**

It is important to the users of shopping services that the service is carried out by the same people. **When these people take goods to the home of an elderly person, they also take the opportunity to exchange the latest news.** Ostoskuriiri is effectively recreating the role of the old village shop in an urban context. The service is also a safety factor in the life of an elderly person. If no-one answers the door, the person delivering the shopping will investigate the reason why. There have been cases where the elderly person has fallen ill and the provider of the shopping service has had to arrange emergency care for their client. **The company claims that it is a pointless exercise to expound to these elderly people the benefits of ordering terminals or other “gadgetry”; clients want to phone in their orders, on a person-to-person basis.**

Ostoskuriiri is involved in an ongoing partnership with the City of Tampere’s home help and home nursing services. This cooperation is of benefit to all concerned: clients, society and the company itself.

In the case of emergency call services, supply is abundant in Tampere and competition is intense, particularly when the suppliers of this service are also producers of services in the non-profit-making sector. This means that, in some cases, the activity of these service providers is not a purely commercial activity; instead, their activity is supported by the funds of for example the Finnish Slot Machine Association.

Kotitiimi (The HomeTeam) - THE LEMPESTI COOPERATIVE

The Lempesti Cooperative works out of Tampere’s neighbouring municipality of Lempäälä. Lempesti has now been in operation for five years. Tampere is its main operational area. Originally, it experimented with a wide spectrum of different types of work, but during the past year the services on offer have been determined on the basis of the tasks covered by the home help subsidy trial. **The subsidy trial is thus a highly significant factor in the employment of members of the cooperative.** (Moisio, 1999).

That part of the cooperative which deals with housework services is called Kotitiimi; one of Kotitiimi’s members also has general responsibility for the supply of housework services. In all, the Lempesti Cooperative employs 18 people, 12 of whom belong to Kotitiimi. Housecleaning is service for which there is the greatest call, and the demand for this exceeds capacity: it is not possible to carry out all the work available.

The **clients** of Lempesti Cooperative **are working, reasonably affluent families, who often have small children (and sometimes children who are slightly older).** These clients do not have enough time to do housework; they want to reserve their leisure time for other activities. These clients often have large houses. Moisio (1999) states that older people still prefer to “save their money for a rainy day” and that fewer clients are found in this group. Those clients who do use the services do not regard them as expensive. However, in order to mobilise new user groups, the price would have to be reduced.

Lempesti normally pays VAT on its services, except in the case of care work which is defined as VAT-exempt in the Value Added Tax Act. The table below gives an analysis of the price of the housework service and of the proportion of the service which is represented by VAT (Figure 9).

Figure 9: Breakdown of the sales price for Lempesti Cooperative's home help service

LEMPESTI COOPERATIVE- home help service	
Price of home help	
Amount paid by client	FIM 71.00
Home help subs. (40%)	FIM 28.40
Overall price of home help service	FIM 99.40 / hour
Amount of VAT (22%)	FIM 17.92
After VAT	FIM 81.48 / hour

Omaiset ja läheiset ry (One's NearOnes Association)

People who look after a family member or some other person at home have set up Omaishoitajat ry. Its only area of activity is home help service, with a view to freeing carers so that they can also find time for their own activities.

A spokesman for Tampere's carers claims that there is a considerable amount of work involved in the home help service. Members of Omaishoitajat ry do around 2000 days of work a year. The price of home help work is FIM 75 an hour, and the working day is six hours. No cleaning is done, unless this can be suitably incorporated into the rest of the work. The circle of carers includes 30 families who use Omaishoitajat ry's home help service. The Association finds that this number of families is ideal for the type of activity involved. It is essential for such activity that the members of the circle know one another, at least to a certain extent. There are 15-20 workers.

The City of Tampere is considering granting support to Omaishoitajat ry. Up to now, the Association has received annual funding to the tune of FIM 350 000 from the Finnish Slot Machine Association. In addition to its present funding base, the Association would need an additional FIM 60 in support from the city per work day in order to extend its activities. A place in residential care costs the city around FIM 350 a day. With the assistance of Omaishoitajat's home help service, some people could be discharged. The City of Tampere has budgeted FIM 1.5 million for home help services for the elderly, i.e. about FIM 50 000 for each elderly person concerned. Omaishoitajat's spokesman calculates that they would be able to reduce significantly the burden on the city's budget, if the city started to make use of their services. (Tuula Laurila, 1999).

7.4 Consumers' experiences of the housework aid system

In connection with this study, an investigation was carried out into **the outcome of the home help subsidy trial in Tampere**. This trial is interesting in many ways. Two different models were available for trial: a tax deduction for the consumer, or alternatively funding from the

State to reduce the price of the service directly. Also of interest is the extent to which behaviour changes, and the time needed for this change to take place. The price of housework services to the consumer, the size of the State aid contribution and the price of housework which is to be supported financially have all still to be established. **Continued support for the home help subsidy trial has been included in the agenda of the present Lipponen Government, and thus Finland's policy-makers have become aware of the potential of home help services for future growth and are preparing action to this end.**

Objective and background

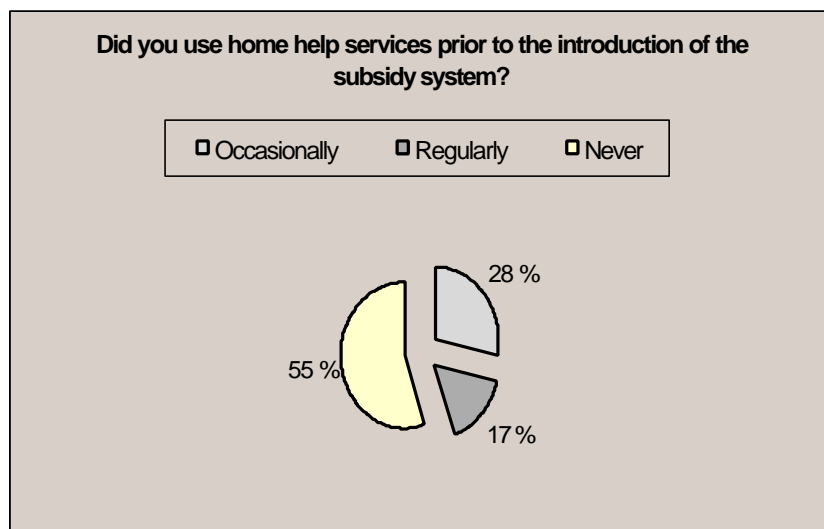
The objective was to poll the opinions of people in Pirkanmaa who have used services covered by the home help subsidy system. In the course of the investigation, 60 consumers who had purchased subsidised housework in January 1999 were interviewed by phone. The sample was drawn from the register of home help companies held by the Pirkanmaa REDC. The investigation was carried out in conjunction with the University of Helsinki's Department of Consumer Economics.

Of those interviewed, 37 people lived in Tampere and the rest in its neighbouring municipalities. One third lived in blocks of flats, while two thirds lived in terraced or detached houses. The majority (39) were middle-aged and in employment, while the remainder (21) were pensioners.

Impact of subsidy on the use of purchased home help services

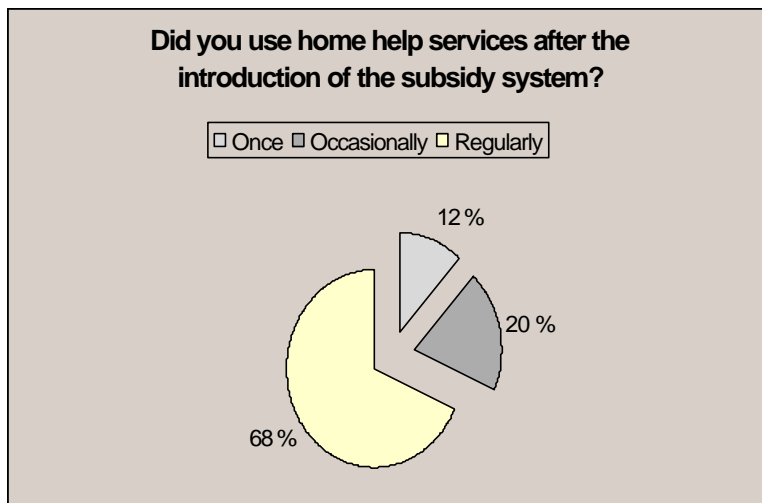
Of the 60 households sampled, prior to the subsidy system 55 % had never purchased home help work, 28 % had done so occasionally and 17 % regularly. Figure 10.

Figure 10: *Purchase of home help services before the home help subsidy scheme*



Once the aid system had come into force, 68 % began to purchase household services on a regular basis. 12 % had used the service just once, and 20 % used it regularly. Figure 11.

Figure 11: *Purchase of home help services after introduction of home help subsidy trial*



Reasons for use of purchased services

When asked the reasons for using purchased services, consumers offered the following reasons: pressure of time (41 %) and the need for personal help (38 %) were the most important reasons for purchasing housework. More free time (13 %) and the need for skilled help (8 %) were also cited as reasons for the purchase of services. Figure 12.

Figure 12: *Reasons for purchasing home help services*

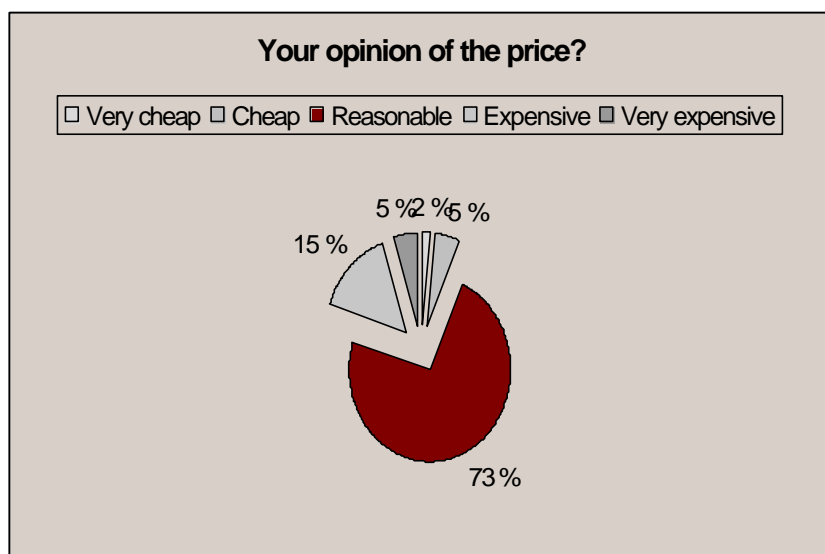


Price of purchased home help services

Pricing was chiefly seen as “appropriate” (73 %); in the opinion of some it was “expensive” (15 %) or for others “cheap” (5 %).

In the opinion of certain consumers the price was “very cheap” (2 %) or alternatively “very expensive” (5 %). Figure 13.

Figure 13: *Perceptions of cost of purchasing home help services*



Home help services purchased

The most frequently purchased service was cleaning; this was used by 55 households out of the sample of 60. Help was also required with shopping and cooking.

Impact of subsidy on home help services purchased

Only 22 households would have booked this service without the subsidy. The remaining 38 households would not have purchased housework if the system had not been in place. The service had been offered by a private company; only three had used a cooperative, and two an association. When asked about their use of this service in future, 59 households out of the sixty interviewed stated that they would like to purchase home help services in future, if the subsidy is still in place. If a subsidy could not be obtained, 22 households would still purchase the service. Of those who had taken part in the trial, subsidy was regarded as necessary by 58 households out of the 60; of these, 50 wanted a subsidy to be available when purchasing the service rather than as a tax deduction.

Observations on the interviews

The vast majority of those interviewed were people with families, in employment, who had used cleaning services in order to lighten their daily workload. They were highly satisfied with the quality of the service and with the companies involved; most of them also considered the price was reasonable. Almost all of those who used these services did so on a regular basis, several times a month. Without the subsidy, many would not have booked cleaning services. Some stated frankly that they would use the black economy if the subsidy were to be discontinued, but are happier with the present situation since insurance cover, etc., was properly taken care of. The subsidy system was felt to be a necessary or highly necessary factor which made life more convenient.

The subsidy model does in fact seem to have found its core users among people with families. Many mentioned that until now no reasonably-priced help had been available to them in the Tampere district. Middle-aged people had been the most enthusiastic pioneers, perhaps because they know how to seek out information and services and they generally understand what is going on. Some of the older people that we tried to interview did not have any idea of what we were talking about, even though they had in fact used these services. It is precisely this elderly population which is the acid test of the skills of people who handle announcements and public information initiatives.

III Home help service as a career

8. Home help service as a career

In the sections above we have examined the employment opportunities represented by home help services, and the providers of these services, in general and at national level. We also selected the local examples of Espoo and Tampere for a more detailed study. This examination indicates that activity in the home help services sector continues to follow the approaches and procedures established over the years. However, the time is long past when supply should follow the laws of mass production; economic constraints are here to stay; and demand is growing and is also changing significantly and rapidly as far as needs and perceptions of value are concerned. The non-profit-making sector shot into prominence at the time of the recession and in its aftermath. It has been needed in order to fill the gaps caused by the shortcomings of public home help services.

All the representatives of the non-profit-making sector whose experiences have been heard in this study have brought up the topic of the quantitative inadequacies of this home help service, and also the significant shortcomings in its content. On the other hand, they have also emphasised that people do not yet seem ready to use home help services for which they will have to pay. The public sector on the other hand has been restricting its area of operations, to an ever greater degree, only to those groups who are most in need of help and to a more limited range of tasks than previously.

In conclusion, it can be said that there is a considerable need for home help services. In spite of this, the consumers, i.e. households, are not yet ready in general to use chargeable, purchased services. On the other hand, there have been expressions of interest. Whereas in 1996 the home help service was totally unheard of, it would be no exaggeration to say that in 1999 most Finns have heard of the development of supply of home help services and have given the matter some consideration. Far fewer, however, have gone on to take concrete action.

8.1 Home help service: areas of activity

It is difficult to make a quantitative estimate of those working in the housework sector, since cooking, cleaning and outside/gardening work, and also different kinds of personal care and assistance work, such as the care of elderly people and of children, are frequently classified in terms of their own sectors in various municipal registers, irrespective of whether the work is done in private households, in companies or in public institutions. The information on the various trades is, inevitably, comprised of fragmentary pieces of data from different fields; nevertheless it does give a general picture. This is followed by an examination of the various trades and areas of activity in the home help services sector in the light of the available statistical information.

Private domestic help

Private home helps (altogether 409 in 1997) take care of tasks relating to the upkeep of a private household in private homes. The majority of these are Finnish-speaking (89%); 5%

are Swedish-speaking, while 6% speak other languages. The largest group (30%) of domestic helpers – i.e. 118 people – work in the Greater Helsinki Metropolitan Area. The majority of those working in this sector have no more than the basic comprehensive education. Around one third have an vocational qualification or degree. The average monthly earnings of domestic helpers in 1997 were FIM 6 000. (Annex 1).

Cleaner

A total of 48 645 people are engaged in cleaning work. Over 20 000 of these, i.e. around 42 percent, are employed by private companies. The majority of cleaners are Finnish-speaking; only 4 percent are Swedish-speaking, while 2 percent speak other languages. 25% of cleaners work in the Greater Helsinki Metropolitan Area. Monthly earnings of cleaners in 1997 ranged between FIM 5100 – 7400. Over half of the cleaners had passed no examination beyond the basic level, but 40 percent have an occupational qualification or have passed a college or even university degree examination. (Annex 1).

Paediatric nurse (day care centre)

The largest group of those engaged in child day care is made up of people with only basic comprehensive level education and those who have received care training in home help services. The education and training of day care paediatric nurses, home help entrepreneurs and home help staff is distributed as follows (Table 4):

Table 4: *Percentage distribution of day care and home help personnel.*(Ohtonen, 1996)

Education and training in the day care and home help workforce, %			
	Day care	Home help	Entrepreneur
Training in the field of care	20	55	28
Basic level education only	30	21	29
Other specialised training	18	14	18
Teacher training	19	0.3	4
Technology and science	6	5	8
Trade and commerce	4	3	8
All-round education	2	1	1
Other	1.2	1.4	4

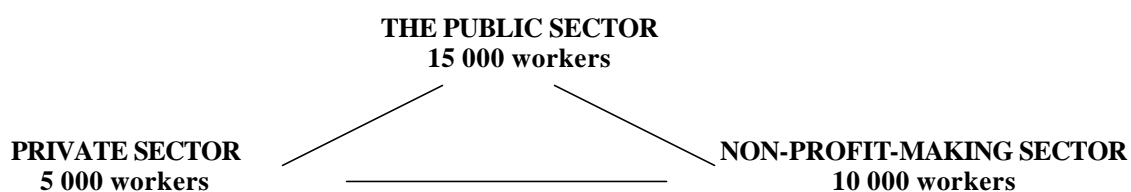
Child day care and home help are jobs predominantly undertaken by women. Based on contracts of employment, men account for fewer than 2 per cent.

8.2 Home help services as a source of employment

About 15 000 people work in home help services in the public sector. Over the whole country, there are 1 200 companies providing housework services in the registers of the REDCs. Only those corporations and companies which have signed up for subsidy will appear in these registers. The number of jobs in private home help services is probably in the region of 5 000, while 10 000 jobs fall within the sphere of the non-profit-making sector. (Metsola, 1999).

Altogether around 30 000 people, mostly women, are involved in housework tasks such as cooking, cleaning, and home help.

Figure 7: *Home help services: 30 000 jobs in total*



In 1997, around 27 000 people were employed in health and social services, while around 36 000 Finns were employed in other social and personal services and around 56 000 in accommodation, hotel and catering services. (Annex 1).

Taking an overall view of employment in this sector, almost two thirds of all Finns work in the services sector. The proportion of all employment represented by services is 65 percent; of this, private services represent 36 percent and public services 29 percent. Of the (approximately) 2 million Finns in employment in 1996, around 1.3 million were engaged in the service sector. Between 1989-1994, the years of recession, the fall in employment in the various service fields was of roughly the same magnitude as the fall in employment in the national economy as a whole, i.e. in relative terms employment in services remained quite stable. The recovery in such employment after 1994 has on the other hand been slightly stronger than the overall growth of employment. Growth in social services has been stronger than the average. The share of employment represented by the service sector is greater than its share of the added value, i.e. around 33 percent in 1996 (Statistics Finland).

Up to the period 1989 to 1990 the number of home help service vacancies increased, as did those in residential homes for the elderly. The growth in the workforce came to a halt in 1990. The recession squeezed the public economy, and no satisfactory form of action has been found for this problem to date.

The impact of the recession on the demand for home help service labour differs, for example, from that in the case of day care. The demand for day care labour fell substantially with the onset of the depression, when child day care was replaced by home care. The demand for home help for elderly people during the recession was not replaced to the same extent by home care; rather, the demand for this service remains high regardless of economic trends. The workforce in public home help services shrank by 30 percent between 1990-1993.

In 1993, a total of over 45 000 people were employed in child day care. The majority worked in public day care, and only a small proportion worked in people's homes. The number of people working in child day care shrank by over 20 percent between 1990 and 1993. (Ohtonen, 1999).

Over 12 000 people were working in home help service in 1993, and the number of jobs had shrunk by only 5 percent since 1990. In 1993, the field of social administration contained scarcely any entrepreneurs. Moves to bring the private sector into the home help field have increased the number of entrepreneurs by over 204 percent. (Annex 1).

Around 27 000 people were engaged in institutional care work in 1993. During that period, the move from institutional to community care had already commenced, and jobs shrank by about 12 percent.

There are very clear differences in the abundance of jobs between the various groups of municipalities. In urban municipalities, there are over 43 jobs in the service fields per hundred inhabitants of working age, while in rural municipalities there are just over 20.

In home help work, people often move from one function to another within this sector of activity. (Ohtonen, 1996). This may mean that there is some degree of satisfaction with this sector, and also of course that the sector is benefiting from the occupational skills previously obtained. When studying the people who have entered home help work between 1990 and 1993, it was found that prior to entering this field of work:

- 35 % had been working in another field
- 33 % had been studying
- 17% had been at home on maternity leave, sick leave or looking after children
- 8% had been unemployed

The impact of the home help subsidy trial on employment creation has been monitored more closely since the beginning of October 1998, when economic support by State funds was first given to employment in households. In its early stages the subsidy trial did not seem to be significant as a means of increasing employment, but by Autumn 1999 it could be claimed that demand for the sort of work which fosters household activity has increased. It is estimated that 50 new jobs have been generated in Pirkanmaa thanks to the subsidy.

8.3 On being a worker in the home help sector

Home help services personnel are required to have a comprehensive, extensive and purposeful command of their field of work, plus a proactive approach and an ability to adapt to new and changing situations. They must use all their personal attributes and skills.

A person working in the home help field must be prepared to meet very different types of people in the course of his or her day-to-day work and to cope with their very different problems. The skills of an amateur psychologist will often be called for. The home help must be able to sense the needs of the client, and to understand his behaviour.

Gaining the confidence of the client is very important in home help service. Professional discretion sets strict limits on what can be said in home help service and on what can be passed on elsewhere. In all communication, discretion is essential; and matters for discussion must be raised in a careful manner.

In general discussion and in the media, a great deal of attention has been given to the matter of the financial trustworthiness of a person offering home help services; that person must be trusted not to steal nor to cause damage to client's property as a result of negligence. The various tasks involved in home help service often involve responsibility for clients' money, or at least for their homes and goods.

Advisory nature of home help service

Of the various duties which form part of the home help service, surprisingly little attention has been paid to the advisory and guidance aspect of this work. Often the home help is the only outside person who knows about the use of money and the financial affairs of an elderly or disabled person.

In order to carry out this advisory function, the home help needs to be aware of and to know about a great many topics, such as the different forms of aid. The bodies which distribute aid should in turn give thought to this area of cooperation and provide, for example, training specifically for people working in the home help sector. This would be a way to strengthen social equality and to prevent the more vulnerable members of society from being left outside the circle of benefits simply because they are unable to apply for aid themselves or feel incapable of coping with the procedures for doing so.

The advisory aspect of home help service is becoming more important in today's society, where banks like many other bodies have been moving away from personal service and towards a more mechanised service. This gives much greater opportunities for elderly and disabled people to play an equal role in society; *however* they are being marginalised and excluded from social services and benefits due to their lack of knowledge and skill as far as the use of electronic facilities is concerned.

Content of the work – if it's part of life, it's our business!

Resourcefulness is a very useful, if not essential, characteristic for home help service professionals. The use of various aids, especially when coping with the everyday routine of disabled and elderly people, may be very effective. A telephone call may be used to check that an elderly person takes his medicine at the correct time. An emergency telephone creates a feeling of security for an elderly person and his family. Various mobility aids prevent accidents. The problems involved in the act of getting dressed may be avoided if suitable aids are available.

Balancing the differing opinions of family members is common in home help service. Often, it is necessary to work under the shadow of conflicting viewpoints. In the course of their work, home helps may have to act as conciliators in conflicts between various members of the family. In the course of day to day activities one will encounter behavioural, educational, mental health and other problems, where cooperation with various authorities may be necessary.

9. Home help service as a profession: interviews with workers in this field

In this section we examine the home help field as a profession. A problem here is the diverse content of home help activities. Home help service is, in fact, made up of several different fields of work. In this interview-based study the general state of Finnish society has been used to define the areas to which most attention is paid. In practice, the interviewees are most often involved with elderly people, regardless of the district and regardless of the body which offers the service. On the other hand, cleaning is an important task which plays a significant part in the field of work of people in this sector. The professional identity of workers in the home help sector; the content of the profession; its demands, its problems and proposals for solutions to them; considerations of equal opportunities in this work; and questions of the meaning of home help service, were all topics which were explored by interviewing 36 people employed in the home help sector.

Originally, 58 workers in the sector were contacted for this study. The interviews had to be carried out at the beginning of summer and during the summer holiday. This meant that some of the individuals concerned (8) were unable to take part in the study due to other commitments. Home help workers are constantly on the move in their jobs. This continual movement from one place to another made it impossible for three individuals to participate. Five of the workers in this sector were finishing, and going on to their studies after the summer; they were no longer interested in mulling over the content of the home help profession. Six people were never tracked down at all.

At the outset, the aim was to organise these interviews as group meetings, but this turned out to be impossible since the people working in this sector are at work at all hours of the day and night and are constantly on the move. The interviews were in fact carried out as one-to-one meetings between the researcher and the interviewee, at a place chosen by the latter.

A total of 36 home help professionals were interviewed. Only the answers of 30 people, however, were finally taken into account. The remainder of the interviews were incomplete and were eventually scrapped. Three of the respondents had only been involved in this sector for a few days, and were not sufficiently familiar with it. Two of the respondents were unable to enter into the subject at sufficient depth, and their superficial responses were ignored. One respondent was in such a hurry that this disrupted the course of the interview; this interview, too, was scrapped. The 30 interviews which were completed, however, corroborated each other, and on the basis of these the spectrum of characteristics of professional work in this sector could be discerned.

The interviewees reflected an equal balance of both regions: 15 were from Tampere and 15 were from Espoo. 13 of these carried out home help work in which cleaning formed the central task, but cooking and errands also formed part of the content of the work. Each group contained one day-care child nurse, but in their case also the job description included heating up meals and cleaning. Two others were engaged in special lines of home help service. In the case of both regions, 10 of the interviewees worked in the non-profit-making sector and five as private entrepreneurs.

The typical home help worker: a middle-aged woman with a family

There are few home help workers with permanent contracts of employment below the age of 24. Almost all young people working in the home help services sector are engaged in work

experience linked to their studies or else are students who are earning money to finance their study or (for example) trips abroad. The six under-24s in this study are, also, students or trainees. Among students doing casual work in home help service, young men are almost equally represented. The youngsters interviewed state that the work is so physically demanding that it is suitable for young, physically strong men. These youngsters have never thought of home help work as a career for themselves; rather, it is simply a way to earn money, since access to this sector, even for those with no training, is quite easy due to the labour shortage in home help work and, within this field, cleaning work in particular is often done by casual workers.

A home help worker will most often be a middle-aged family woman. Among the ranks of permanent home help personnel, men are a rarity. When men are found in this sector, they may well have developed their own specialist service such as a shopping service or a taxi ring. Home help workers are family women, but generally their children are already grown up. Their own family is now made up of two people only. Hence, through their own lives, they have practical experience both of household work and of family life. Figure 16.

Figure 16: *Home help workers by age*

Home Help Workers		
Age	N=30	%
16-24	6	20
25-39	8	26
40-49	14	46
50-59	2	6

The age of workers is a significant factor in the housework business. Work requiring physical exertion, such as cleaning, gardening work and the carrying people with limited mobility, will require good physical condition, and youth and masculine strength may be useful. On the other hand, professionals in this sector say that the clients prefer older workers. Reliability, professional skill, the understanding born of experience and the readiness to respect the lifestyle and views of another which age brings; these – according to those interviewed – are the reasons why clients generally prefer older workers.

Most of the interviewees are family women, but their children are now adults. About half of the interviewees' children have been in municipal day care, while half have looked after their children themselves at home. In this case, the children have been in parish childcare clubs or at a playground in the care of a member of the playground staff on a few occasions during the week. The children of the younger interviewees are in municipal day care.

9.1 Training and previous work experience of home help professionals

Since home help service personnel are generally already middle-aged, home help workers have often spent their working lives in other lines of work. The background of most will have included office work or some line of work in the service sector. Many people have gone on from employment as a head waiter or waitress, for example, to home help work. In Tampere, banking staff have found new careers in home help service. People have also moved on to home help work from other office duties, such as book-keeping and payroll accounting. Many home help workers lost their previous job due to the recession. The basis provided by this first

career and the experience obtained in caring for their own family have combined to give the vocational competence with which they now exercise their trade as home help workers. Going on to work in home help service also seems a natural route to a full-time mother whose children have now grown up.

Almost half of those interviewed had first obtained suitable training for this field and only then had gone on to seek work in home help service. Most often this training is the intermediate grade vocational examination or else more short-term training. Of the vocational examinations, the most common are the domestic carer examination and the institutional carer examination. The interviewees had been working in this field for between one and two years. Generally they found their job via the employment exchange or else first got to know about the job on training work experience placements, and after completing the training had returned to this job. In general, those working in this sector would like further training. Figure 17.

Figure 17: *Previous work duties of home help service workers*

Previous duties of home help workers	N=30
Full-time	8
Motherhood	7
Office work	6
<i>Other work</i>	
Accommodation and catering work	5
Hospital work	4

9.2 The content of home help service work

Home help service encompasses many different fields of work. These include house cleaning; shopping and errands, with or without the client; work relating to personal hygiene, e.g. bathing; tasks relating to health care, e.g. applying ointments and giving medicines; care of clothing and other personal services, e.g. putting curlers in hair, reading aloud, filling in forms or writing letters. One home help worker defined the work as follows: “All the jobs which relatives used to do for older members of their family”. Figure 18.

In child care work, on the other hand, the area of work is clearly restricted to child care. Paediatric nurses who work in people’s homes will not necessarily have to care for clothes or even do cooking for the children under their care. They merely heat up food which is already prepared. When the care of elderly people, of the disabled and of children are examined in this way, the extent of the work content shows a significant difference. Child care work is limited to care of the child or children concerned.

In work relating to the care of elderly and disabled people, the carer looks after all the everyday tasks of the person concerned, including the person’s entire living environment. The time horizon of child care is also very much here and now, while in contrast in the home care of the elderly and disabled it may be necessary to plan things several days in advance, so that the client can manage until someone next comes to help him or her. In home care work, taking

account of the individual needs and wishes of the client is also much more of a priority than in child care work.

Figure 18: *Content of home help service*

Content of home help service work N=30	mentions
House cleaning	27
Preparing meals	25
Care of clothes	25
Doing errands with client	19
Doing errands on behalf of client	19
Health care tasks	15
Personal hygiene	15
Help in social communication	10
Other personal services	27

9.3 Benefits of home help service as a career

Almost without exception, the first positive aspect of their career which the home help workers mentioned was its social nature, the chance to interact with people. Many of them have previously been in some other service career, and when this ended or when they themselves got tired of it, they decided to continue in a service career which turned out to be housework. About a third have deliberately sought out home help service work, and two thirds have to some extent drifted into the profession.

Another feature which indicates the social nature of home help service professionals is the fact that 25 out of these 30 felt that the opportunity to help other people in the course of their work was important. Central among the good qualities of the job was the fact that every day is different. This constant variety in the work was felt to be a challenge which only those who were suited to and competent in the profession would cope with. Linked to this variety was the unpredictable nature of the work, an aspect mentioned by many interviewees. Figure 19.

Figure 19: *Good aspects of the home help service profession*

Home help work as a profession – benefits N=30	mentions
Being with people	28
Chance to offer help	25
Variety of work	23
Outcome of work can be seen	19
Challenging work	17
Immediate feedback	9

The majority of those interviewed were happily settled in their work. The content of the work is rewarding, and it is found to be enjoyable. Without exception, all mentioned low pay as a demotivating factor. Some of the oldest felt that they would not be physically capable of doing five more years of this work. Home help workers do not generally have second jobs.

One reason they give for this is that they do not have the energy and the other reason is taxation, since the level of tax on a second job is so large that it is no longer makes economic sense given the effort involved.

9.4 Drawbacks of home help services as a career

The greatest problem with the home help service profession is clearly remuneration. This was mentioned by all those working in this sector, regardless of client group, content of work or employer. Housework is physically demanding, and the work involves a lot of tiring lifting and bending. To remain fit for work the worker must be in good physical condition. Unlike many other jobs, the exhausting and physically awkward positions involved in the work cannot be remedied by ergonomic solutions in the working environment, since one cannot go to private homes to carry out alterations in order to make housework tasks easier. For this same reason, it is only possible to adhere to work safety rules in certain respects, e.g. the use of safety boots; generally the utensils and the premises belong to the client, and so it is not possible to have their safety checked or improved.

With respect to working hours, the work is demanding, involving evenings, nights and weekends and also public holidays. The work involves a great deal of responsibility, i.e. for another person and for his or her property. The work demands trustworthiness and confidentiality, and the home help must weigh up all these conflicting issues alone, which may create a psychological burden. Figure 12.

Figure 12: *Disadvantages and drawbacks of home help services profession*

Home help work as a profession – drawbacks	N=30	No. times mentioned
The pay does not correspond to the seriousness and the demanding nature of the work		30
Physical strain of work		30
Working hours		9
Not possible to make ergonomic improvements to working environment		7
Requires strong physique		6

9.5 Impact of home help services on gender equality

The questionnaire contained featured questions on women’s experiences as regards equality and their experiences of gender barriers, e.g. in terms of remuneration, career progression and the status of their work. On this subject, the interviewees generally had to stop and think. ”Has the home help service profession increased your equality?” No-one gave a clear “no” answer to this; however the most common reply was that simply being in work *per se* increases a person’s sense of equality. It was not the experience of the interviewees that a profession linked to housework would have lowered their social status. On the other hand, neither did they feel that it would have increased their equality, at any rate to any meaningful extent. However, they felt that the growth in the supply of home help services had had a significant impact on equality within their client- families.

Travel and commuting

Those interviewed estimated that the average journey to work in the city was 5 kilometers. They make this journey in their own cars or by bus, and the journey takes about 30 minutes.

In rural areas, the clients of the home helpers will live within a fifty kilometer radius. Rural commuting journeys are about 20 kilometers each way, and the workers will generally do this in their own cars since public transport is not necessary available at all locations or at suitable times.

Control of own life

Twenty of those interviewed belong to some voluntary organisation, but they claim that they do not play an active part. Such organisations include the Finnish Red Cross and the Mannerheim League for Child Welfare. Many also belong to women's organisations, such as the Martha Association or the Farm and Household Women. Working with these organisations, they also obtain training which is useful in their career and on the other hand market home help services.

Trade unions are significant players in the Finnish labour market system, and the majority of those interviewed (23 out of 30) are members of a vocational association.

10. Summary and action proposed

A. Objective of study

The objective of the study is to illustrate potential for employment in home help services. Here “home help services” means the provision of services which help people to operate independently at home.

B. Implementation of the study

In this study, the demand for and supply of home help services were examined at the national level and also by carrying out a closer survey of two local examples, in this case, Espoo and Tampere. At the same time, home help services were considered as a career and as a means of livelihood. The study was carried out as follows: experts (23) were interviewed in order to ascertain the general development and local situation of home help services, consumers in Tampere (60) were asked about their experiences of the home help subsidy trial, while people working in the home service sector (36) were interviewed in order to establish the importance of this sector as a career.

C. Basic starting premises of study

Finland’s welfare system has traditionally offered a wide variety of services. In the future, public funds will not be sufficient to provide the level of social services by the State which has previously been the norm. As many as 70% of adult women are themselves working outside the home. The population of Finland will shrink at the predicted rate for the EU up to the year 2030. The era of mass production has gone for good; economic constraints are here to stay; demand is growing and is also changing significantly and rapidly as far as needs and perceptions of value are concerned.

D. Results of study

As many as half of the services needed to support for homes remain unavailable

As far as home help service is concerned, the public sector has been restricting its area of operations solely to those groups who are most in need of help, and to a more limited range of tasks than previously. In this new context, one could say that in many municipalities the home help services do in fact meet their requirements. This means however that the “requirement” which is being examined is that which the providers of the service have themselves defined. Other demand may not necessarily even come to light, since adequate and appropriate services are simply not on offer.

Working people, young people, and the parents of small children are the first to welcome the idea of purchased services

As income levels rise, use of both parental leave and child-care leave becomes less common. The general view seems to be that free time is for enjoyment and consumption, rather than for producing added value e.g. by doing household tasks. For a long time now it has been difficult – if not impossible – for “normal families” to obtain municipal aid on a temporary basis to do the housework. In many homes, much of the housework – in particular, cleaning – simply does not get done.

In the near future there could be work for 15 000 people in the home help service sector

There are over 300 000 people living at home in Finland who require assistance. At present, only 20 000 people who require assistance and live at home have a home carer. The majority of family members feel guilty about their ageing relatives, and feel that they should be contributing a greater degree of care than is in fact possible for them. At least 100 000 people would require care and assistance in their homes, which in turn would mean tens of thousands of jobs.

It has recently been estimated that a reduction in VAT would create 5 500 jobs, at least 1 000–2 000 of which would be in the home help services sector.

In the near future, there could be work for 15 000 people in the home help service sector. However, whether effective measures are to be undertaken to foster the labour needed to meet this demand or whether everything will come to a grinding halt due to conflicting goals is another matter.

Players of the future in home help service: the non-profit-making sector and private services

The view is that production of private services will grow significantly. It is thought unlikely that the role of municipal home help service will continue to grow in the future. The non-profit-making sector is very much on the increase. It has grown out of the need to fill the gaps caused by the deficiencies of public home help services.

However, Finland lacks experience of coordination of parallel players in the production of welfare services. It can be assumed that the best results in all respects will be obtained by combining operational models.

Influencing the price of home help services would increase demand

Home help services have a parallel market in DIY production or the black economy, in other words the non-tax market. Therefore, the behaviour of consumers is sensitive to the price of the service. In this respect, the amount of VAT (for example) cannot fail to have an impact on the demand for home help services. It is claimed that up to two thirds of home help services in Finland are at present carried out as part of the “black economy”. There is certainly a great deal of non-invoiced activity in the repair and renovations sector and in private child day care. High unemployment, high levels of taxation and high indirect employee costs all play their part in feeding the black economy. The demand for home help services could be increased with a reduction in VAT.

Influencing the status of home help services would increase supply

Businesses and workers have begun to show a keen interest in the question of home help service as an employment benefit. This will have a material impact on the demand for home help services, on the growth of supply, on status, and consequently on remuneration and the attractiveness of this sector.

Home help service has not yet found a stable role and function in society. Demand for home help services is sensitive to the price of these purchased services. Therefore public subsidy will in turn have an impact on the use of home help services. Under the home help subsidy trial which was launched in Finland in 1997, the consumer receives either a tax deduction, or direct price subsidy, for home help work. The price subsidy is 40 percent of the fee paid by the household for such work. There is not yet any convincing data on whether the amount of

subsidy currently payable will be sufficient to convert the potential need for home help services to a concrete demand.

The typical home help worker: a middle-aged woman with a family

The majority of workers in this sector are middle-aged women. The background of most will have included office work or some other line of work in the services sector. Of the vocational examinations, the most common are the domestic carer examination or the institutional carer examination. The interviewees had been working in this field for between one and two years.

Management of a public home help service is at present based on the assumption that unemployment will continue as in the past, and that the flow of funding which this generates will remain unchanged and will indeed continue long into the future. It has become the norm for work in this sector to be done with the help of casual employees on employment subsidy. Those interviewed estimated that well over half of those working in the sector are either beginning a period of work which will end in a few (i.e. 4-6) months, or coming to the end of one. They bring no motivation to their work, give no thought to the development of the sector, are often totally unskilled and quite naturally do nothing to increase the status of the sector. For years now municipal budgets have not contained the funding for adequate home help work.

Entrepreneurship in the home help services sector

Only 10 % of working women are entrepreneurs, and only a third of entrepreneurs are women. Home help service is an excellent field in which to be self-employed as a microenterprise. The investment required is small, start-up is rapid, the clients are near to hand and demand is rising strongly. The public sector is no longer employing people in the same numbers as in the past, and so microentrepreneurs in this field would be able to make up the deficit.

More men in home help services: at present only 2 %

A point stressed in the interviews was that the work is physically heavy. It would be suitable for young men who are physically strong. Changes which may encourage men to enter this sector are the growth in the enterprise aspect, the increasingly technical nature of the working methods and new types of service jobs, such as courier and garden maintenance and cleaning services.

10.1 Client-led home help service and a broad range of work

The transition from mass production to flexible production means that the central objective must be a rapid reaction to change. The expertise of the consumer and the players in this sector must be combined in an effective manner. Flexible production should be supported by continuous training and by networking.

Home help services must be made more “transparent”; consumers, and the rest of the community, must be able to obtain as much information about and experience of, these services as they need. In order to bring this about, it is necessary to devise and market services as products and also to give conscious thought to, and create models for, quality considerations.

New areas of service must be developed for home help work. Possible examples of these are courier service, advisory services and nature-related services. Nature plays an important part

in people's lives in Finland. The plots of land around people's residences are quite large, ranging from 1000-2000 m². The care of yards and gardens in the summer, and the clearing of snow in the winter, involve a lot of work. Public services are unable to meet the demand for yard and garden work, which is still growing.

10.2 The lack of focused training for home help work

In Finland, intermediate grade vocational examinations which bear on the various fields of home help services have been reorganised. When this occurred, there was still no prospect of an increase in demand for home help service. Of the training options on offer at present, the most useful, from the point of view of home help service, are the domestic carer and the institutional carer vocational examinations. The domestic carer examination and the institutional carer examination both involve the training of workers in large units and institutions. The aim must be to arrange focused training for the home help services worker in which the subjects taught include domestic cleaning, cooking and care of clothes and garden work. Since this field does not attract young people, the training must be planned primarily for adults (older people). In addition, micro-entrepreneurship must form a strong basis for this.

Educational institutions exist which specialise in domestic science and have particular expertise in housework. Hopefully, these institutions will be quick to offer a home help service examination. The content of such an examination must equip the home help with professional skills allowing them to identify the needs of clients and, from this client-led viewpoint, to develop new types of home help service packages. In order for this sector to gain high status, it must boast strong professional skills. These skills cannot be obtained with the training packages currently on offer.

10.3 Raising the status of home help service

Training would have a major impact on the status of home help services. Likewise, good practical examples of the independent nature of this work, of its positive side, would raise its status. The status of the sector would also be increased by well-thought-out development measures. When the process of outsourcing domestic work began, it was described as "maid's work". This in itself shows how far away people were from the current attitude and era, in which a person who does domestic work is regarded as an equal and respected professional. The "maid" label is a barrier to the establishment of a positive professional identity. It is important that domestic workers are called by the correct professional titles.

10.4 The low remuneration of home help services is a problem

"Pay must be increased. The sum which a worker takes home needs to be larger. You can't manage on the present pay, at least not if you are a single parent. The low wage leads to a high turnover of staff in the sector. Skilled people leave to find better paid work elsewhere." This was typical of the comments made during the interviews on the subject of the level of pay in this sector. By improving security of employment and salary benefits, it will be possible to raise the status of the sector and the identity of the profession, which in turn will further people's commitment to the profession and improve the quality of the work.

10.5 Improvement of working conditions and procedures in home help service

In any study of home help services and of measures for their improvement, one has to consider how investments can be made to rationalise the work, to ameliorate the physical exertion involved and to enhance productivity. The mechanisation of households has come a long way, but those households in which home help services are used will not necessarily have made these investments in labour-saving devices. From this point of view, studies and practical development work should be directed towards facilitating and increasing the efficiency of home help services.

10.6 Exploiting new technology

Electronic shopping makes it possible to order goods directly from home and to have them delivered to the front door

Studies of the acceptance of new technology by elderly people have highlighted the fact that they are prepared to accept this technology, provided it meets their needs. In addition, information and publicity initiatives must be targeted directly on older consumers. There are long waiting lists for computer courses organised for older people. Likewise, opportunities for the disabled to benefit from new technology should also be developed. Computer facilities are to be found, for example, in Finnish libraries and village halls. Electronic distribution systems must be user-friendly, easy to operate and flexible.

10.7 Improvement of the residential environment

In the context of changes in the structure of services, new requirements are also being imposed as regards physical residential environment in order to facilitate the delivery services, increasing the ease of with which services are performed, and eliminate anything that stands in the way of this. The transition to care in the community calls, for example, for a reorganisation of accommodation and support services.

The ever increasing transfer of services for elderly and disabled people to their own homes creates many challenges and opportunities for the development and use of facilities and information and communication technology, which need to be further developed in Finland. Already there are The Ruoka Net and the K-kauppa Syndicate which offer the possibility of making purchases via IT links.

10.8 Initiating cooperation in this sector

Municipal social services managers predict a major increase in the purchase of private home help services. This will not mean that public services will be replaced; rather, that such services will meet the growing demand which public services are no longer capable of sustaining. Nor will it mean that public sector jobs will be privatised; rather, it means that there will be a need for private services to complement public services by developing synergies. The providers of local home help services need to be listed in a single manual or directory, where they can be located by consumers.

10.9 Interplay of factors relating to the outsourcing of home help services

When outsourcing of domestic work began it was on the assumption that families and family members are more or less the only persons who had any say in the matter. In addition to the

families, there are a large number of other players, and the families must make their various decisions into consideration. In the future, a broader view should be taken, in which the decision-making of a household is seen as part of a more complex picture of social action, and the community at large.

The sphere of influence as regards domestic work in society should be mapped out, and the various interested players be grouped into a “domestic work platform”.

10.10 Home help service as one of the perks of employment

Dozens of large companies are at the moment looking into the home help market with a view to being able to offer to their staff weekly cleaning, a child transportation service, cooking and other housework as an employment benefit. People clearly find this home help service attractive, and this change in behaviour would be an excellent source of increased employment. Taxation ought to be made more flexible in this respect.

10.11 The need for additional carers would equate to 30 000 jobs

There are over 300 000 people living in their homes in Finland who require assistance. Some of these are being cared for by family members, but many do not have family members as carers. It is estimated that at least 100 000 people need care and assistance in their homes, which would mean over 30 000 jobs. A home carer system has been launched, but funding needs to be allocated for its work of development and its extension.

10.12 Increasing demand by reducing vat

The possibility of reducing VAT on services is under discussion at European Union level. As far as home help services are concerned this is particularly important, since the generation of demand is very price-sensitive and, furthermore, the services here are those which people are accustomed to obtaining virtually free of charge, either by doing them themselves at home or in the form of public services.

It is estimated that a reduction in VAT would bring around 6 000-10 000 new jobs into microenterprises employing 1-2 persons. Also, the threshold to employ more people would become lower. It is important that Finland takes part in the EU's comparative study on VAT, and that home help services constitute one of the example areas, alongside barbers and hairdressers.

10.13 Home help services as a means of preventing the social exclusion of young people

In Finland there is a danger that as many as 15 000 young people will become excluded from the labour market. This would mean, in the future, a loss of about FIM 60 billion for the national economy.

It is important to encourage the formation of home help service circles by middle-aged and young people. In this case, the employment subsidy would be granted to teams in which young and middle-aged people would work in homes as paired workers, and would learn from one another in the course of their work. The degree of the physical work involved would be

easier to bear by combining forces. This would increase age equality, tolerance and the ability to overcome social differences.

10.14 Sustainable growth in home help services

Cleaning, maintenance, safety, careful treatment, repair, recycling and many other matters relating to home help service further the implementation of sustainable development in everyday household work.

In developing home help service, attention should also be paid to the impact of professionalism in the sector from the point of view of the environment and nature. Professionals are familiar with environmentally-friendly cleaning agents and procedures. Research and development work relating to this matter also needs to be stepped up.

10.15 Impact on equality between the sexes

Home help work increases equality between men and women in many other ways. By raising the status of domestic work, the self-esteem of the worker is also raised. Since the majority of home help workers are women, this may have a positive effect on the general status of women's work. Also, the role of an entrepreneur and a manager of one's own firm creates independence and raises one's self-esteem.

Equality may also be increased within the client-family, since the wife/mother of the family, who is in full-time work (and who is generally also responsible for the family's housework) is freed from the burden of a double workload.

Gender equality may also be increased by the fact that more men are entering this sector. At present only two percent of the workforce in this sector are men. As technology makes advances in the field, home help service may interest an increasing number of men. There are already a few men who are engaged in afternoon sports clubs for school children for whom the "male role models" are much needed. The rigid division might be eroded by the impact of additional information.

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Interviews

Interviews were carried out with 23 experts in fields relating to home help services in the course of this study.

Attila, Leena; sector manager. SOL Siivouspalvelut

Eskola, Inkeri; development manager. Social Welfare Office, City of Helsinki.

Haggren, Anne; personnel manager. ICL Data Oy.

Heikkilä, Tuula. Population and Family Welfare Federation in Finland.

Heiskanen, Heli; home help services manager. Central Organisation for Services to the Aged.

Isometsä, Pirjo; inspector. Pirkanmaa REDC.

Jokela, Katariina; services production manager. Central Organisation for Services to the Aged.

Karinsalo, Ritva; manager. Mannerheimin Lastensuojeluliitto [*Mannerheim League for Child Welfare*].

Kerminen, Päivi; Ministerial Adviser. Ministry of Labour.

Lampsijärvi, Pirjo; project leader. Hely ry.

Laurila, Tuula; home help worker. Tampereen Omaishoitajat ry

Lehtinen, Juhani; Tmi Ostoskori.

Metsola, Anne; researcher. Ministry of Social Affairs and Health.

Nurmi, Aulikki; social director. Municipality of Pälkäne.

Niiniharju, Esa; Municipal manager. Hämeenkyrö.

Raijas, Anu; professor. University of Helsinki, consumer economics.

Saunamäki, Tuula; head of home care unit. Espoo.

Säntti, Riitta; special researcher. Ministry of Social Affairs and Health.

Teinilä, Erkki; head of social services, City of Tampere.

Tuominen, Hanna; cleaning entrepreneur. Tutto Bene ky.

Venho, Tapani; mayor. City of Orivesi.

Väisänen, Mika; head of research. Kunnallisvirkamiesliitto KVL ry.

Värri, Marja-Liisa; home help supervisor. Engel.

Annex 1

Domestic helpers, 1997	
in total:	409
women	401
men	8

Earnings of domestic helpers (average) per month (1997)	
aged under 24	FIM 7400
25 – 29	FIM 6000
30-34	FIM 6300
35 +	FIM 5400

Education and training of domestic helpers	
Basic level examination only	56 %
Undergraduate	5 %
Vocational or academic degree	38 %

Earnings of cleaner (average) per month (1997)	
aged under 24	FIM 5100
25 – 29	FIM 7400
30-34	FIM 7500
35 +	FIM 7800

Education and training of domestic helpers [sic]	
Basic level examination only	54 %
Undergraduate	4 %
Vocational or academic degree	42 %

Contracts of employment by area of activity (1990-1993)	1990	1993	Change %
Child day care	57 186	45 628	- 20.21
Home help	12 697	12 086	- 4.78
Entrepreneur in social work	67 204		+ 204.48
Inst. care	31 054	27 042	- 12.92