

Sakari Kainulainen (Editor)

IN THE BACKYARD OF FINNISH HAPPINESS

Empirical Observations from the Happiest Country on Earth





DIAK PUBLICATIONS 4

Publisher: Diaconia University of Applied Sciences Cover image: Meeri Utti / Diakonia-ammattikorkeakoulu

Layout: PunaMusta Oy

ISBN 978-952-493-425-1 (print) ISSN 2737-3274 (print) ISBN 978-952-493-426-8 (online edition) ISSN 2814-4716 (online edition)

http://urn.fi/URN:ISBN:978-952-493-426-8 PunaMusta Oy Tampere 2023

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ARE ALL FINNS HAPPY?

Sakari Kainulainen

Over the past few years, Finland has received well-deserved attention in international comparisons, ranking in the top positions in numerous lists. Finland has gained the most visibility in the world's happiness comparisons. After each release, there is a national debate, mainly on social media channels, about the fact that the result cannot be accurate. The justifications of commentators emphasize the difficulties of one's life, the number of people who have experienced poverty, or the fact that the phenomenon has been measured incorrectly. Citizens often see the results produced by such measures as objective truth, not as a comparison with other nations. However, the happiness of Finns is greater than the happiness of citizens of most other countries.

Discussing happiness can also be considered absurd in the current global situation. Why reflect on happiness when nature's diversity, sustainable development, and humanity's continuity are threatened? The lives of future generations are overshadowed by the questions listed above. Since Russia started the war against Ukraine, fundamental issues related to war and peace have arisen in the minds of the present generation, and there is no certainty that life will continue as is in the next few years.

However, Finland has been at a good international level with various measures of perceived well-being even before the abovementioned concerns became widely discussed in public. Happiness is about not only worries and feelings but assessments of the society in which one lives. Many things are hidden behind the average of a country's happiness. In almost all nations, even in smaller groups, the people in the middle classes get the most space in public opinion. Similarly, less attention is paid to the extremes of the distribution at both ends. Their high or low levels of happiness cancel each other out and are otherwise ignored because of their small size. In particular, the social place of the disadvantaged is to be marginalized and invisible. From the perspective of improving their social place, the paradox is that their political participation is considered less valuable than that of the other extreme: the well-off.

More specifically, Finland is quite possibly the happiest country in the world, although people with low levels of happiness live in the backyard of this average happiness. This publication examines Finland's image behind this globally ob-

served happiness. The publication provides some background on the well-being of Finns and outlines the factors that raise Finns' satisfaction or happiness in general. As we know, the distributions of happiness among countries are significant, but so are those within countries among different population groups. So, we will explore those who are unhappy in the world's happiest country more deeply.

The work comprises four parts and 14 sub-chapters below them. In the first part, *Joakim Zitting* delves into the concept of disadvantages and describes the connection between the concept of disadvantage and close concepts, with *Sakari Kainulainen* describing the social factors affecting happiness.

The second part provides a background for the long line of disadvantaged people through a fiction review by *Mikko Malkavaara* and *Jio Saarinen*'s analysis of recent history from the perspective of inequality over the past decades.

The third part presents today's Finnish disadvantage from the perspective of various research traditions when the topic is approached through official register information, surveys, and interviews. Sakari Kainulainen examines disadvantage from the standpoint of geographical differences, and Joakim Zitting immerses himself in the well-being of people seeking food aid. *Varpu Wiens* analyzes the everyday life of people under scarce conditions. *Maija Kalm-Akubardia* and *Marja Katisko* open up undocumented immigrants' problematic status concerning social work and other services. *Elina Laine* and Marja Katisko examine another special topic: violence against women and girls and how they can cope with it. The articles of Maija Kalm-Akubardia and Elina Laine written with Marja Katisko are peer-reviewed.

The fourth part focuses on helping populations and people in challenging positions through the project activities done by public actors, the church, and the European Union (EU), without forgetting people's own activities. Sakari Kainulainen examines people's attitudes toward the disadvantaged by analyzing opinions according to political orientation. *Jenna Järvinen* and Joakim Zitting describe Finnish social security, targeting the most underprivileged with the financial aid available. The researchers also analyzed why these subsidies are not always used. Then, Mikko Malkavaara and Sakari Kainulainen outline the goals of the Evangelical Lutheran Church's diaconal work and work with the disadvantaged. *Teemu Leskelä* and *Liisa Kytölä* analyze how the operating models developed in the projects funded by the European Social Fund (ESF) are rooted in the work done with the disadvantaged in associations and public actors. Simultaneously, researchers highlight the nature and possibilities of new type of research data: expert by experience data. At the end of the fourth part, Sakari Kainulainen and Varpu Wiens

describe what negative life events people face, how these events affect them, and what coping strategies people use in tight situations.

In the book's final chapter, the authors summarize the book's results, their views, and even their experiences of helping the most disadvantaged. The chapter also highlights new (near-) future threats to the underprivileged.

The authors are researchers and developers of the Diaconia University of Applied Sciences or the researchers working with them. Thus, the publication is a kind of visiting card to the long line of the Diaconia University of Applied Sciences to study the lives of vulnerable people and develop actions that support their situation. Over the years, data collected from various research projects were used as material for the subchapters. In particular, materials gathered during the *Covid pandemic at the margins of society* (KOMA) and the *Project to coordinate the promotion of social inclusion* (Sokra) projects funded by the European Social Fund have been used extensively.

TWO SIDES OF THE SAME COIN: DISADVANTAGE AND WELL-BEING

WHAT IS DISADVANTAGE?

Joakim Zitting

Disadvantage in Finland

Low-income individuals (8.2%) 448,000 (2022)

Underemployed individuals (2.6%) 144,000 (2022)

Homeless individuals (estimate) 3700

Prisoners (daily) 3000

Disadvantage refers to accumulating resource deficits concerning health, social, and economic dimensions, as well as lower living standards, lifestyles, and quality of life compared to the general population.

Considering its multidimensionality and objective and subjective aspects is essential when studying disadvantage.

Disadvantage is a fascinating concept used prevalently, but what it means often remains unclear, even in research texts. The general assumption seems to be that people experiencing disadvantage should be supported and helped to overcome it. Preventing disadvantage is also sought. This subsection examines how Finland defines disadvantage based on Finnish research literature. International literature has explored this concept (e.g., Wolff & de-Shalit, 2007; Dean & Platt, 2016). However, because the present book focuses on disadvantage in the Finnish welfare state, examining the concept is primarily limited to Finnish research literature.

Juho Saari, who has extensively studied Finnish disadvantage, has examined the Finnish history of the concept of disadvantage (2015, p. 29). He states that the studies of Urho Rauhala and Matti Heikkilä influenced the active use of the concept in Finland in the late 1980s and early 1990s. However, in the 1990s, the term 'exclusion' overshadowed the concept of disadvantage, and in the first decade of the 2000s, disadvantage was only used in the titles of a few books. Regarding the first half of the 2010s, Saari states that the concept of disadvantage was not widely used or precisely defined at that time either. However, according to Saari and others (2020, p. 13), discussing disadvantage became more common in Finland during the 2010s due to increased political interest and many research projects addressing it. Thus, examining how the Finnish scientific community used the concept of disadvantage in recent years is appropriate.

The multidimensionality and accumulation of disadvantage

There seems to be a consensus in research that the concept of disadvantage is multidimensional and difficult to define. Johanna Kallio and Mia Hakovirta (2020, p. 9) state there is no consensus on the definition of disadvantage and poverty. Juho Saari (2015, p. 34) observed that disadvantage is conceptually and empirically a multidimensional phenomenon. Noora Berg et al. (2011, p. 168) noted that disadvantage and exclusion are broad concepts encompassing various perspectives and that the associated terms have meant numerous things.

However, one frequently recurring definition of disadvantage seems related to multidimensional resource deprivation. Many studies emphasized that disadvantage entails scarcity of resources or well-being deficiencies in economic, social, and health dimensions (e.g., Berg et al., 2011; Ohisalo et al., 2015b; Vauhkonen et al., 2017; Laihiala, 2018, p. 30; Merikukka, 2020, p. 36). These definitions often refer to the work of Urho Rauhala (1988) and Matti Heikkilä (1990), whose definitions of disadvantage, despite their age, still seem relevant.

Over 30 years ago, Urho Rauhala (1988) highlighted that disadvantage is not solely about the lack of material resources or poverty but encompasses the simultaneous accumulation of various well-being deficiencies at its core. Some economically disadvantaged can also be disadvantaged socially and health-wise, as well as marginalized regarding power, housing, labor markets, and education. Concerning disadvantage, the deficiencies in well-being accumulate across many of these dimensions (ibid). In 1990, Matti Heikkilä empirically examined the different dimensions of disadvantage in his doctoral dissertation, defining disadvantage as deficiencies in living conditions and well-being and their accumulation in the same individuals.

Noora Berg et al. (2011) highlight the cumulative nature of disadvantage and state that for most people, facing difficulties in one dimension of disadvantage does not undermine their sense of control over their lives if other dimensions function well. They state coping with one aspect of disadvantage at a time rather than multiple simultaneous challenges is easier for individuals (ibid). For example, unemployment can trigger accumulating disadvantage, as prolonged unemployment may lead to various social and health-related problems. According to Maria Ohisalo, Tuomo Laihiala, and Juho Saari (2015), and Tuomo Laihiala (2018, pp. 45–48), unemployment is one of the most significant risk factors contributing to disadvantage. Other factors influencing disadvantage accumulation include long-

term low income and reliance on social assistance as a last resort, involuntary lack of a romantic partner and living alone, single parenthood, and a low education level. These background factors often overlap, illustrating the multidimensionality of disadvantage.

Kallio and Hakovirta (2020, p. 10) state that disadvantage is not only about resource deficiencies but individual difficulties in accessing the available resources to acquire well-being. Juho Saari et al. (2020, p. 15) refer to this as positive transitions – life changes that permanently ameliorate living standards, enhance the quality of life, and improve lifestyle. Such shifts are linked to capabilities, which Amartya Sen (1992) and Martha Nussbaum (2011)'s research discussed. Capabilities refer to people's abilities and opportunities to use their resources to generate positive transitions. The more accumulated resource deficiencies one has, the more challenging utilizing their capabilities becomes. Therefore, disadvantage can be understood as a combination of various resource and well-being deficiencies and difficulties creating and experiencing positive transitions toward an improved life situation.

Standard of living, quality of life, and lifestyle from the perspective of inequality

In Juho Saari's work (e.g., Saari, 2015, 2017; Saari et al., 2020), disadvantage is related to living standards, quality of life, and lifestyle. Living standards reflect the resources available to households (e.g., income and services); for those experiencing disadvantage, living standards are based on social security benefits. Quality of life refers to individuals' perceptions of their own or their group's life situation and encompasses experiences of physical and mental well-being. For the disadvantaged, a low living standard affects their quality of life, leading to a disadvantaged identity. Conversely, lifestyles are the recurring activities and behaviors structuring everyday life (e.g., daily routines and circadian rhythms). These are supported by factors like trust and social relationships but can be burdened by various dependencies. The disadvantaged may face difficulties in life management, which can diminish their ability to act. According to Saari, most Finns have their living standards, quality of life, and lifestyles improve over several generations, making disadvantage primarily a result of being left behind in this development. Therefore, disadvantage refers to a group that qualitatively differs from the rest of the population regarding living standards, quality of life, and lifestyles.

From the perspective of the standard of living, quality of life, and lifestyle, only a minority of disadvantaged Finns would be considered truly disadvantaged, according to Juho Saari (2015, pp. 14–15). Hundreds of thousands of underprivileged individuals are relatively close to the general population regarding resource-based living standards, self-perceived quality of life, and general lifestyle. In 2015, Saari estimated that around 230,000 Finns who were long-term dependent on last-resort social security could be considered disadvantaged. Finnish disadvantage can be characterized by its relative nature, as defining disadvantage within the welfare state is determined by comparing the disadvantaged to the well-off majority population. Consequently, even the disadvantaged within the welfare state may appear relatively well-off compared to the underprivileged in another country.

From the perspective of the standard of living, quality of life, and lifestyles, defining disadvantage is linked to inequality, which, according to Göran Therborn (2014), can take three forms. Material inequality relates to disparities in access to food, health, and functional capabilities, impacting people's opportunities in life. Resource inequality reflects the lack of financial resources, education, and social networks. These factors generate economic, political, and psychological advantages for those who have them. Conversely, existential inequality encompasses discrimination, hierarchies, and feelings of respect. It refers to human dignity, which may be questioned based on more or less enduring characteristics (e.g., origin, disability, sexuality, gender, or poverty).

Just like with the different dimensions of disadvantage, these dimensions of inequality are not necessarily separate. For example, poor health can affect one's ability to work, and low income can hinder their ability to manage their health. Experiences of poverty can also diminish one's sense of respect, increasing existential inequality. Conversely, discrimination can impair one's opportunities to acquire education. According to Juho Saari's (2019, pp. 21–25) views, the increasing inequality in Finnish society is not primarily caused by accumulating disadvantage or the increase in poverty but by the positive development of standards of living, quality of life, and lifestyles, to which not everyone has equal access. Finnish society generally takes good care of vulnerable groups, but the standards of living, quality of life, and lifestyles of these groups still differ significantly from those of the prosperous majority. From this perspective, disadvantage has its own dimension of inequality.

Objective and subjective disadvantage

In the Finnish research literature of the 2010s, disadvantage has been examined as a subjectively experienced phenomenon and an objectively measured phenomenon using various indicators. Johanna Kallio and Mia Hakovirta (2020, pp. 12–13) highlight how subjective measures involve individuals assessing their experiences of poverty, perceived lack of well-being, or disadvantaged identity. In this case, researchers do not define individuals as disadvantaged; individuals themselves determine that. Conversely, objective measures of disadvantage include long-term unemployment, homelessness, poverty, and so on. In these cases, the researcher determines whether someone is disadvantaged.

According to Sakari Kainulainen and Juho Saari (2013), the Nordic tradition of welfare research has had an established practice of assigning little societal significance to individuals' subjective well-being. This has been justified by the argument that individuals' experiences (e.g., life satisfaction and living standards) are too subjective to be linked to specific social rights and obligations. Therefore, objectively disadvantaged people may be psychologically adapted to their situation and do not subjectively perceive themselves as disadvantaged. Tuomo Laihiala (2018, p. 31) adds that Nordic research on disadvantage has largely relied on register data or population surveys, focusing on objectively definable living conditions as an intriguing research subject. In these research datasets, disadvantaged individuals refer to groups whose well-being falls below or outside the majority population's level.

Ohisalo et al. (2015) and Kallio and Hakovirta (2020) argue that examining disadvantage from objective and subjective perspectives in research is crucial because they may not correlate or be directly related and often produce different results. Disadvantage defined by different criteria may not necessarily correspond to experienced disadvantage. For example, the same material situation can be considered acceptable by one person and miserable by another. However, combining different measures poses challenges due to data availability, as subjective disadvantage information is rarely available, such as that in register datasets.

According to Tuomo Laihiala (2018, p. 32), there has been a shift or at least an inclination in the past decade toward considering people's experiences when studying disadvantage; thus, various measures of experienced disadvantage were developed. Sakari Kainulainen and Juho Saari (2013, p. 24) highlight how poverty research has started considering people's experiences in measuring the balance

between income and expenditure, facilitating a multidimensional assessment of disadvantage and making the constructed image of disadvantage more open to interpretation. Examining disadvantage using different datasets is discussed in more detail elsewhere in this book.

Disadvantage and related concepts

Disadvantage has been approached through other concepts (e.g., poverty and social exclusion). According to Sakari Kainulainen and Juho Saari (2013, p. 23) and Saari et al. (2020, pp. 72–73), some perspectives consider disadvantage, poverty, and social exclusion as broadly synonymous, with poverty being one of the central dimensions of disadvantage. However, Tuomo Laihiala (2018, p. 45) reminds us that disadvantage encompasses other deficits in well-being beyond low income, meaning that mere poverty does not always imply disadvantage. According to Laihiala, various poverty indicators are suitable for measuring the economic dimension of disadvantage, but a comprehensive definition of disadvantage requires other measures too. International literature has also highlighted that disadvantage is not solely about poverty. If it were, income transfers could easily solve the problem (e.g., Wolff & de-Shalit, 2007, p. 4).

Mia Kallio and Johanna Hakovirta (2020, pp. 9–10) also state that poverty and disadvantage partly overlap but are still separate phenomena with distinct meanings. According to a multidimensional perspective, disadvantage encompasses material needs, physical and mental health, social functioning, and social relationships. However, poverty and disadvantage share the common aspect of individuals struggling to live in a manner considered acceptable or desirable in society. For instance, in Finland, poverty is predominantly regarded as relative poverty, where individuals with low incomes can somewhat meet their basic needs, unlike those experiencing absolute poverty. The social security the welfare state provides has succeeded in eradicating absolute poverty in Finland, and the country's relative poverty rate is among the lowest in international comparisons (Isola et al., 2021).

Another concept often associated with disadvantage is social exclusion. Despite the concept of social exclusion appearing in various laws, policy programs, and research, no universally accepted definition exists (Saari, 2015, p. 238; Saari et al., 2020, pp. 95–96). Juho Saari and Mia Behm (2017, p. 148) and Saari et al. (2020, pp. 95–96) state that the concept of social exclusion confuses causes and consequences and blurs the mechanisms and target groups contributing to social

exclusion. According to these studies, this concept is more of a political one than a variable suitable for empirical research.

However, the concept of social exclusion can still describe the chain of events leading to disadvantage, even if it is not used to describe target groups (Saari & Behm, 2017, p. 148). According to Saari (2015, pp. 103–104) and Saari et al. (2020, p. 96), social exclusion can primarily be considered a chain of events excluding individuals or groups from the life conditions commonly experienced in society, leading to long-term poverty and disadvantage. Social exclusion is not a static state or a target group defined by specific criteria.

The definitions of disadvantage from 30 years ago are still influential. Urho Rauhala's (1988) and Matti Heikkilä's (1990) contributions are evident in describing disadvantage as a multidimensional phenomenon, with dimensions such as economic, social, and health aspects often emphasized. However, one of the "historical" dimensions of disadvantage has received less attention in more recent definitions. Rauhala (1988) highlighted the aspect of power and participation among the disadvantaged, referring to individuals who are limited or cannot advocate for their interests in a democratic society. According to Rauhala, this issue goes beyond voting and includes other forms of societal participation and informal social networks.

The exclusion from power and participation is primarily discussed in Maria Ohisalo's doctoral dissertation (2017, p. 46) and Ohisalo, Laihiala, and Saari's (2015a) article. The lack of discussion may be because the study of power and political participation is more prevalent in political science, where the concept of disadvantage is not commonly used. In sociology and social policy, a broader concept of social inclusion is typically employed when examining individuals' opportunities to influence the course of their lives. Recently, there has been a significant focus on social inclusion in Finnish disadvantage research, as Saari et al. (2020, p. 19, 95–96) noted. Social inclusion is considered the opposite of exclusion, where individuals, through inclusion, become integrated into the average level of living standards, quality of life, and lifestyles within society.

Disadvantage in this book

This book examines disadvantage from the perspective of capabilities and inequality. The resource deficits the disadvantaged experience diminish their capabilities, making experiencing positive transitions difficult, keeping their standard of living,

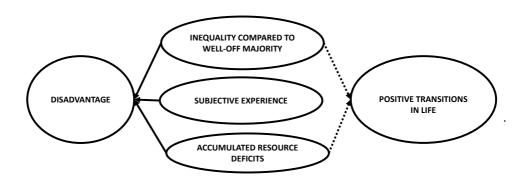


Figure 1. Definition of disadvantage

Another matter is whether individuals defined as disadvantaged based on certain criteria perceive themselves as disadvantaged. For example, the subjective experience of disadvantage among recipients of food aid, who can be considered disadvantaged in Finnish society, is examined in more detail in "Experiences of disadvantage and well-being in food aid". However, according to Juho Saari (2015, pp. 15–20, 98), disadvantaged individuals appear as "strangers" to the prosperous majority of the welfare state – distant from the social perspective of the majority. This sense of being "strangers" is further exacerbated by the targeted benefit and service system designed for the most disadvantaged, which the prosperous majority does not necessarily need or even recognize. Such social distance is evident, among other things, in the lack of concern for the well-being of those experiencing disadvantage. The chapter "Finns' attitude toward the disadvantaged" further explores this issue.

THE DISADVANTAGED IN THE SHADOW OF THE HAPPY PEOPLE

Sakari Kainulainen

Happiness in Finland

According to the World Happiness Report, Finland ranks as the happiest country in the world for the sixth consecutive year.

On a scale of zero to ten, happiness is at 7.8 in Finland.

Happiness has remained at the same high level for years.

Finland and the Nordic countries are, more broadly, good societies for securing the well-being of citizens.

A meager life reduces happiness.

According to the World Happiness Report, Finland ranks as the world's happinest country for the sixth time (Helliwell et al., 2023). Over the past few years, the Nordic countries have all been at the top of this list, and the differences among the countries are only a few decimal places away. Scandinavian countries form an island of their own among the nations; these countries seem to have built a social order and structure enabling people to enjoy a decent standard of living and keep the differences in the welfare between people relatively moderate. The Cantrill Ladder, used by the World Happiness Report, favors a concept of well-being where society and community activities gain more weight than purely emotional expressions. According to the report (Helliwell et al., 2022), "Life evaluations provide the most informative measure for international comparisons because they capture quality of life in a more complete and stable way than emotional reports based on daily experiences."

Cantrill Ladder is a widely used cognitive measure of perceived well-being (Glatzer & Gulyas, 2014), meaning the respondent assesses how much their wishes and goals can be achieved in the country where they live. The question is as follows: Please imagine a ladder with steps numbered from zero at the bottom to ten at the top. The top of the ladder represents the best possible life for you; the bottom represents the worst. On which step would you say you stand? The results of the Cantrill Ladder were compiled comprehensively at the global level, such as on the Our World in Data website (Ortiz-Ospina & Roser, 2013). Europeans, especially the Nordic countries, rank high (7–8) regarding life satis-

faction, while Afghanistan, Lebanon, Zimbabwe, Rwanda, and Botswana rank very low (3.5).

In 2023's World Happiness Report, six factors statistically explained the satisfaction level: GDP per person, healthy life expectancy, social support, freedom to make life choices, generosity, and perception of corruption. The explanatory factors indirectly reflect why Finns rank at the top: Finland provides an environment where people can pursue a eudaimonic life more often than other countries. This means, among other things, that one can get educated, grow their skills, and act in line with their goals. The social structure supports individuals in these efforts (Shiroka-Pula et al., 2023). Finnish society has also achieved numerous high rankings in international comparisons along with happiness. Good rankings were achieved in dozens of international comparisons, such as in terms of social stability (https://fragilestatesindex.org/) and development measured by the Social Progress Index (https://www.socialprogress.org/?tab=2&code=FIN).

Although the happiness of Finns and others has been measured in a way that emphasizes the cognitive aspect, this does not mean the assessment of Finns does not consider emotion when making the assessment. Perhaps it's the opposite: affect (moods, emotions) are considered significant, even in cognitive assessments (Cummins, 2010). Kainulainen (2022) tested Professor Ruut Veenhoven's (2009) theory about emotions being a natural information source for people when assessing their cognitive life satisfaction. All the materials support Veenhoven's idea: the assessment of the average emotional state seemingly correlates more strongly with life satisfaction than the cognitive assessment of whether one achieves what one wants.

Concerning perceived well-being in Finland, the average is around eight on a scale from zero to ten. The result has remained static for quite some time (Veenhoven, 2023). However, this does not mean changes will not occur at the group and individual levels. Prosperity is also unequally distributed in the world's happiest country. The central question, especially in social policy, is the following: Who are these unfortunate people in the welfare state?

Answering the previous question is not easy for many reasons. Experienced well-being or happiness is, as its name suggests, one's experience of their situation and expresses the perception it has formed for the researcher. People value things and see objective things differently. Similarly, people have different hopes and goals, allowing the same life situation to produce a different assessment. Conversely, while happiness concerns one's expression based on their experiences, individuals' responses strongly reflect their environment as described above.

Two of three Finns seemingly evaluate their life satisfaction realistically regarding their income (Kainulainen, 2014). When respondents are categorized into four groups regarding two dimensions – income sufficiency and life satisfaction – then life satisfaction is higher than average for those respondents whose income suffices for expenses; correspondingly, satisfaction is low for those respondents whose income is insufficient for expenses. In other words, happiness correlates closely to the standard of living estimated by income and expenditure. However, one in six respondents estimated themselves as happy, despite their income being insufficient for expenses; the other sixth is unhappy, despite their income sufficing for expenses. Thus, factors other than one's standard of living shape happiness.

The correlations between income and happiness are moderately low. However, income is a central factor in experiencing well-being, and its role is strongest when income is low. While the disadvantage is not merely the smallness of income or wealth, one's economic situation is strongly reflected throughout life. International comparisons between countries have made it clear that rising income levels raise people's happiness more in developing countries than in developed ones (Stevenson & Wolfers, 2008); for decades, there has been a search for evidence as to whether the so-called Easterlin's Paradox (Easterlin, 1974) holds true. Easterlin's observation related to the fact that while individually, income increases happiness, nationally, economic growth does not increase happiness. Slag, Burger, and Veenhoven (2019) looked at the theory in one of the economy's fastest-growing countries, South Korea, and found that the theory is untrue in at least all its aspects. Evidence for a paradox or its reversal is still sought.

The same phenomenon of the relationship between income and happiness when comparing countries is also seen between individuals: When comparing happiness at different income levels, one finds that the slope of the happiness curve is significantly steeper at the lower end of the income distribution than at higher incomes. The support given to the poor produces more well-being than it does for the rich. However, scientific debate on the relationship between income and happiness at the individual level still exists using the latest methods. Killingsworth et al. (2023) estimate that happiness will always increase with income (log).

Finnish cross-sectional data representing the adult population appear to have a curve-linear relationship, whether income was measured on a straight or logarithmic scale (Kainulainen, 2018; Figure 2). The level of happiness rises strongly from the lowest income to about a 1000-euro income level, then leveling off. In this case, income is the residual income after deducting all debt servicing expenses per consumption unit (OECD). While the result indicates the connection between

happiness and disposable income at any given moment, it is also expected to reflect what happens to one's level of happiness if one's life becomes financially easier.

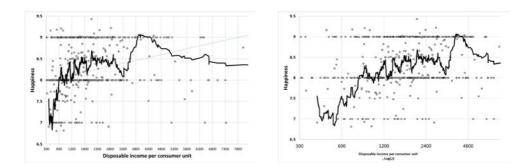


Figure 2. Life satisfaction in Finland by income category

Who, then, in Finland would be given an extra euro to produce a more generous welfare yield than the average? These are people whose income seems insufficient to cover expenses (Kainulainen, 2019). When comparing the happiness of those who make their income easily or very easily (about 8 on a scale of 0–10) with those who make their income with difficulty (4.8) or great difficulty (4), the difference is clear. Simultaneously, decreased happiness is linked to negative feelings and a strong experience of not achieving one's desires.

According to Kainulainen (2019), negative emotions and the experience of unachieved goals and financial difficulties target different populations differently. These population groups include, such as the unemployed, those living alone, and, in particular, single parents. The things listed above are ubiquitous in these groups – more common than every other single parent. Slightly fewer of the other two groups experience negative feelings, and there is insufficient money to spend. Often, these three factors accumulate in single parents, of which the life of the third is tinged by these factors.

In the same study, a household's income level is inversely linked to negative things. While in the highest income quintile, all three of the negative things described above accumulate to only three people out of a hundred, in the lowest income quintile, things accumulate to one in three. Life on a small income is associated with low happiness and a lack of prospects. Could some factors other than income level explain the accumulation of these unpleasant things? There are seemingly other factors, but the impact of these is weaker than the economic ones.

An intersectional association can be seen among the factors explaining the low satisfaction of people (Kainulainen, 2019). Only 2% of one's social status influences the accumulation of the abovementioned problems. Compared to those in paid employment, challenges accumulate, especially for the unemployed and entrepreneurs – about twice as often as those in paid employment. When a variable describing the structure of a household is added to the model explaining the accumulation, the explanatory share of the model increases to 10%. Still, negative factors accumulate for the unemployed and entrepreneurs, but even more often than in these groups, negative things accumulate for those living alone, especially for single parents, when households are compared to families with two parents and children. Finally, given the household income level, the model can account for 25% of the accumulation of negative things. An exceptionally high risk of accumulation exists by belonging to the lowest income quintile (Hazard Ratio 21.1), living alone (2.4), single parenthood (2.9), and, in part, being an entrepreneur (1.3). One interesting change occurs in the socioeconomic status groups regarding income: The risk of the unemployed accumulating negative factors compared to the employed disappears completely. In other words, unemployment is not a significant factor in accumulating negative things, but low income is. Another intriguing point relates to the negative things entrepreneurs accumulate: for entrepreneurs, the risk of aggregating negative issues remains higher than those in paid employment, even when considering the household structure and income level.

Based on the HS Scarcity data, economic scarcity strongly reflects our subjective experience. Figure 3 illustrates the link between economic scarcity and the theory of well-being of Professor Erik Allardt. Allardt (1993), a Finnish pioneer in well-being research, has divided well-being through his dimensions, dividing this into material things (having), relationships (loving), and self-development (being). Economic scarcity is strongly reflected in two of Allardt's dimensions of well-being: satisfaction with living standards and self-development, but weakly reflected in human relationships. Human relationships depend less on economic scarcity than one's standard of living and self-development through, such as hobbies, but they are also whittled by a strong scarcity (see chapter "Living in scarcity – stories from everyday life").

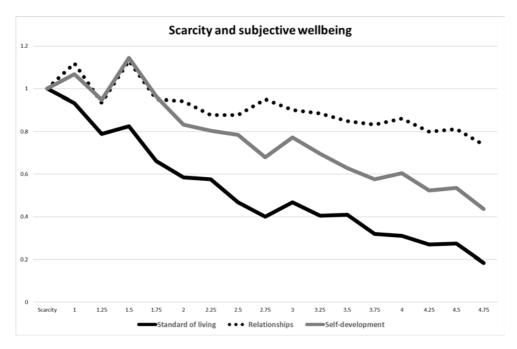


Figure 3. Linking the experience of scarcity (scale 1-5) to Erik Allardt's well-being structuring

Clearly, economic status is paramount to human happiness. As noted, Finland has been rated the happiest country in the world for the sixth time. One gets the top spot in the world when happiness is at level 8 (on a scale from 0 to 10). This result aligns with national research results. However, results lower than this average can be found in large population groups (Kainulainen, 2022). For example, the level of happiness for those working in low-wage sectors is 7.3, and the level of life satisfaction for Finnish prisoners is 6.2. Unhappiness seems to reflect a life of scarcity: when people who have experienced scarcity are asked about their happiness, they rate it 4.6. The average life satisfaction of Finns seeking food assistance is at the same level as prisoners, i.e., 6.2 (Nurmi, 2022).

Finland is undoubtedly one of the happiest countries in the world. However, although the level of happiness is high nationally, there is immense variation among different population groups. Statistically, large population groups are doing relatively well, but they left behind smaller groups with very low levels of happiness. Later chapters will highlight the challenges and levels of well-being of these often overlooked groups.

TRENDS IN DISADVANTAGE AND INEQUALITY

FROM ABSOLUTE POVERTY TO MULTIFACETED DISADVANTAGE IN FINNISH FICTION

Mikko Malkavaara

This chapter examines Finnish literature from the perspective of poverty and the disadvantaged over approximately 150 years and examines how the development of society and the increase in welfare changed the image of Finnish poverty in literature.

Finnish class society in the 19th century

Finland is the old hinterland of Sweden, where raw materials and products with simple processing value, such as tar, were brought from Finland. Capital was hardly formed. Feudal society birthed a small number of nobilities in Finland, and agriculture remained rather undeveloped for a long time. Therefore, the Finnish upper class was small, and many landowners were poor.

Below the independent landowners grew a poor class without land, whose life was surviving from day to day. The Finnish economy began developing faster in the 1860s, deepening the differences between social classes. Landowners, city officials, and successful artisans and merchants began forming an intermediate or middle class, which began to be counted more among the gentry than the poor: the "folk." The number of the "overpopulation" born in the countryside increased, weakening their position. Many moved to the cities to become factory workers, whose lot was miserable in the 19th century.

Finnish literature is built on folk depictions, where poverty, illiteracy, and life's simplicity create a kind of self-evident framework. Such are **Aleksis Kivi's** (1834–1872) *Seven Brothers* and *Nummisuutarit*, written in the 1860s and 1870s, which created the foundation of Finnish novel literature. **Minna Canth** (1844–1897) was the first significant Finnish female writer, known for her descriptions of the status of women. In the 1880s, she also wrote realistic descriptions of poor people, conveying that material conditions and social status do not affect one's goodness, perhaps not even happiness.

These views are similar in the works of the writers of the following generations – the early days of Finland's independence. Poverty and the simplicity of life cre-

ate the narrative context for, such as Nobel author **Frans Emil Sillanpää's** (1888–1964) work *Hurskas kurjuus* (1919), **Joel Lehtonen's** (1881–1934) book *Putkinotko* (1920), and **Ilmari Kianto's** (1874–1970) *Ryysyrannan Jooseppi* (1924). In the latter two, poverty is viewed softly and warmly but mischievously and humorously. Poverty is centuries-old rural poverty – the most common life cycle of people. Ilmari Kianto had already published the description of the poor, *The Red Line* (*Punainen viiva*), in 1909.

Finnish workers' literature

One significant feature of Finnish literature has been the perspective called workers' literature, in which the lives of ordinary people were described appreciatively. Such a narrative has also included the rural lifestyle. Material scarcity does not necessarily dim the diversity and richness of life.

Working-class writers grow amid the working class and its living conditions, creating their social status and leftist worldviews. Working-class writers know manual labor by experience, so they write about the working life. However, there are differences in how fixedly writers are connected to the labor movement and its parties.

Important depictions of industrial society are, for instance, **Toivo Pekkanen's** (1902–1957) *Shadow of a Factory* (*Tehtaan varjossa* 1932) or **Lauri Viita's** (1918–1965) *Moreeni* (1950), of which the former depicts an industrial community in the southern Finnish port city of Kotka, and the latter a working-class family in the working-class district of Pispala, which grew up beside the industrial city of Tampere. Those who have moved to a new living environment – the city – are not victims of circumstances but builders of the future who believe in life despite their poverty.

Most significantly, literature has shaped the historical view of an entire generation. This kind of work has been published in three parts: **Väinö Linna's** (1920–1992) *Täällä Pohjantähden alla* (1959, 1960, and 1962). This work describes a rural tenant farmer family in the Urjala village from the 1880s to the 1950s and gives an interpretation of how ordinary Finns experienced societal changes. It shows the social stratification of the countryside and where tenant peasants reside as a kind of middle class between the farm owners and the rural proletariat while telling the events of the 1918 Civil War from the perspective of the losers. Linna's interpretation of WWII can also be considered widely accepted.

The 1960s and 1970s were the heyday of workers' literature. In several of his books, **Hannu Salama** (1936–) from Tampere placed the experiences of ordinary life and the left-wing worldview in his own perceived environment. His book *Siinä näkijä missä tekijä* (1972) is one of the most important classics of political working-class literature in Finland.

Timo K. Mukka (1944–1973), a precocious native of Lapland, published his first work when he was 19. The entire production of Mukka, who died young, describes the lives of the Lapland people. In the 1970s, writers **Lassi Sinkkonen** (1937–1976) and **Pirkko Saisio** (1949–) described the everyday life and family life of a working-class home in Helsinki.

A welfare society is reflected in literature

Until the 1960s and 1970s, the depiction of poverty expressed a life that everyone found familiar. Most people came from poor backgrounds, and the struggle for daily bread was familiar. Poverty described a common experience.

The social change toward a welfare state started in the 1960s, but a more obvious shift in literature began in the 1980s. Finnish identity and descriptions of life at home were still featured in literature, but these depictions somewhat described how the old unified culture of the countryside got broken. One cannot really find actual descriptions of poverty in the works of key writers of the era, such as **Eeva Joenpelto** (1921–2004), **Antti Tuuri** (1944–), **Laila Hietamies** (later **Hirvisaari**, 1938–2021), **Orvokki Autio** (1941–), or **Kalle Päätalo** (1919–2000), although in their accurate description of the changes in rural conditions or small towns, the scarcity and simplicity of life is present. Conversely, tenacity, guts, decency, and the honor in doing the right thing are also present.

Among the Finnish writers of the 1970s and 1980s, **Kerttu-Kaarina Suosalmi** (1921–2001) is known for showing in her novels the breakdown of the idyll and the other face of the welfare state: the mental and physical malaise behind society's seemingly intact façade. She depicted the time of famine and the prosperous middle class and mapped out the spiritual state of society without neglecting ethical considerations.

Around when the welfare society and general prosperity began developing, a way of speaking began to become commonplace, according to which everyone was considered to belong to the same large middle class. The image was maintained until the great economic depression of the early 1990s when mass unemployment – the direct plight of many – and the growth of income differences inevitably began to break the image of a united nation.

Writers had previously written about social classes, but in the 1980s and 1990s, when Marxism weakened, few were interested in such a topic. Class talk was boring until it was rediscovered in the 21st century.

The rise of neoliberalism and the recession of the 1990s were striking, but the general picture of Finnish literature in the 1990s still consisted primarily of historical subjects and epic works. If poverty was written about, it was a side theme and someone's sad fate – a bit like how in society, it was noticed noticed that some had fallen off the ride.

Poverty in historical descriptions

Poverty and the contrast of social conditions have always been central themes when depicting historical subjects. Difficult topics were mentioned when the Finnish civil war turned 100 at the end of the 2010s. **Anni Kytömäki's** (1980–) debut work *Kultarinta* (2014) starts with an encounter between a wealthy young man and a poor working girl in the spring of 1917. In her book, *Sandra* (2017), **Heidi Köngäs** (1954–) describes the civil war's intrusion into the circle of life of women on the farm and the disappearance of the future.

A relatively recent historical topic has been the Lapland War at the end of WWII and the return from it. After the war between Finland and the Soviet Union had ended in early September 1944, the peace terms included expelling the German army from northern Finland: over 200,000 German soldiers and other Germans. Initially, turning weapons against brothers in arms was difficult, but the bigger taboo was the relationship between the Finnish population, especially Finnish women and German soldiers. **Katja Kettu** (1978–, *Midwife*, 2011), **Rosa Liksom** (1958–, *Everstinna* 2017, *Väylä* 2021), and **Tommi Kinnunen** (1973–, *Ei kertonut katuvansa* 2020) have depicted the Lapland War. Although the context is Lapland's destruction, the main themes are taboos, shame, and survival. Poverty or lack of everything affects everyone equally, but somehow, one must get ahead.

Immigration to Sweden in the 1960s and 1970s is another historical subject. **Susanna Alakoski** (1962–) is a Swedish-Finnish writer who writes in Swedish. Her book *Sikalat* (*Svinalängorna* in Swedish) from 2006 talks about the Moilanen family moving to the Fridhem residential area of Ystad. Fridhem's fine suburban idyll crumbles when unemployment, alcohol, and violence start dominating, and the Finnish people's area starts being called Piggery (Sikalat) in the social welfare office and by other authorities.

Aki Ollikainen (1973–) published his book *Nälkävuosi* in 2012, a concise and refined description of what the great years of hunger crisis were like at the end of the 1860s, when over a tenth of Finns, more than 200,000 people, perished from hunger and diseases caused by the famine. Despite its brevity, the narrative is multifaceted, dealing with the upper echelon of society and those left at the feet of its grain crisis.

The economic recession breaks the welfare state

Arto Salminen (1959–2005) wrote blunt and ironic descriptions of post-recession Finland in the 1990s, examining the painful points of a society that chose neoliberalism and the lives of the poor and marginalized, where poverty had refined people's manners and expressions.

The welfare state's safety nets were understood to be leaky, but that theme did not produce a great Finnish generational novel. Ultimately, the welfare society withstood the pressures well, and gradually, how poverty is relative and ill health is wide-ranging began being emphasized. In describing the unpleasant part, the child's perspective and maltreatment came to the fore.

Disadvantage causes nausea and the inability to break the cycle of feeling poorly, even if one gets support. Several socially critical works on this topic appeared at the turn of the 21st century. Perhaps **Reko Lundán** (1969–2006) addressed social issues and human malaise most analytically. In his plays and novels, he dealt with poverty, especially the causes and victims of the 1990s recession, in a versatile and socially critical manner.

In 1996, **Kreetta Onkeli** (1970–) wrote about alcoholism and the difficult life management problems of a single mother; her work describing the life of the 1970s and 1980s was not only inconsolabe but also tells about joy and small moments of hope. **Mari Mörö's** (1963–) book, *Kiltin yön lahjat* (1999), is about a six-year-old girl Siia, who cannot get to primary school because no one takes her there. The mother lies in bed, and her partners continually change. Sometimes, the mother disappears completely. Then a kind old man, who lives next door, helps a little, but otherwise, everyone else is indifferent to Siia's insecurity and plight. In 2001, **Maria Peura** (1970–) gave a northern Finnish perspective to the deepest problems of family life in her book *On rakkautes ääretön*, which is about incest and forces one to look at evil, brutality, shame, and hatred directly.

Society has become more complicated. The poverty literature of the 21st century no longer examines only absolute poverty or mere material deprivation but has

started describing the experience of more than one generation, where many problems accumulate. It involves poor and often changing living conditions, alcoholism and other substance abuse, mental illness, odd jobs, crime, and exploitation.

Poverty descriptions from the 2010s and 2020s

Mathias Rosenlund (1981–), in his 2013 work *Vaskivuorentie 20* (*Kopparbergs-vägen 20* in Swedish), deals impressively with the inherited poverty and incompetence of today's society. Rosenlund was born in Sweden, where his parents did poorly paid work and, despite their hard labor, failed to create the expected wealth. Returning to Finland was no happier. Life is a struggle for survival with the help of temporary jobs, income, and study support, but the family's situation remains unchanged. Temporary jobs always reduce other income. The book reflects on the cycle of poverty, its inheritance, and the right of the impoverished to dreams. It asks, *Is there a way out of poverty?*

Ossi Nyman's (1978–) work, published in 2017, centers on avoiding work, exuding arrogance, and admiring a lack of ambition. The work raised angry emotions; "ideological unemployment" was frowned upon. The book expands the image of poverty in literature.

Those writing about poverty usually experience it. **Noora Vallinkoski's** (1981–) *Perno Mega City*, published in 2018, tells the story of a young woman growing up in the 1980s and 1990s near the Perno shipyard in Turku. The work's central theme is how the high unemployment and lack of prospects stemming from the recession of the 1990s affected people. However, the work was not distanced enough from reality. The author had to compensate four people for using real names and events in his book.

Little is written about material poverty in Finland now, and the works about it receive scant attention. Publishers determine literary perspectives; they seek works that will be read and bought. The perspectives of literature converge with those of book buyers. The phenomena of life are examined from the middle-class perspective of those who read the books. Poverty is considered unsellable. Social criticism is also more hidden.

Library statistics show that readers prefer entertaining writing. Poverty is considered a dark and heavy subject. Although depictions of poverty exist, the culture is generally fragmented into sub-cultures and other smaller parts, and not all these works are included in public discourse.

Poverty is often a secondary theme and an intermediate stage in the book. As a broad social phenomenon, specifically structural poverty, such is not really dealt with but is considered an individual rather than collective matter. However, much discussion among Finnish writers and literary circles has concerned the need to properly describe contemporary poverty.

In the spring of 2023, **Niko Hallikainen's** (1989–) novel *Suuri märkä salaisuus* was published. The book tells the growth of a boy from East Helsinki to about the time he turns 16. The child of a single parent who does shiftwork is often home alone. Class differences become visible in numerous details, including his relationships with his friends from wealthier families. Accurate observations from language to people's behavior possibly make this book the best description of today's poverty and class society. The book conveys the class sadness of a gifted child. The poor live and enjoy life differently than the rich; they even face death differently.

Literature is a mirror of its society, creating a collective understanding and common interpretation of things that are difficult to visualize. Sometimes, literature brings up topics that have not been discussed; sometimes, it bridges streams of thought. In reviewing the literature of different eras, one can get an overall picture of more than what topics were written about.

One must write about poverty. The question is, what is today's workers' literature? Those included in the industrial workforce are largely professionals who get along well. Today's poverty is where one is dependent on others, unemployed, or cannot work. Immigration is a structural change in Finnish society. In **Satu Vasantola's** (1965–) book, *En palaa takaisin koskaan, luulen*, published in 2018, ostracized foreigners leave their roots and long to be elsewhere; these immigrants can be Iraqis or Finns or from other nations.

Mental health issues are not primarily poverty issues, but they are issues of disadvantage and sickness. **Antti Rönkä's** (1996–) novel *Jalat ilmassa* (2019) describes his experiences that are characteristic of contemporary literature. Its theme is traumatic school bullying, which the boy could not tell anyone about.

Iida Rauma's (1984–) award-winning work *Hävitys: Tapauskertomus* (2022) also deals with experiences and school bullying from elementary school in the 1990s. She uses the term "school violence," which she considers structural oppression and violence against children. In the adult world, similar acts would be prosecuted.

Rauma's work has received much attention and raised emotions. Despite its harsh subject and how it deals with its theme, it corresponds to the general attention regarding literature – that readers must connect to the topics discussed. Bul-

lying at school is mental and physical violence, which everyone has experienced: as bullies, as those who were bullied, or as witnesses of bullying. The theme of bullying reveals the general idea that this can be overcome. Finally, the bullying stops when school is over. Sad and nasty themes are read in a book or watched in a movie with the thought that evil will soon end and things will improve. Entertaining themes teach recovery and survival.

Stories of disadvantage more rare

If poverty and disadvantage are depicted honestly, a survival story or one that shows disagreeable feelings is typically not one's first choice. Thus, disadvantage as a theme in entertaining literature is becoming rare.

The poverty of books often goes along with the life cycle of middle-class people and the crises they face. A period of job loss, illness, or divorce can bring about temporary poverty. However, these factors are often built into a survival story so the reader will finish the story.

The theme of poverty is also carried alongside the depiction of mental health problems. Mental illness is not really addressed as leading to structural poverty or as a broad social or permanent phenomenon. Literature hardly investigates the deepest wounds of disadvantage and poverty. Such would be considered social porn. However, the deepest basins and depressions of the underprivileged are just as valid and worthy of mention.

The most disadvantaged of the disadvantaged do not tell their stories because they cannot. Without a story of survival, the voice of personal disadvantage cannot carry. When not everyone can tell their story, someone else must do it for them. Newly disadvantaged people enter society continuously. Some were born abroad, others in Finland. However, they are members of Finnish society whose stories should be heard and known.

Along with intergenerational poverty exists the nausea of children; loss of control caused by substance abuse and mental health problems; homelessness; as well as a new problem: those who are undocumented in society. Little fiction has been written about immigrants and even less about undocumented ones.

Appendix 1 lists featured works.

FROM THE GREAT RECESSION IN 1990s TO 2020s

Jio Saarinen

Education, Income and Health in Finland

In 2021, 74 percent of the population aged 15 and over had a post-primary (compulsory) degree of which 54 percent had an upper secondary level degree and 45 percent had at least a lower tertiary level degree.

Life expectancy in 2022 was 78.6 years for boys and 83.8 years for girls.

In 2020, Purchasing Power adjusted GDP per capita was 33 700 €.

By international standards Finland has relatively low income differences.

Health and well-being problems accumulate to lower socio-economic groups.

Mental health problems are the most significant factor leading to incapacity for work.

Minority groups and people who have migrated to Finland face, on average, more significant health and well-being challenges than the population as a whole.

Finland's development has been positive for a long time. On average, Finns' education and income levels have increased, and their health and well-being have improved. Finland has rightly been considered a middle-class country with narrow differences in inequalities. In international comparison, income and wealth gaps are quite small, and poverty is relative. Nevertheless, experiences of hardship in Finland still exist, and positive development has slowed down, if not reversed.

As this chapter will demonstrate, inequality has undoubtedly become more common in recent decades, its mechanisms are largely hereditary, and it tends to accumulate among certain individuals and groups. Thus, equality of opportunity does not actualize. The factors contributing to inequality and disadvantage are intertwined into a single life-directing entity, where age, sex, and ethnic background, among other attributes, determine the basis of individuals' possibilities.

This chapter examines the development of inequality and disadvantage in Finland through the most significant main themes: education, unemployment, income and wealth, and health and well-being. There are also some international comparisons, and Finland is put into perspective with other Nordic countries. This chapter aims to highlight the interrelationship between the main themes and, above all, create a coherent picture of how inequality's development becomes apparent through these very mechanisms.

Educational differences and unemployment

According to OECD statistics (2022), on average, participation in higher education has increased significantly in all OECD countries over the last decades. In 2000, only 27% of the population aged 25–34 in OECD countries had a tertiary degree; in 2021, this number rose to 48%. Additionally, higher education attainment has increased, particularly among women; on average, women have higher education levels than men. In 2021, 53% of women and 41% of men aged 25-34 in OECD countries had a tertiary degree. In the EU22 countries, on average, 40% of 25-64-year-olds have only an upper secondary education, while 32% have a lower or higher university degree. Based on the statistics, there does not appear to be notable differences in educational levels between the EU22 countries. For example, Finland, considered a top country in education, had the lowest education level in the Nordic countries in 2021 compared to those aged 25-64 with an upper secondary education or a lower or higher tertiary education. In 2021, Iceland had the highest education level (upper secondary education: 29%; lower or higher university degree: 38%). In Denmark, 40% had an upper secondary education degree, and 36% had a lower or a higher university degree. In Norway, those with an upper secondary education and a lower or higher education were at 34%. In Sweden, the corresponding numbers were 30% and 35%, and in Finland, 45% and 33%.

Although Finns are well-educated by international standards, the education level among young Finns is only average for OECD countries. Therefore, the rise in educational attainment has halted in Finland. However, according to the Council of Europe (2012), the influence of class-based education on future labor market positions in Finland and other Nordic countries is not as strong as in Southern European countries. Thus, there is still a high degree of social mobility in the Nordic countries, and the gap in employment rates between high and low-educated people is, on average, smaller than in countries such as Italy, Spain, and Greece.

According to Jouko Kajanoja et al. (2010), the average employment rate for 15–64-year-olds in the EU15 countries (including Norway) was around 70% in 2009. The highest employment rates were in the Netherlands (77%), Norway (over 76%), and Denmark (almost 76%). Italy had the lowest employment rate

(below 58%). Finland ranked eighth with an employment rate of nearly 69%. By contrast, the average unemployment rate in the EU15 countries in 2009 was around 9%. The lowest unemployment rates were in Norway (around 3%), the Netherlands (just over 3%), and Austria (less than 5%). However, Spain had the highest unemployment rate (around 18%). Finland ranked tenth with an unemployment rate of over 8%.

A comparison of the 2009 and 2022 statistics shows that the development of the employment and unemployment situation across Europe has been positive on average. According to Statistics Finland (2022), in February 2022, the employment rate for people aged 15–64 in Finland was almost 73%, and the unemployment rate was below 7%. According to European Union (2022, 2023), the average employment rate in the EU was slightly below 75% in 2022. The highest employment rates were in the Netherlands (almost 83%), Sweden (over 82%), and Estonia (nearly 82%); Italy had the lowest employment rate (almost 65%). Correspondingly, in January 2022, the average unemployment rate in the EU was just over 6%. The lowest unemployment rates were in the Czech Republic (around 2%), Poland (less than 3%), Germany and Malta (both around 3%), while Greece had the highest unemployment rate (around 13%).

Education as a determinant of inequality. In Finland, education is the main instrument for social advancement and one of the most critical factors in preventing exclusion and disadvantage. Educational levels in Finland rose rapidly over a long period, particularly between 1970 and 2000, while educational gaps between age groups widened and social mobility increased (Eskelinen et al., 2020, p. 131; Naumanen & Silvennoinen, 2010, p. 68). Despite the rise, it's more common to have, at most, an upper secondary degree than a tertiary degree, as Figure 4 shows. The figure shows that educational attainment has increased between 1998 and 2021, but this increase has halted in recent years, especially for upper secondary education, and slowed down for tertiary education.

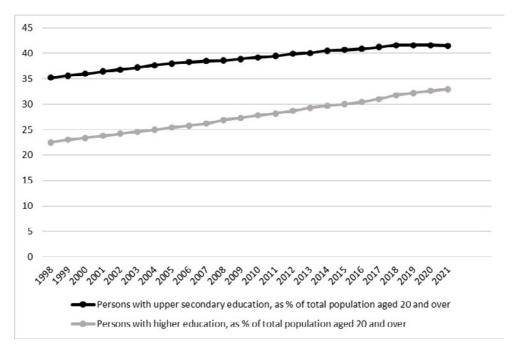


Figure 4. Educational levels of persons aged 20 and over in Finland (1998-2021). Source: Sotkanet Indicator Bank

Overall, in the 2020s, the rise in educational attainment has seemingly started to cease, and social mobility has declined. According to Stefan Fina et al. (2021) and Niko Eskelinen et al. (2020), the share of those with only basic education has decreased overall. Still, almost 12% of women and almost 17% of men born in the 1980s have no post-primary degree. Moreover, the proportion of young people with a higher education level than their parents has gradually fallen from around 60% to around 30% for those born between 1960 and 1985. Similarly, the share of those with a lower education level than their parents has increased from just under 15% to 30%. Upward mobility has been more common in women than men, while downward mobility has been more common in men than women. Furthermore, the decrease in educational attainment has increased and been more pronounced in men than women.

Several Finnish studies (Eskelinen et al., 2020; Kailaheimo-Lönnqvist et al., 2020; Naumanen & Silvennoinen, 2010; Saari et al., 2020) have examined the inheritance of education levels and the link between education and later career. Despite the rise in educational attainment and wider access to training, education is passed from generation to generation. A typical example is the selection of higher education. In 2019, around two-thirds of university graduates aged 30–35

were children of the "profession class," ergo, people in professional, managerial, and executive positions.

Comparably, only one in five had working-class parents. By contrast, around half of those with vocational upper secondary qualifications have a working-class background, while the proportion of children from the professional class is much lower. Young people from academic backgrounds seemingly have around six times more "chances" of attending university than children from non-academic backgrounds, meaning, on average, the higher the level of parents' education, the higher their children's education level. Moreover, those with higher-educated parents are likelier to end up in a higher-class position than those with lower-educated parents, despite having the same level of education. Low educational attainment risks a weak labor market position and a fragile attachment to working life. In most cases, those with higher education have higher incomes than those with lower education; higher education also increases the likelihood of employment.

However, when examining the inheritance of educational attainment, changes in the educational structure of the population and the effects of educational inflation must be considered. According to Sanna Kailaheimo-Lönnqvist et al. (2020), the population's educational level rose until the 2020s, while the number of highly educated unemployed has increased. Thus, a high education level is no longer effective protection against unemployment or as likely to lead to a high occupational status.

In addition to class background, ethnic background is linked to the education acquired. According to Statistics Finland (2019), in 2018, 25% of the Finnish population with a foreign background had completed a tertiary level degree, 26% had an upper secondary level degree, and 49% had completed a primary level education at most. Comparably, 36% of people with a Finnish background had completed a tertiary level degree, 40% had an upper secondary level degree, and 24% had only a primary level education. Therefore, the educational attainment of people with a foreign background is lower and more polarized than that of the native population.

Fina et al. (2021) and Kailaheimo-Lönnqvist et al. (2020) have studied the diverging of young people's educational pathways in upper secondary education by gender and native language. Over 60% of young women are enrolled in upper secondary school, compared to 45% of young men. The same sex differences in the choice of vocational education and upper secondary education are also visible among young foreign-language speakers. However, the popularity of upper secondary education is declining slightly among young people with an immigrant

background, which has widened the educational gap between foreign and native young women. Moreover, the risk of dropping out of upper secondary education applies not only to young people who have started vocational education and training but foreign-language speakers. In particular, young people with a migrant background are several times likelier to drop out of upper secondary education than the native population. Young foreign-language speakers are also less likely than other Finns to start post-secondary education. These differences are notable for undergraduates.

Heikki Hiilamo (2010b) and Juho Saari et al. (2020) have noticed that children dropping out of school or lacking schooling inherit these qualities from their parents. Around 15% of men and 10% of women aged 25 and born in Finland have not completed post-primary education. Dropping out of school predicts disadvantage in adulthood, and dropping out is most common in families where disadvantage is accumulated. Parents' long-term income support, prolonged unemployment, accumulated financial problems, and low education are the main predictors of dropping out. On average, around a tenth of daughters and a fifth of sons of mothers who have completed only primary school do not complete upper secondary education. According to Statistics Finland (2023), almost 7% of students dropped out of their studies in the 2020/2021 academic year. Being outside of education or training increased slightly compared to the 2018/2019 academic year when around 7% of young people quit their education. Statistics also show that men continue dropping out of education more often than women.

Structural unemployment as an enhancer of disadvantage

Kailaheimo-Lönnqvist et al. (2020) explain that educational positions are linked to future labor market positions because education level impacts income, employment, and unemployment. For example, those with higher education tend to have higher incomes than those with lower education. Using 2009 price estimates, university graduates earn about half a million euros more over their lifetime than upper secondary school graduates. Similarly, the total lifetime income of those with upper secondary education is only slightly higher than those with primary education. However, this difference can be explained by distinctions in unemployment between educational levels. Thus, the higher total income of those with upper secondary education is from experiencing less unemployment than those with only primary education.

According to Kailaheimo-Lönnqvist et al. (2020), in addition to higher income, the probability of being employed increases with higher education, while the likelihood of being unemployed decreases. In 2016, the employment rate for those with tertiary education was 1.2 times higher than for those with upper secondary education and around twice as high as for those with primary education, meaning those with less education are likelier to be unemployed than those with more education. According to Tallamaria Maunu et al. (2023), nearly 50% of upper secondary school graduates are unemployed, while the corresponding number for tertiary graduates is only around 7%. Moreover unlike in the past, a high education level no longer shortens the duration of unemployment. Thus, the proportion of unemployed and long-term unemployed is roughly equal among the highly educated.

Age also affects the link between unemployment and educational attainment. A low education level, especially among young people, is connected to unemployment and its duration; education also significantly relates to the risk of social exclusion, and those with only primary education especially have the highest risk of exclusion (Kailaheimo-Lönnqvist et al., 2020, p. 93, 118). According to the Finnish Institute for Health and Welfare (Terveyden ja hyvinvoinnin laitos, 2023), 48,000 young people were outside education, employment, and military or civilian service in 2019. Most (37,000) were aged 20–24. For example, in 2014, 44,475 young NEETs were not in employment, education, or training; the number of excluded young people has risen sharply. According to Niko Eskelinen and Jiri Sironen (2017) and Kailaheimo-Lönnqvist (2020), especially immigrant youth and children in custody were overrepresented in this group. Of these excluded young people, 21,229 were unemployed job seekers, and 23,246 were not in employment or education. The total number is around 5% of the 16-29 age group. Current estimates suggest that approximately 8% of people aged 16-24 in Finland are severely excluded.

During the recessions in the 1990s and 2015, the unemployment rate increased at all educational levels; workers with only primary education have especially become unemployed. However, the effects of recessions vary slightly by sex. For women, the 2008 financial crisis did little to increase unemployment, but for men, both recessions and the 2008 financial crisis increased the number of unemployed at all education levels (Kailaheimo-Lönnqvist et al., 2020, p. 116). Overall, the quantity and relative share of unemployed reached a record high during the recession of the 1990s but have been gradually declining since. However, recovery from the recession was slow, and some of the unemployed became long-term or

permanently unemployed. Although unemployment has been considered a key political challenge, the status of the unemployed has not changed significantly during the 2000s. Unemployment seems to have become a permanent social concern (Blom & Melin, 2014, p. 22; Siisiäinen, 2014, pp. 52–53, 88). Alongside the post-recession gentrification, the occupationally inactive population has proliferated. In addition to the unemployed, the number of pensioners and students especially increased in the early 2000s (Blom & Melin, 2002, p. 44; Blom & Melin, 2014, pp. 21–22).

Figure 5 shows the shares of the long-term unemployed and the unemployed in the labor force and the share of the long-term unemployed among the unemployed. The figure illustrates the sharp increase in long-term unemployment between 1991 and 2022. The figure also shows a considerable year-to-year variation in the number of unemployed. Unemployment increased slightly between 1991 and 2022 but was still much lower in 2022 than in the mid-1990s. Thus, the development in unemployment has not been solely negative. Therefore, one must consider the reference interval when looking at the statistics. For example, if the early 1990s are ignored, unemployment would appear to have exclusively fallen by 2022.

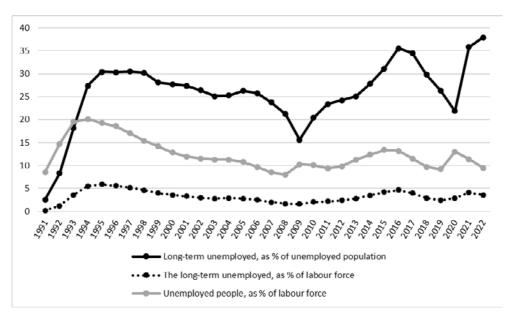


Figure 5. Development of unemployment and long-term unemployment in Finland (1991-2022). Source: Sotkanet Indicator Bank.

According to Ilpo Airio et al. (2013), unemployment is one of the major factors for poverty and material deprivation in the 21st century. The risk of poverty has increased for those living on unemployment benefits; compared to the employed, the unemployed are more than twice as likely to have a poorer overall quality of life and almost twice as likely to have a poor mental quality of life. Eskelinen and Sironen (2017) highlight that poverty has traditionally been believed to affect only those outside Finland's labor market. However, in addition to unemployment, part-time and low-paid work can lead to poverty. In-work poverty mainly affects low-skilled, low-paid, part-time, and fixed-term workers aged 35-54. Although the risk of in-work poverty has not been a major problem, part-time and low-paid employment is growing in Finland. Recently, public debate has raised awareness of the so-called "blue-collar poverty" phenomenon. For example, Paula Tiainen's (2023) article states that because of the fall in decent incomes of employees in 2022, those in manual work will no longer be able to support themselves through their work. As many as a third of "blue-collar workers" live at a fairly high risk of poverty, and one in ten is at high risk.

In addition to in-work poverty, there have been concerns about working-aged men who are not in employment, education, or on a disability pension. According to Eskelinen and Sironen (2017, p. 22), nearly 79,000 men aged 24–54 in Finland have disappeared from the labor market. Of these men, 28,000 are considered unlikely to re-enter the labor market due to prolonged unemployment, low educational attainment, and limited work history. The number of "lost working men" among all working-aged men has increased in recent years, and the underlying causes of this phenomenon are primarily structural. The number of industrial jobs has decreased with the restructuring of working life. Thus, especially men in manual work with a low education level and education that does not meet the needs of the changed workforce have become unemployed.

Labor market status and unemployment of immigrants

The employment of people with a foreign background is lower than that of the native population in most European countries. In Europe, people with a foreign background are more likely than native-born people to be in short-term employment, and short-term employment does not necessarily lead to permanent employment. In other words, people with a foreign background are likelier to be stuck in low-skilled jobs; therefore, there are also differences in wage levels between people

with a foreign background and the native population. Angela Nilsson and John Wrench (2009, pp. 24–29) have stated that, on average, people with foreign backgrounds have lower wages, even if they have a high level of education and several years of residence. These income inequalities are very distinct in all EU countries, where, on average, immigrant women have 38% and immigrant men have 42% lower incomes than native-born Europeans; income inequality is highest in Sweden, Finland, Luxembourg, and Italy (Kofman et al., 2009, p. 56).

According to Simo Mannila et al. (2010, pp. 24–25), the Nordic countries are similar concerning the employment of people with a foreign background, despite the heterogeneous nature of the immigrant populations. Immigrants in these countries are twice as likely to be unemployed as their native-born counterparts, and employment does not necessarily protect against poverty. Immigration usually leads to a lower occupational level and, therefore, a lower wage level. For a long time in Finland, the unemployment rate for immigrants was almost three times that of the population. In 2009, just over half the Finnish population with a foreign background participated in working life. At that time, the unemployment rate for Finland was around 8%, but for people with foreign backgrounds, it was as much as slightly over 23% (Forsander, 2015, pp. 223–224; Mannila et al., 2010, p. 23).

Jussi Pyykkönen and Topias Pyykkönen (2021) have found that the unemployment rate of people with foreign backgrounds is still about double that of the native population, although the overall unemployment rate of immigrants has decreased. Between 2000 and 2019, the unemployment rate for immigrants fell from 31% to 18%. When considering the employment of people with a foreign background, it should be considered that the probability of employment improves with years of residence. For example, the employment rate for immigrants with one year of residence is 47%, but the employment rate for those with six years of residence is around 10% higher. Moreover, the employment rate of people with a foreign background varies by language group. For instance, the employment rate of Estonian speakers is close to that of native language speakers, regardless of years of residence. By contrast, the employment rate for Somali and Arabic speakers rises to only around 44% after ten years of residence.

According to Annika Forsander (2000, 2015), the restaurant and cleaning sectors are among the largest employers of immigrants in Finland, as they offer many part-time and temporary jobs and business opportunities. In the early 2000s, an estimated 15% of employed people with a foreign background worked in the restaurant sector. The number of people with a foreign background in the cleaning

sector almost doubled between 2006 and 2010. Restructuring the services sector has weakened supervision, exploiting vulnerable workers, especially those with a migrant background. Marja-Liisa Trux (2000) notes that several structural factors, such as low, competitive prices, burden the cleaning sector. In other words, the cleaning sector cannot compete for labor on wages, and productivity cannot be increased. Thus, cleaners have had to do more work faster and cheaper. As there are always migrants who cannot find work that matches their education, they are forced to seek jobs in sectors such as cleaning, which have a poor reputation and poor prospects of progressing to a better profession.

Trux (2000) and Jeannette Sofia Ingeborg Laurén and Sirpa Wrede (2010) verify that cleaning and care work is internally distributed, with native Finns getting the most desirable jobs and the most trying jobs being left to migrant workers. In the care sector, commissioning non-care work seems to be a way to maintain ethnic differences. Workers from African backgrounds are especially discriminated against, and, based on their experiences, dark-skinned workers are asked to do more work than their contract allows. Moreover, the experience of workers with a foreign background shows that mistrust of their skills is widespread because of their immigrant background and because their jobs are mostly limited to heavy, dirty, and thankless work. This tendency to exploit migrant labor is seemingly visible in all sectors and is directed at the most economically disadvantaged migrants.

In recent years, the legal status of food delivery couriers has been highly debated. In 2020, there was still no unitary policy on the legal status of food delivery couriers, which is why Wolt and Foodora, among others, treated food delivery couriers as self-employed entrepreneurs. However, according to the Labour Council of the Ministry of Economic Affairs and Employment of Finland (2020), the work of food delivery couriers is characteristic of an employment relationship. Defining couriers as self-employed entrepreneurs has allowed companies not to have to apply labor codes to couriers' work, further leading to a lack of concern for couriers' rights. Thus, the couriers' working hours have not been monitored, they have been unable to influence their pay or compensation, and they have not had any employment benefits such as occupational health care. They have also had to pay for their own equipment, maintenance, and insurance.

Based on data from the Occupational Safety and Health Administration in Finland (2021), the risk of being caught in the cheap labor spiral appears to be significant for food delivery couriers above all. Most couriers are of foreign origin and have not been granted Finnish social security. Thus, couriers may have to work very long hours and still receive very little pay. Nonetheless, couriers must

accept the jobs offered, as they are their only source of income, and refusal can lead to a loss of employment. Conversely, although the labor market situation for couriers is debatable, there have been positive developments. For example, in 2021, the Occupational Safety and Health Division at the Regional State Administrative Agency for Southern Finland issued a decision that Wolt's food delivery couriers are in an employment relationship. Therefore, the legal status of food couriers has improved, and the Working Time Act governs their work.

Income and wealth inequality

Based on data from the Council of Europe (2012) and Matti Tuomala (2019), income differences in Europe increased markedly from the mid-1980s to the late 2000s; this increase was strong in Norway and Finland. Finland's income inequality growth was the fastest among OECD countries in the decade after the 1990s recession. This trend has continued. According to Ulf Andreasson (2018), income inequality in all Nordic countries has been rising sharply in recent decades. Especially in Finland, Sweden, and Denmark, the growth has been greater than the OECD average. However, despite the apparent increase in income inequality, according to Raimo Blom et al. (2012) and Jaakko Kiander (2002), income inequality in Finland has been low compared to other countries such as Turkey and Greece. The increase in income inequality in Finland has also been relative, meaning Finland still has a relatively even income distribution and a low overall risk of poverty.

Taxation and income support behind rising income and wealth inequalities. Marja Riihelä and Matti Tuomala (2022) found that the current trends in economic inequality in Finland originated in the recession of the 1990s and the tax reforms of that period. For example, introducing a differentiated income tax system in 1993 led to a shift to a proportional tax rate on taxing capital income, while the tax rate on earned income remained progressive. Furthermore, the imputation system was abolished, and the corporate tax rate was reduced in 2005. In 2005, the corporate tax rate was 29%, falling to its current level of 20 % in 2014, while the taxation of dividends from unlisted companies was made vaguer. The property tax was completely abolished in 2006.

According to Riihelä and Tuomala (2022), differentiated income taxation allowed wealthy owners, in particular, to register tax income as capital income. Low capital income taxes and the lack of property taxes allowed most of the increased income to be saved, generating more income. In other words, the reforms of the

1990s reduced the progressivity of taxation, which made possible the snowball effect that allowed the top 1% to double their income share, and the top one permille even to quintuple it by 2004.

In addition to taxation, cuts in social security benefits in the 1990s influenced the rise in income and wealth inequalities. Mass unemployment due to the recession pressured the social security system into reducing general income security (Fina et al., 2021, p. 7; Viljanen, 2001, p. 79). According to Ville-Matti Viljanen (2001), those without a work history were excluded from sickness allowance, and people under 25 who had not applied for work or school were excluded from labor market support. Overall, practices for granting income support were tightened, and the level of income support was narrowed. Cuts and excluding certain groups from primary security led to livelihood problems for the already disadvantaged. Overall, however, a sufficient level of income support seemingly prevented a sharp increase in poverty during the recession.

Based on Fina et al. (2021), Maria Ohisalo (2017), and Riihelä and Tuomala (2022), the overall effect of tax reforms was that the wealthiest individuals could benefit from the post-recession economic growth by further increasing their capital. Similarly, social security cuts led to an overall increase in the relative and absolute income problems of people living on social security benefits, such as the unemployed. Thus, since the late 1990s, there has been a stark increase in income inequality, as the highest income group has diverged from other income groups, and the wealth of the lowest income group cannot accumulate.

Seemingly, a demographic group living more or less permanently on minimum security has arisen in Finland (Saari, 2015, p. 98). Between 1990 and 1996, the number of people receiving income support increased by 94% in the whole country; in 1996, 12% of the population received income support (Ohisalo, 2017, p. 22; Viljanen, 2001, p. 80). According to Eskelinen and Sironen (2017) and Ohisalo (2017), the number of income support receivers fell until 2008. However, since the economic downturn that started then, the rates have been increasing again. After unemployment ceased in 2010, the number of income support receivers stagnated but gradually rose. In 2015, around 7% of the population, ergo 400,225 people, received income support. At that time, support expenses also increased, reaching the level of the 1990s recession. The increase in expenditures reflected an increase in the number of long-term recipients of income support. Almost a third (around 30%) of income support receivers has never regressed to pre-1990s recession levels, and there were more low-income people in 2016 than in the mid-

1990s. According to 2017 estimates, around 20,000 households receiving income support have no income, meaning the number of those with no income doubled in the 2000s.

However, the number of people needing income support has decreased in recent years. According to National Institute for Health and Welfare (2022) 288,223 households and 425,153 persons received income support in 2021. The number of households receiving income support fell by 7%, and the number of persons dropped by 8% compared to 2020. In 2021, almost 8% of the total population received income support. According to the latest data from Social Insurance Institution of Finland, Kela (23.2.2023), the number of recipients of basic income support has decreased in almost all groups, regardless of age and life situation. In 2022, over 6% of Finns received basic income support, and the number of households receiving basic income support was the lowest in the last six years. However, the number of basic income support receivers also varies by well-being services counties, i.e., the number of recipients reflects the counties' population. Overall, Helsinki had the highest number of recipients, with around 62,000 people receiving basic income support in 2022.

Development of income and wealth inequalities. Fina et al. (2021) and Kiander (2002) note that income inequality started increasing after 1992 and continued rising throughout the 1990s. For example, the share of wages in Finland's national income has fallen steadily since 1992. Income inequality growth slowed down in the 2000s, and relative income inequality remained relatively stable throughout the 2000s. Nevertheless, there has been a significant change in income distribution and a large increase in income inequality, as income inequality has not returned to pre-recession levels.

Although income inequality growth declined in the 2000s, income inequality increased between the mid-1990s and 2007. The Gini coefficient peaked in 2007, and after the 2008 economic crisis, there was a minimal fall in income inequality. However, the starting point for the 2008 financial crisis vastly differed from the recession of the 1990s because, in 2008, unemployment and the number of income support clients were already higher. Income inequality increased slightly from 2009 to 2011, fell in 2012, and started to rise again (Ohisalo, 2017, p. 21). Riihelä and Tuomala (2020) show no clear trend in the 2010s, but in recent years, income inequality and especially the top income shares have started rising again.

From 1990 to 2017, the benefits of economic growth have been largely concentrated at the top end of the income distribution, meaning only the very top income shares have experienced strong growth. By contrast, income growth for low-income earners has been limited. Thus, there has been no support for the so-called trickle-down theory based on economic statistics for the last 25 years.

According to Eskelinen and Sironen (2017) and Riihelä and Tuomala (2022), the development of wealth inequality has broadly aligned with the development of income shares, meaning top wealth shares started growing after the mid-1990s. A wealth survey from 1987 to 2019 shows that the share of the wealthiest 1% increased from 8% to around 14% over this period. The share of the next wealthiest 9% also increased from nearly 27% to almost 34%. Similarly, the bottom 90% lost their share from 65% to 52%, meaning only the wealth of the top 10% increased, while the wealth of the remaining 90% fell. However, unlike top income shares, top wealth shares continued growing even after the 2008 financial crisis. Instead, wealth growth in the bottom 90% remained quite modest. The wealth of the wealthiest 1% has seemingly grown faster this decade than before the financial crisis, while for other groups, growth has slowed to nonexistent since the crisis.

Increasing prevalence of low income and risk of poverty. In the EU, low-income earners are defined as people with an income below 60% of the population's median income. Sotkanet Indicator Bank (see Figure 6) show that the number of low-income earners has risen from around 8% to just over 13% between 1995 and 2021. Therefore, the risk of poverty has increased significantly in recent decades. This risk peaked between 2007 and 2009 when there were around 728,000 low-income people – approximately 15% of all income earners. The risk-of-poverty rate between 2009 and 2021 fluctuated but decreased slightly. Despite the stagnation of growth, low-income levels have remained high.

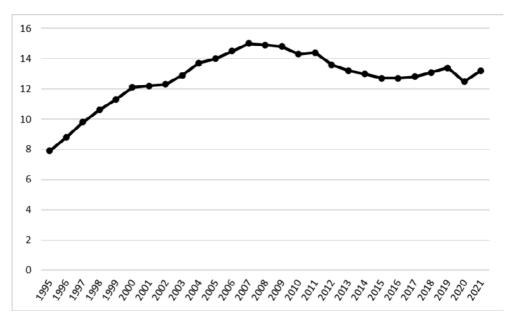


Figure 6. At-risk-of-poverty rate (1995-2021). Source: Sotkanet Indicator Bank.

Eskelinen and Sironen (2017), Ohisalo (2017), and Viljanen (2001) found that the risk of poverty has increased significantly since the 1990s. For example, according to Sotkanet Indicator Bank, 64% of those needing income support in 2020 did not receive enough support from Social Insurance Institution of Finland (Kela), and almost 78% did not receive enough extra discretionary income support from their municipality. The increase in the risk-of-poverty rate has seemingly been most pronounced for those social classes whose primary income sources are transfer payments and social security benefits. According to Saari (2015), the overall number of long-term low-income earners in Finland increased in the 2000s, but the share of poor people in the population varies depending on the indicator used. Measured by the traditional AROP (at risk of poverty) income ceiling, around 700,000 income-poor households lived in Finland in 2012; around 920,000 were based on the more complex AROPE (at risk of poverty and social exclusion) measure. According to Statistics Finland (2022), in 2021, just under 190,000 households, almost 7%, experienced difficulties or significant difficulties in making ends meet. Therefore, these statistics suggest that the overall number of income-poor households would have decreased significantly.

Saari (2015) states that in 2012, around 30,000 people or households lived in extreme poverty. Depending on the definition, the number of people experiencing homelessness ranges from just under 10,000 to around 30,000. However, most

people in this group are not homeless long-term. For example, from 2008 to 2010, around 76% of recorded episodes of homelessness lasted one year at most. According to Seppo Heikkinen (2020), severe material deprivation affects over 113,000 people in Finland, about 2% of the population. Furthermore, according to The Housing Finance and Development Centre of Finland (2023), 3686 solitary people experiencing homelessness and 1133 people experiencing long-term homelessness lived in Finland in 2022. Thus, there has seemingly been a clear increase in severe material deprivation but a decrease in homelessness. However, the indicator used and how severe material deprivation and homelessness are defined affect these statistics. Therefore, interpretations should be made with caution.

Moreover, when considering the risk of poverty, it's a question of relative poverty, which is now more unevenly distributed. Ohisalo (2017, p. 23) stated that the population could be roughly divided into a group where poverty is infrequent and a group where poverty is long-term and even chronic. People living alone and single parents are most at risk of poverty. According to Riihelä and Tuomola (2022), the poverty risk of the long-term unemployed, in particular, has strongly increased from the mid-1990s until 2008, after which the level of poverty risk fluctuated but remained high. The at-risk-of-poverty rate for the long-term unemployed was less than 20% during the recession of the 1990s, but in 2000, it was already 38%; in 2008, it was as much as 53%. Despite a temporary downtrend, the at-risk-of-poverty rate increased to 54% by 2019.

Based on 2015 statistics, there were 174,000 low-income pensioners. Low income is most prevalent among the youngest pensioners; in 2014, the low-income rate for retired people under 55 was 34%. Over the past 20 years, this group's low-income rate has tripled (Eskelinen & Sironen, 2017, p. 20). According to Kuivalainen et al. (2022), in 2020, the overall low-income rate for pensioners was over 13%. However, for pensioners living alone, the low-income rate was as high as 47% for those under 55 and 35% for those over 84. Thus, it seems the low-income status of pensioners has increased significantly, although the poverty risk of pensioners in Finland is still lower than the EU average. According to Riihelä and Tuomola (2022), most pensioners in Finland today are close to the poverty line.

In addition to low-income pensioners and the middle-aged long-term unemployed, poverty has started to increasingly affect young people and children in the 2000s. One-third of low-income young people fell below the highest poverty line, i.e., their income was below 40% of the population's median income (Ohisalo, 2017, p. 23). According to Saarinen (2022) statistics, 114 300 children were low-income in 2020, so the child poverty rate was around 11%. The number decreased

slightly compared to 2019, but the number of children living entirely on basic social security increased. In 2019, 52,000 children were on basic social security, rising to 56,200 in 2020. Additionally, low income is linked to the number of adults in the household. In 2020, the low-income rate was around 9% for two-parent households and about 26% for one-parent households. The situation is worrying for children from foreign backgrounds, who are twice as likely to be poor as children from Finnish backgrounds.

Health and well-being inequalities in Finland

According to Andreasson (2018), the Nordic countries are among the world's happiest and wealthiest countries, yet many Nordic people experience well-being challenges and do not find their lives satisfying. On average, just over 12% of the Nordic population is unwell. Between 2012 and 2016, around 8% of Danes, well over 11% of Finns, almost 13% of Icelanders, just over 13% of Norwegians, and about 15% of Swedes experienced suffering or difficulties. Although disadvantage is not as widespread in the Nordic countries as it is in countries such as Russia (almost 62%), France (over 40%), the UK (around 25%), and Germany (well over 22%), the proportion of the population in question is still significant.

Andreasson (2018) notes that health challenges are the most significant factor leading to disadvantage in the Nordic countries, as they are linked to lower mental health. In Finland, the experience of poor health among older people is more pronounced than in other Nordic countries. From 2012 to 2016, well over 9% of Finns aged 70–79 and around 15% of Finns over 80 felt their health was poor. For example, the corresponding numbers in Norway were well over 7% and 11%, and in Denmark, over 4% and almost 11%, respectively. Despite this, people aged 15–59 had better perceived health in Finland at that time than in the other Nordic countries.

Andreasson (2018) found that young people are particularly at risk in the Nordic countries, with well over 13% having experienced distress or hardship between 2012 and 2016. Indeed, the average mental health of young people has deteriorated in the Nordic countries, and suicide is a major problem in Finland. In Finland, one-third of deaths among 15–24-year-olds are self-induced. Moreover, women in all Nordic countries had poorer health than men and experienced more suffering and difficulties than men. In particular, the sex difference in the experience of disadvantage was significant in Iceland, but there were no sex differences in one's perceived state of health in Iceland or Finland.

Despite the challenges above, positive developments have occurred in the health and well-being of Finns over the past decades, and most Finns feel better than ever (Eskelinen et al., 2022, p. 151; Jokela et al., 2021, p. 21; Eskelinen & Sironen, 2017, p. 17). For example, life expectancy has increased, the proportion of the population with long-term illnesses has decreased (Jokela et al., 2021, p. 25), and premature mortality has decreased (Rahkonen & Lahelma, 2002, p. 279). Eskelinen and Sironen (2017) note that, compared to the past, most Finns have education, jobs, and a higher standard of living. Moreover, the vast majority are at least mostly satisfied with their state of health and feel their quality of life is satisfactory.

Labor market status and health. Occupational status impacts health inequalities. On average, the higher one's occupational status, the better their health. For example, senior salaried employees are better off than workers and farmers. The difference in health status between these occupational classes is significant (Rahkonen & Lahelma, 2002, p. 281). According to Eero Lahelman et al. (2012), the follow-up data from the Helsinki Health Study shows that the health of people in lower occupational positions was already worse than that of people in higher occupational positions at the start of the study. During the 2000–2007 monitoring period, all occupational groups showed a marked decline in health, but the decline was faster in the lower occupational groups than in the higher groups. Therefore, health inequalities between occupational groups became even more pronounced during the follow-up period. Factors contributing to widening health gaps include psychosocial working conditions, economic conditions, and health behavior.

Eskelinen et al. (2022) have found that, like occupational status, labor market status affects well-being. For example, labor market status is linked to experiencing income difficulties. Those employed experience the fewest income difficulties, while exclusion from the labor market is linked to increased income difficulties. In 2020, over half of the unemployed (52%), students (59%), almost a quarter of pensioners (23%), and around a tenth of the employed (12%) struggled to make ends meet.

According to Satu Jokela et al. (2021), mental disorders have been the most prominent group of maladies leading to incapacity for work since 2000. For example, in 2017, mental disorders accounted for as much as 42% of the maladies that caused incapacity for work. In particular, depressive symptoms became more common between 2011 and 2017 but are most common among working-age women and people aged 80 and over. According to the National FinHealth Study 2017, 8% of women and 6% of men had depression diagnosed by a doctor. In addition

to the rise in mental health problems, obesity among working-age people and binge drinking among pensioners have increased, and hypertension has become more common.

Income and wealth affect life expectancy. Income and wealth inequalities are also linked to health and well-being. On average, the higher a person's income, the less likely they are to suffer from long-term illness and the better they perceive their health (Rahkonen & Lahelma, 2002, p. 284).

An analysis between 2002 and 2020 (see Figure 7) shows a decrease in the potential years of life lost (PYLL) for low- and high-income groups. Thus, life expectancy has increased regardless of income level. However, unlike the high-income group, the low-income group has not developed in a consistently positive way. Life expectancy in the low-income group fell between 2003 and 2007 but then started rising again. Since 2009, the number of potential years of life lost in the low-income group has been falling. Despite this positive trend, life expectancy for people with low incomes is undoubtedly shorter than for people with high incomes.

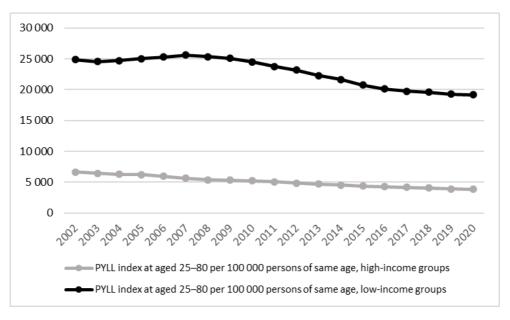


Figure 7. Potential years of life lost (PYLL index) by income groups of the population aged 25-80 in Finland (2002-2020). Source: Sotkanet Indicator Bank.

According to Lahelma et al. (2012), differences in life expectancy between income groups appear much larger than differences between groups based on education or occupational status. Additionally, the gap between the lowest and highest income groups has grown faster than the equivalent gap measured by other socioeconomic indicators. Moreover, Lahelma's findings suggest that differences in the socioeconomic structure of income groups explain around 80% of the differences in mortality between income groups. For example, the number of unemployed and people living alone in the lowest income group have increased much more than the average for the population. Prolonged unemployment and living alone are associated with high mortality, but this does not yet explain the increase in the mortality gap between income groups. Instead, risk factors for high mortality are likely more concentrated in the lowest income groups. Indeed, there are indications that the link between low income and mortality has heightened.

Education behind health inequalities. There is a regular pattern of health inequalities, meaning the lower one's education level, the worse their health. For example, by most indicators of well-being and health, the health status of highly educated people is better than that of people who have only completed primary school (Jokela et al., 2021, p. 27). Differences in perceived health have remained large between educational groups (Jokela et al., 2021, p. 33; Aaltonen et al., 2020, p. 70). Around a third of Finns perceived their health as average or worse in 2017; those with a high education level perceived their health as better than those with a low level of education (Aaltonen et al., 2020, p. 70). According to Jokela et al. (2021), the follow-up between 1979 and 2014 shows that health inequalities by education remained significant throughout the review period. Also, the Health 2000 and the National FinHealth Study 2017 show that differences in perceived health by educational group remained unchanged between 2000 and 2017.

A review of the period from 2007 to 2017 (see Figure 8) illustrates the impact of educational differences on life expectancy. On average, the higher one's education level, the longer they live, and vice versa. Figure 8 shows that life expectancy for all educational groups increased slightly over the period, but the differences in life expectancy between educational groups have also remained fairly stable. Thus, the life expectancy of those with primary and upper secondary education differs markedly from the highly educated. On average, those with higher education live about two years longer than those with upper secondary education and about five years longer than those with primary education.

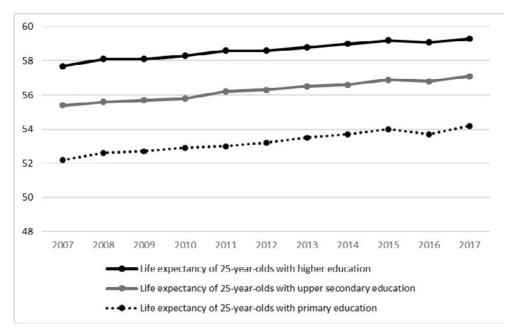


Figure 8. Life expectancy by education level in Finland (2007-2017). Source: Sotkanet Indicator Bank.

When looking at differences between educational groups, sex differences are also highlighted. Premature mortality is more common in men than women (Jokela et al., 2021, p. 30). Furthermore, Katri Aaltonen et al. (2020) found that the differences between men are greater than those between women. A highly educated man's life expectancy is almost six years longer than a low-educated man's. Instead, a highly educated woman's life expectancy is nearly four years longer than a low-educated woman's.

Health challenges and harmful lifestyles accumulate in the lowest educational groups. In 2017, around three-quarters of men and two-thirds of women were overweight, and just over a quarter of the adult population was obese. Additionally, obesity is more common among the lower educated than the higher educated. According to the National FinHealth Study 2017, less than a quarter of highly educated people were obese, while around a third of those who had only completed primary school were obese (Aaltonen et al., 2020, pp. 75–76; Jokela et al., 2021. p. 36). Jokela et al. (2021) note that according to the National FinHealth Study 2017, circulatory system diseases, diabetes and their risk factors, and mental strain are more common in the lowest educational groups compared to those with higher education. Mental strain significantly increased between 2000 and 2017.

Statistics from Sotkanet Indicator Bank (see Figure 9) show that the perception of one's health as average or worse is widespread across all educational groups. The prevalence of this phenomenon is alarming. Between 2013 and 2020, around 40–45% of low-educated, 30–35% of medium-educated, and 25–30% of high-educated people considered their health mediocre or poor. Conversely, experiencing severe mental strain is not nearly as common. Between 2013 and 2020, experiences of severe mental strain were around 10% for medium- and high-educated and about 14% for low-educated.

Overall, experiences of moderate or poor health slightly declined in all educational groups between 2013 and 2020; however, this trend has been insignificant. By contrast, perceived severe mental strain has become slightly more common in all educational groups, except those with medium-level education, whose experience has remained unchanged. Overall, the differences in perceived health by educational group show that those with higher education have better health on average than those with lower education. In contrast, no significant differences exist between educational groups experiencing mental strain. Still, low-educated people are likelier than medium- and high-educated people to experience severe mental strain, and this difference has become slightly more pronounced in recent years.

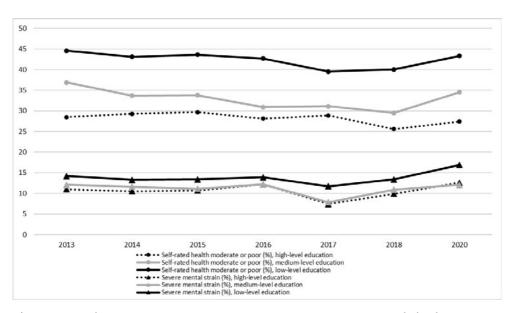


Figure 9: Experiences of moderate or poor health and severe mental strain in Finland (2013-2020) by education level. Source: Sotkanet Indicator Bank.

Based on Jokela et al.'s (2021) findings, the differences in perceived health between educational groups are partly explained by the fact that health-damaging lifestyles are also more common in socially disadvantaged groups. For example, those with lower education levels are less likely to exercise than those with higher levels. Regarding lifestyle, significant differences exist between educational groups, especially concerning smoking habits; these differences have increased between 1978 and 2014, meaning smoking has increased among the low-educated.

The well-being of minority groups. According to Tarja Nieminen et al. (2015), minority and immigrant groups in Finland have, on average, more significant health and well-being challenges than the general population. However, there are clear differences in morbidity and health risks among groups with a foreign background. For example, differences in perceived health status and health problems between sexes with a foreign background are significant and manifest differently depending on the background country. Regarding mental health problems, the situation is alarming for people from Middle Eastern and North African backgrounds who, in 2014, had more doctor-diagnosed mental health problems than the overall Finnish population or other groups with a foreign background. Moreover, people from Middle Eastern and North African backgrounds used more medicines for depression, sleep, or sedation than other groups with foreign backgrounds.

Jokela et al. (2021) have found that the health and well-being challenges of minority groups living in Finland are also highlighted for Roma and Sámi. According to the Roma Wellbeing Survey (ROOSA), Roma perceive their health to be significantly worse and face many health challenges compared to the general population. Among Roma, long-term illnesses, disability problems, and many harmful lifestyles are seemingly more common than in the general population. The study's participants had a lower education level than the rest of the population and had problems accessing social and health services. Being overweight was also common among participants. Conversely, the survey results showed signs of an increase in Roma's educational level.

Additionally, Jokela et al. (2021) note that according to the SÁRA survey conducted from 2015 to 2018, there are significant problems with the mental well-being of Sámi living outside the Sámi homeland area. Moreover, lifestyle changes linked to declining traditional livelihoods have led to health challenges. Serious and even fatal accidents, musculoskeletal disorders, asthma, and mental health problems, among others, are rising among the Sámi.

What are the future trends?

In light of the above, factors of disadvantage in Finland may affect society and its inequalities. First, even the education level seems to be declining, meaning Finns no longer necessarily reach their parents' level of education, let alone go beyond it. There have been signs of educational segregation in recent years, including widening learning gaps and the divergence of primary schools. Second, unemployment, especially long-term unemployment, has increased significantly due to economic downturns. Unemployment has become one of Finland's main social challenges and one of poverty's main factors. Structural changes in society have made working life more precarious, with rising short-term employment and reduced importance of higher education, among other things. Third, tax reforms and social security cuts have resulted in a concentration of wealth among high-income groups. However, the problems of low-income earners have increased; a group of low-income earners who live on social security has seemingly emerged in Finland, thus increasing income inequality. Fourth, the relative at-risk-of-poverty rate has increased significantly for people on low incomes, especially the long-term unemployed, those living alone, and single parents. In addition to the unemployed, most low-income earners are students and pensioners. However, students' low income is usually linked to their life situation and is only temporary. The increase in low income and risk of poverty particularly affects those groups whose main source of income comes from transfer payments and social security benefits. Although recently, the risk of in-work poverty has increased. Fifth, in Finland, socioeconomic groups have relatively persistent and significant differences in health and well-being. In general, the higher one's occupational status, income, and education, the better their perceived and actual health and well-being. Health and well-being inequalities are linked to life expectancy and mortality. The gap in life expectancy between the highest and lowest income groups appears to have widened, and risk factors for high mortality are more concentrated in the lowest income groups. The link between low income and mortality has possibly strengthened over the last couple of decades. *Sixth*, in addition to the rise in obesity, binge drinking, and hypertension, mental health problems have become a major public health challenge. Depressive symptoms have become more common across the population, and mental disorders are the most significant factor leading to incapacity for work. In particular, suicide among young people is a significant problem compared to other Nordic countries.

These trends have been considered at a very general level, meaning many minority groups were excluded from the analysis, who are, in principle, in a worse position than the Finnish majority population. For example, the rights of sexual and gender minorities are still defective, and becoming a victim of assault is a real risk for queer people, even in a safe country like Finland. Additionally, disabled people and people with some form of functioning challenges experience discrimination daily. People experiencing homelessness and those living in extreme poverty are only mentioned briefly. Unfortunately, the gender-based analysis had to be conducted only between the sexes, as no equivalent information was available for non-binary persons. Analyzing people with foreign backgrounds is partly onedimensional, as the Finnish immigrant population is not homogenous. Instead, groups significantly differ regarding education, labor market status, income, and health. Moreover, having an immigrant background is not necessarily a "sentence" to an inferior life, and many people with a foreign background get along at least as well as people with a Finnish background. Overall, this chapter has not sought to be an all-encompassing description of the development of inequality in Finland, but the aim has been to present the most generally applicable perspectives.

A PEEK INTO THE SHADOWS OF HAPPINESS - THE EVERYDAY LIVES OF THE DISADVANTAGED IN FINLAND IN THE 2020S

GEOGRAPHICAL DIFFERENCES IN DISADVANTAGE

Sakari Kainulainen

Finland

At the end of 2022, 5.5 million people lived in Finland.

The average population density is 17 people per square kilometer, ranging from 2 to 170 people by region.

Finland is administratively divided into 19 provinces and 309 municipalities. Municipalities and joint municipal authorities provided social and health services until the end of 2022.

From the beginning of 2023, 21 wellbeing services counties will provide healthcare, social welfare, and rescue services.

Regional differences can be examined using register data.

In Eastern and Northern Finland, morbidity and, in part, disadvantage are higher than in the rest of the country.

The chapter describes the disadvantages in Finland using a digital website, "Disadvantage in Finland." Researchers Sakari Kainulainen, Reija Paananen, and Anne Surakka (2016) at the Diaconia University of Applied Sciences have built an outline summarizing the amount of information describing the high level of disadvantage. Researchers concluded that multidimensional disadvantage should be viewed holistically as a combination of individual, social, and economic – a socialled triangle of disadvantage. The review is based on register data, and, therefore, the chapter first considers using register data to describe the disadvantage. Next, the Disadvantage in Finland map website (HOS; Diakonia-ammattikorkeakoulu n.d. -a) describes the indicators and their basis. The actual results section uses HOS to describe regional differences and temporal changes in disadvantage in Finland.

Register data as a descriptor of disadvantage

"Register research is research that utilizes register data which is usually collected for other purposes."

A special feature of the register data is that the data collected in the registers has not originally been collected for research use, but data accumulates, such as in connection with using services. In Finland, comprehensive register information on all official activities is maintained, and the registers cover almost all citi-

zens and contain a lot of information about services, financial subsidies and the use of medicines.

The register materials are reliable because they cover the whole country, and the data contains reasonably good descriptions of their contents. Due to their comprehensiveness, the data produce long time series when different change trends emerge. Conversely, register data only tell about customers of public services, but not, for instance, about coping with the everyday life of citizens. Thus, drawing conclusions from register data about people who do not use public services or financial subsidies is difficult. Such records tell very little about people's experiences. Therefore, to get the holistic picture of disadvantage, one must ask people directly (see chapters "Experiences of disadvantage and well-being in food aid" and "Living in scarcity – stories from everyday life") or indirectly through the experiences of professionals (see chapter "European Social Fund projects as reducers of social disadvantage").

Register research is often conducted individually with materials that require paid regulatory work and an accurate, ethical review of the research plan. However, to support data management, register authorities have compiled a large amount of register data in the statistical format for free download. Such freely available statistical data are compiled, especially by Statistics Finland and the Finnish Institute for Health and Welfare (before National Institute for Health and Welfare). However, the reform of social welfare and health care services, which started at the beginning of 2023, has also accelerated the interest of other actors in producing relevant register information to improve knowledge management in the regions. The Finnish Information Centre for Register Research website (https://rekisteritutkimusen.wordpress.com/) provides a comprehensive list of the other registers available in Finland.

Anyone can freely download statistics from Statistics Finland's website (www. stat.fi; https://pxdata.stat.fi/PxWeb/pxweb/en/StatFin/). The topics in the database tables relate to, for example, housing, digitalization, prices and consumption, the national economy, education and research, and business life and demographics. There are 145 ready-made tables on the topics, each of which can be accessed in more detail. One can download the statistics for their use.

The Sotkanet Indicator Bank service of the Finnish institute for health and welfare (https://sotkanet.fi/sotkanet/en/index?) contains nearly 3,500 different statistical data on the health and well-being of the population and the functioning of the service system. Making international comparisons of some of the data is also possible. Statistical data are available by well-being service county, munici-

pality, hospital district, and Regional State Administrative Agency, among others. The service makes it possible to compare different statistical data and regions with each other in the form of statistical tables, graphs and maps, and to download data for its own use for further processing.

Statistics Finland's Paavo database (https://www.stat.fi/tup/paavo/index_en.html) contains statistics by postal area code: key figures on the population structure; the education level of residents; the disposable monetary income of residents and households; the size and stage of life of households; buildings and dwellings; jobs by industry; and the main activity of residents. Data from the Paavo database can also be downloaded for one's own use.

Register research has undeniable strengths compared to self-collected data. For instance, national-level registers have accumulated data in long time series, covering the entire population instead of a sample-based data collection. Information has accumulated alongside professional or official activities, as if independently; this information can also be utilized for research purposes. However, registry research has its weaknesses. Lau Caspar Thygesen and Annette Kjær Ersbøll (2014) have raised challenges in the epidemiology field, such as the fact that secondary sources easily leave key information missing from the research perspective, making verifying, for example, the consistency of the quality of the material afterward impossible. The effort often included in social science research to increase understanding of the phenomenon is difficult to achieve with register research because it is impossible to examine much of people's subjective experiences or motives with register data.

For instance, how the poor and the well-off are viewed in politics and budgets is largely based on statistical data accumulated through public services. However, the perception of register information paints one picture of disadvantage. People's views and interpretations of their situation and personal experiences of how disadvantage affects people's daily lives are needed to form a fuller picture. Therefore, this publication's later chapters describe the importance of information collected from people to complete the overall picture of disadvantage.

Disadvantages in Finland in light of register information

During its 2014–2020 program period, the European Social Fund (ESF) paid particular attention to the fight against poverty throughout the European Union. Every fifth of the ESF's funds were to be allocated to such activities in each country. This meant, for example, investing around 100 million euros in improv-

ing the situations of those in the most challenging positions in Finland. During the program, projects linked to this theme were supported at the national level in Finland through the Project to coordinate promoting social inclusion (Sokra). The Finnish Institute for Health and Welfare and Diaconia University of Applied Sciences (Diak) managed this coordination project and Diak oversaw operations in Eastern and Northern Finland (see chapter "European Social Fund projects as reducers of social disadvantage").

Researchers at the Diaconia University of Applied Sciences in Eastern and Northern Finland focused on analyzing the phenomenon of poverty and disadvantage in particular and regional coordinators to support projects that reduce problems. No single clear definition of disadvantage exists (see "What is disadvantage?"), which is why researchers structured disadvantage based on research data and experience gained in practical project work. The outline aimed to highlight the disadvantage so that existing statistical data can be used to find ready-made indicators.

Due to the researchers' outline, the disadvantage was perceived through three perspectives. First, disadvantage is always about the lives and activities of individuals. Disadvantage is strongly human-oriented and manifests in the individual. Human disadvantage refers to, for instance, the difficulty of coping with everyday life due to substance abuse or mental health problems. Another aspect is the reflection of disadvantage on other people and communities. In this case, we reference, for example, the difficulties of dealing with violent behavior or families caring for children. The third aspect highlighted in the municipality relates to reducing disadvantage. Working to reduce the human and social problems that the underprivileged cause requires resources and, consequently, financial investment.

In addition to the general description of disadvantage, the key is producing information that makes understanding the differences between geographical areas easy for decision-makers. Thus, a website (Diaconia University of Applied Sciences n.d.-a) was built to present the results, where looking at the disadvantages in different areas is possible using three perspectives. Relevant indicators were compiled for each dimension from the Sotkanet Indicator Bank and Paavo databases as described below:

The human disadvantage dimension includes register data on alcohol and suicide mortality, those not in education, those with low incomes, unemployed youth, the long-term unemployed, and long-term income support recipients. In addition to the data collected via services are survey-based results on those who feel lonely, are significantly burdened mentally, and feel their health is average or worse.

The Social Consequences of Disadvantage dimension include the following information: child welfare notices, children placed outside the home, crimes committed under the influence of intoxicants and suspects, crimes against life and health that have come to the attention of the police, outpatient visits, and the mental health of adults. In addition to the register data, the data includes experiences gathered from surveys from those who lack money for food, medicine, or doctor's visits to those who have been compromised and do not receive treatment due to high customer fees.

The deprivation dimension's economic consequences include the following information: labor market support co-financed by the municipality, the net costs of institutional and family care for children, patients treated for substance abuse in hospital and health center wards, clients of outpatient services in substance abuse care, and the use of supplementary income support.

Regional differences in disadvantage in Finland

Traditionally, Finland has been divided into prosperous Southern and Western Finland and less prosperous Eastern and Northern Finland. This distinction followed the boundary line of the Peace of Pähkinäsaari, signed in 1323. The population on the border's west side has moved west and then on the east side again to the east (Palo, 2020) in different cultural ways, including genetic inheritance (Kerminen et al., 2017; Lappalainen et al., 2006). The border of the Peace of Pähkinäsaari runs through Finland, starting from the southeast corner and ending about halfway through Finland to the west of Finland. This boundary, defined 700 years ago, persistently divides Finland into two regions according to one factor of disadvantage morbidity (Koponen et al., 2023).

However, from the perspective of being underprivileged, this rough division into two parts leaves the disadvantage's mosaic-like structure in obscurity. For instance, the underprivileged population has largely been analyzed concerning the degree of urbanity. At the turn of the millennium, Sakari Kainulainen, Taina Rintala, and Matti Heikkilä (2001) examined regional differences and found different types of residential areas. First, areas of low deprivation had been built up around vibrant growth centers of provinces, while well-being and disadvantage co-occurred within large municipalities. Conversely, rural areas were divided into areas with high disadvantage and low vitality and areas with low disadvantage and low vitality.

In the 2010s, the situation regarding wealth and disadvantage is like that in the past: the differences between different parts of the country are largely from the

perspective of the prevalence of disadvantage. However, there is no clear indication of a clean border regarding the peace of Pähkinäsaari through indicators of disadvantage. The differences between regions are more complex.

However, looking at the three dimensions of disadvantage simultaneously in today's well-being service counties (Figure 10, right), one can still weakly perceive the impact of that border of peace in Pähkinäsaari. Southernmost and westernmost Finland has the least disadvantage while the rest of Finland has more. The differences between well-being service counties are about 20% of the median level in one direction or another. However, most of the disadvantage seems to accumulate in the capital region and the least on the west coast. When the disadvantage is analyzed in more detail by dimension, the situation slightly changes while remaining in the direction of the overview: the western part of Finland, especially in Ostrobothnia, has a few problems. Conversely, the issues are in different parts of Finland, depending on the perspective.

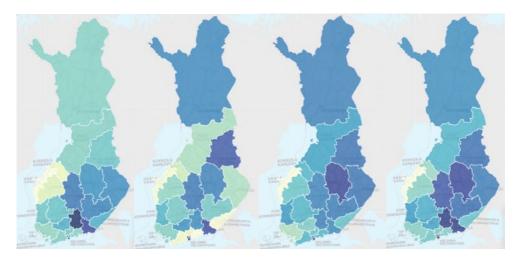


Figure 10. Disadvantages (individual / social / economical / total) in Finland by dimensions in the 2020s. Darker tone means greater disadvantage.

As we move from large levels of well-being service counties to the municipal level, the picture of disadvantage becomes increasingly mosaic-like (Wiens et al. 2021; Figure 11). However, the so-called big picture remains similar. Pähkinäsaari's border of peace can be better seen in a municipal-level review; more areas on the west side have little disadvantage, while the east (the north side) has more. The differences between municipalities are significant, with the lowest level of deprivation being only half the median level in the country and the highest being almost twice as high.

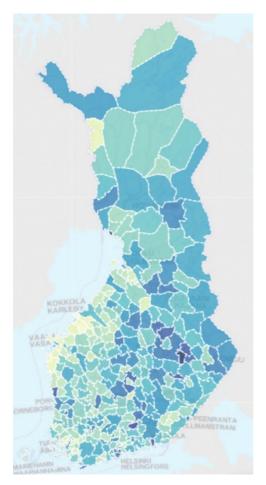


Figure 11. Disadvantages in Finland by municipality. Darker tone means greater disadvantage.

At the postal code level, viewing all indicators of disadvantage is impossible because, due to security reasons, sensitive phenomena are not always reported. Thus, looking at unemployment, people in the lowest income bracket, and only those with compulsory education at the postal code level is possible. Looking at the sum of these indicators is also possible.

Examining the postal code level reveals that regional differences are large in different parts of the country and within one municipality. Figure 12 shows the disadvantage of Helsinki, Finland's capital, at the postcode area level. Within Helsinki are small areas with up to 40% more disadvantage than the median level in the country, while small areas have 60% fewer disadvantage than the median level. The result corresponds to previous findings on the strength and location of regional segregation in certain residential areas in Helsinki (Vaattovaara et al.,

2018). The previous compounding housing policy has been unsuccessful in recent decades in the sense that often, families who feel well off leave areas where immigrants move in (Bernelius & Vaattovaara, 2015), and disadvantage has accumulated (Ansala, 2023).

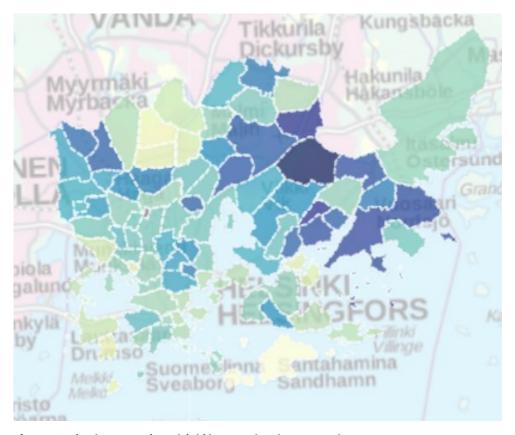


Figure 12. Disadvantages in Helsinki by postal code area. Darker tone means greater disadvantage.

Changes in regional disparities in the 2010s

Over the past decade, the position of some regions (well-being service county) relative to others has remained at the same level (bad or good), while the position of some regions has changed. Figure 13 illustrates the relative position of the two regions vis-à-vis each other. The three dimensions of disadvantage have been examined together on a register-based basis. Well-being service counties are sorted into a pattern according to dispersion. On the left-hand side of the figure are the areas

whose relative position has remained almost unchanged throughout the 2010s; on the right-hand side are the areas whose relative position has undergone the most change. When examining the change, Finland's extremes are Päijät-Häme, which has remained in a stable (bad) position, and Pohjois-Savo, which has changed for the good. The latest average for 2019–2021 data on disadvantage has been described with a uniform red line; the oldest (2010–2012) has been described with a uniform black line.

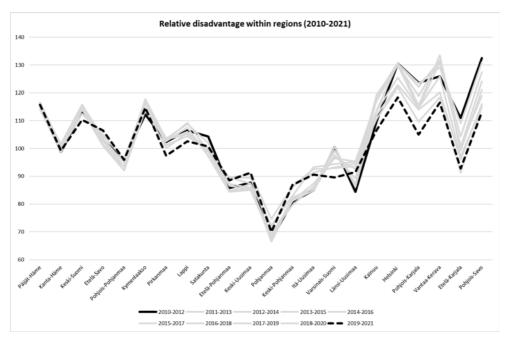


Figure 13. Changes in relative disadvantage between welfare areas in Finland (2010-2021). Source: Disadvantage in Finland map site

Some areas show the effects of determined resistance to disadvantage. One such area is South Karelia in Eastern Finland. The region's relative position concerning disadvantage has improved over the past decade compared to the neighboring areas. By the early 2010s, when South Karelia's disadvantage rate was about 15% above the country's median level, by the 2020s, the region's disadvantage rate had dropped from 5–10% below the country's median level. The result is significant, especially in shifting the focus of services from corrective measures to preventive action. In particular, the number of children placed outside the home and the resulting costs have systematically decreased in South Karelia throughout the decade as support for families has strengthened (Zitting et al. 2020).

EXPERIENCES OF DISADVANTAGE AND WELL-BEING IN FOOD AID

Joakim Zitting

Food aid in Finland

Approximately 200,000 people rely on food aid annually.

About 16-20 million kg. of food aid is distributed yearly in Finland.

Food aid is distributed mainly by civil society organizations in around 1,000 different locations.

The primary reason for applying for food aid is a lack of money.

During the COVID-19 pandemic, younger and more educated individuals began using food aid services.

Survey data among food aid applicants (H2S population) must be collected by engaging directly with them.

The subjective experience of disadvantage varies among food aid recipients; some even consider themselves well-off.

Survey data in disadvantage research

Experts in quantitative research, such as Richard Hendra and Aaron Hill (2019), Kimmo Vehkalahti (2019, p. 11), and Juhani Tähtinen et al. (2020, p. 11) highlight that survey data used in quantitative research can provide insights that registry and administrative data, discussed in the previous subsection, may not encompass. According to them, surveys can offer information on societal phenomena and their prevalence, human actions, opinions, attitudes, and values, as well as the relationships and dependencies between different variables. Typically, survey data is collected through online platforms, postal questionnaires, or telephone interviews.

According to Vehkalahti (2019, p. 43) and Tähtinen et al. (2020, pp. 16–21), data collection aims to generally obtain a statistically representative sample of the target population, which can be, for example, the entire population or workingage Finnish citizens. In this case, the results from the sample can be generalized to the entire target population. Therefore, carefully planning the sampling method is crucial for successful generalization. If the target population cannot be defined precisely or if a statistical sampling method is not used for data collection for some reason, the term "sample collection" is used, as the aforementioned method experts state.

According to Vehkalahti (2019, p. 44), challenges exist in collecting survey data. One problem with population-level surveys is that their response rates decreased during the 2000s. Typically, these response rates are below 50%. Hendra and Hill (2019) view this declining trend in response rates as concerning because, with a low response rate, the survey may not represent the target population accurately. However, they highlight that population-level surveys can address the problem using weighting factors and imputation methods. These approaches help compensate for the underrepresentation of certain groups by adjusting the survey responses, as identifying which groups have provided fewer responses than expected is possible.

Tom W. Smith from the University of Chicago (2014, pp. 27–28) highlights that response rates vary depending on the survey's topic. Health-related surveys generally tend to have higher response rates, while surveys addressing sensitive issues tend to have lower response rates. According to Smith, the survey implementation method also matters. Internet surveys may not reach individuals without online access or those unfamiliar with using the internet. Phone surveys can face challenges in finding individuals with available time to respond and in actually reaching people, as people may be reluctant to answer calls from unknown numbers. Furthermore, additional difficulties arise when the research's target population includes disadvantaged groups. Smith (ibid.) states that mail or phone surveys may not reach individuals without a phone or fixed address.

According to Juho Saari (2015, pp. 23–24) and Maria Ohisalo, Tuomo Laihiala, and Juho Saari (2015), individuals in the most disadvantaged positions are generally less willing to participate in survey research. Through statistical attrition analyses, researchers have examined which groups provide fewer survey responses than expected. According to these analyses, over 95% of the most disadvantaged individuals do not respond to various surveys and inquiries. Thus, many survey studies may present a more positive picture of citizens' well-being than reality suggests.

Individuals in the most disadvantaged positions often fall into the Hard-to-Survey populations (H2S populations) category. Lars Lyberg et al. (2014, p. 82) and Maria Ohisalo (2017, p. 13) highlight that conducting research with H2S populations becomes challenging for several reasons. Defining the target population can be difficult if its size is not well known. Identifying the individuals in the group, locating them, and convincing them to participate in the study can also be challenging. Language barriers can further complicate research efforts. For exam-

ple, visitors to drug user health centers or recipients of food aid can be considered H2S populations.

When studying disadvantage, Lyberg et al. (2014) and Juho Saari (2015, p. 24) suggest focusing on obtaining the best possible sample rather than aiming for generalizability. This is achievable through actively engaging in places where individuals in disadvantaged positions intersect with services targeted toward them and distributing survey questionnaires there. By collecting data from various places and, whenever possible, different regions, the quality and coverage of the sample can be improved. According to these researchers, even in this case, the sample cannot be generalized to the entire target population. However, the sample provides valuable information and a better understanding of the H2S population under study than population-level research.

Indeed, it is not always necessary for researchers interested in studying disadvantage to collect data, as Finland has good opportunities to utilize existing survey datasets. The Finnish Social Science Data Archive is a separate unit of the University of Tampere that has archived over 1000 research datasets. Most of these datasets are quantitative and usually collected through mail surveys, telephone interviews, or face-to-face interviews. Alongside the research datasets, descriptions of their collection methods and any accompanying survey questionnaires are also stored. The Finnish Social Science Data Archive's website (www.fsd.tuni.fi) provides access to these archived datasets, offering researchers a valuable resource for studying disadvantage and related topics.

Regarding research on disadvantage, the Finnish Social Science Data Archive contains datasets from surveys such as "Well-being and Inequality in Finland" from 2012, 2016, 2017–2018, and 2020. These surveys include some questions that have remained consistent over the years, enabling the research of temporal changes. Similar analyses can be conducted using the Finnish datasets from the International Social Survey Programme (ISSP) surveys, which focused on inequality in 2009 and 2019. These surveys represent population-level interview datasets, but the FSD also provides various sample datasets related to inequality and disadvantage for researchers to utilize.

That said, quantitative research and survey data do not answer all the interesting questions. Quantitative research aims to answer questions such as "how much" and "why" by examining large populations and exploring connections between phenomena or differences between groups. However, this approach does not delve into people's thought processes, the meanings and interpretations they assign to things, or the operational procedures of social institutions. Qualitative

research methods such as interviews or document analysis are needed to explore these aspects. The following subsection will provide more information on qualitative methods in studying disadvantage.

Collecting survey data among food aid recipients

According to Anna Sofia Salonen, Maria Ohisalo, and Tuomo Laihiala (2018), food aid recipients are an example of the H2S group. Reaching recipients through postal or telephone surveys can be difficult, and the population cannot be defined as the number of applicants is not registered. Conducting interviews with them due to the sensitive nature of seeking food aid can also be challenging. Juho Saari (2015, p. 24) highlights that population-level studies do not provide sufficient data to examine the situation of food aid applicants. For instance, a well-being and service study was conducted in the early 2010s with a sample of 4,226 individuals. From this group, only 94, or 2.3%, had sought food aid within the past year. Therefore, the situation of food aid applicants can best be studied by collecting a sample from them through outreach at food aid locations.

In the food aid subsection of the "COVID-19 in the margins of society (KoMa)" project, a survey was conducted in 2021 among food aid recipients to obtain as large a sample as possible within the available time and resources. The H2S research tradition's requirements were considered when designing the survey. For instance, the survey was made as straightforward as possible. It was pre-tested, and its length was kept to four pages to make it easy to respond to in waiting situations. Based on the feedback during testing, the form was further clarified.

The data collection occurred from October to December 2021. Data was collected by visiting food aid providers in Tampere, Turku, and the Helsinki metropolitan area. Food aid organizations participating in the study collected the survey data in other parts of Finland. These organizations were provided with survey forms, clear instructions on procedures, informational brochures about the research to be displayed at the food aid locations, and a return envelope for sending the completed forms to the researchers. This approach enabled collecting data from food parcels delivered to homes and from food aid locations where people picked up pre-booked food parcels during designated time slots without having to wait in line.

At the outreach locations, research assistants offered food aid recipients the opportunity to participate in the study. People were informed that participation was voluntary, their identities could not be identified in any way, and their deci-

sion of whether to participate would not affect their eligibility for food aid. Some respondents were offered gift vouchers, which could be redeemed for a chocolate bar at R-kioski convenience stores, to increase response rates. Offering incentives can help obtain responses, especially from hard-to-reach target groups (Tietoarkisto, n.d.); according to the experiences of research assistants, this method proved helpful.

Sometimes, the outreach efforts were unsuccessful. During the same period, there were other national and local-level studies related to food aid; one food aid provider expressed a desire to spare their visitors from excessive surveys. In another case, a food aid organization wanted to review the survey form in advance and found it too long and invasive, leading to declined participation in the study. In sensitive topics such as relying on food aid, food aid organizations may understandably choose to refuse participation due to concerns about the length or intrusiveness of the survey.

The research assistants involved in data collection wrote a blog post (Nurmi et al., 2022) sharing their experiences. According to them, the overall attitude of food aid organizations toward the study was positive, and the research assistants were well-received at the outreach locations. Collecting the data required the courage to approach different people, an open-minded attitude, and the skills to "sell" the study so that people would be willing to participate. Some food aid distribution points occurred in more remote area. Especially during twilight hours, the assistants may have felt a sense of insecurity. However, no dangerous situations arose, and the research assistants had a generally positive experience with the data collection process.

The late-year timing hindered the data-collection efforts. As the weather grew colder, completing the survey outdoors became more challenging for food aid recipients; the darkening evenings further complicated the situation. Prepaid return envelopes were obtained to address this issue, which the research assistants distributed with the survey forms to those interested in participating, allowing them to complete the surveys at home. Survey forms and return envelopes were also provided during home deliveries of food parcels. Toward the end of the year, the targeted outreach for data collection focused on indoor communal meals, where responding to the survey was easier for participants.

The research assistants highlighted in their blog post (Nurmi et al., 2022) that the survey form could have been clearer. For example, elderly food aid recipients or those with cognitive and physical impairments encountered difficulty responding to the survey. In some cases, the research assistants had to help complete the

form with the respondent, especially when they did not have their glasses on hand or when another functional limitation hindered their ability to respond.

Such difficulties resulted in many missing responses in the completed survey forms. In retrospect, it can be acknowledged that the form should have been designed better. Looking ahead to future similar studies, involving the target group in the survey form's design is advisable. One issue was that the survey form was only available in Finnish. Many food assistance recipients willing to participate had insufficient proficiency in Finnish to be able to respond.

Food aid in the backyard of the welfare state

According to Salonen, Ohisalo, and Laihiala (2018), who have studied the subject, food aid applicants have traditionally been considered disadvantaged individuals within Finnish society. The main reason for relying on food aid is economic scarcity, but among food aid applicants there are also health-related and social disadvantages. According to the aforementioned researchers, the group of applicants is extensive and diverse in Finland compared to other Nordic countries. For instance, in Norway and Sweden, the clientele of food aid primarily represents more marginalized groups, including people experiencing homelessness and individuals with substance abuse problems.

The term "breadline" has traditionally been used when discussing food aid. According to Ohisalo (2017, p. 30) and Laihiala (2018, pp. 21, 65), breadline is a more colloquial way of referring to food aid. The term is based on the most common method of distributing food assistance, where aid is provided at a specific time and place, resulting in a line or queue. Although food aid applicants are otherwise a diverse group, the queue creates a relatively distinct and identifiable group of food aid recipients, according to the aforementioned researchers. Furthermore, Salonen et al. (2018) highlight that waiting in a food aid line creates a sense of community among those waiting.

Still, "breadline" cannot be used as a perfect synonym for food aid. For instance, Jouko Karjalainen and colleagues (2021) highlight how during the COV-ID-19 pandemic, food aid was still distributed in traditional queues and through appointment-based systems, where recipients could pick up their food packages at a pre-arranged time. Similarly, during the pandemic, practices such as delivering food parcels to the homes of frail elderly individuals became more common. In these practices, the reasons for relying on food aid remain the same as in breadlines. However, the recipients of food aid no longer belong to a distinct and iden-

tifiable group, unlike in traditional breadline settings. Therefore, this chapter uses the term food aid rather than breadline.

The next section presents Finnish food aid, its changes over time, and the subjective experiences of food aid recipients regarding disadvantage and well-being. Recent literature on food aid and survey data collected from food aid recipients in late 2021 as part of the KoMa project are utilized in the analysis. Examining food aid and the experiences of food aid recipients yields valuable insights into the lived experiences of a specific group facing disadvantage and reveals gaps in the Finnish welfare state.

Food aid in the context of the Nordic welfare state. Teea Kortetmäki and Tiina Silvasti (2017) have examined the history of Finnish food aid. Per their research, Finland considers itself a Nordic welfare state. In the Nordic welfare model, the state assumes the primary responsibility for the social protection of the most vulnerable through its benefit and service systems. During the welfare state's expansion in the 1970s and 1980s, the researchers argue that it was unimaginable in Finland for anyone to have to rely on charity-based food aid. However, the severe economic recession in the 1990s, characterized by high unemployment and cuts to social security and services, changed the situation. This gave rise to the current form of food aid, which aims to fill the gaps in the social security system.

Anna Sofia Salonen and Tiina Silvasti (2019) and Silvasti and Ville Tikka (2020) have explored the history of Finnish food aid. They describe how the first food banks and breadlines were established in Finland during the early 1990s recession when an estimated 100,000 people had to rely on food aid. Initially, the operations were considered a temporary response to the problems the recession caused. However, although the Finnish economy recovered from the recession, the need for food aid persisted. Prolonged unemployment for many individuals, cuts to social security, and increased means-testing made making ends meet difficult. According to the aforementioned researchers, in the early 2000s, food aid began being accepted as an essential part of the third sector's responsibilities. The financial crisis of 2008, which affected Finland, further increased the demand for food aid. Hannah Lambie-Mumford and Tiina Silvasti (2020) argue that a similar increase in the need for food aid was observed in other European countries during the financial crisis, as social security benefits were reduced and eligibility criteria were tightened.

Salonen and Silvasti (2019) and Silvasti and Tikka (2020) highlight how over the past 30 years, food aid has become a permanent form of targeted support for the most vulnerable individuals. However, food aid does not address the under-

lying cause of its utilization: poverty. Food aid can only temporarily relieve food insecurity stemming from low incomes. According to these researchers, this contradicts the Nordic welfare model in which the state is primarily responsible for reducing poverty and narrowing inequality. Charity-based food aid is more characteristic of the liberal welfare state model associated with countries like the United States and the United Kingdom. However, Salonen and Alppivuori (2021) note that food aid in Finland has developed toward a more established and organized form in recent years and does not appear to be disappearing. Lambie-Mumford and Silvasti (2020) connect this development in food aid to a broader European trend, where increasing responsibility for the most vulnerable is shifting to the third sector.

Special features and changes in Finnish Food Aid. In Finland, food aid targeted at low-income individuals is charity-based. Kortetmäki and Silvasti (2017) and Eric Harrison et al. (2020) highlight that Finland's largest food aid provider is the Evangelical Lutheran Church of Finland through its parish diaconal work. Other food assistance providers include the Finnish Red Cross, associations for the unemployed, and various religious-based associations that are established to provide food aid. Funding food aid activities relies, as Harrison et al. (2020, p. 21) and Karjalainen et al. (2021) state, on church taxes, operational grants from municipalities, and various charity collections. In recent years, the Ministry of Social Affairs and Health has allocated funds for developing the food aid system. This increase in the state's significance as a funder somewhat reflects the gradual acceptance of food aid as part of the Finnish welfare state.

According to Salonen and Silvasti (2019) and Tuomo Laihiala and Reetta Nick (2020, p. 6), estimating the number of people receiving food aid in Finland is difficult. Food aid applicants are not required to provide official documents proving their identity or financial situation, as food aid is not considered an official form of assistance. The registration and monitoring methods for food aid applicants are feared to deter those needing assistance, and efforts have been made to keep the threshold for seeking aid low. Thus, accurate statistics on the number of food aid recipients and changes in quantities are unavailable, as no customer registries are in place. Lambie-Mumford and Silvasti (2020) also highlight that the same statistical issue applies to many other European countries.

Estimates have been made regarding the extent of food aid. According to Laihiala and Nick (2020, p. 7) and Karjalainen et al. (2021), before the COV-ID-19 pandemic, food aid was estimated to be regularly distributed in 700–1000 locations across Finland, and there were approximately 100,000–200,000 aid ap-

plicants annually. Family members and close relatives may also benefit from the food obtained through food aid, so the number of beneficiaries is likely higher. The COVID-19 pandemic has increased the number of people needing assistance, as Zitting and Kainulainen (2023a) state. Ukraine's ongoing conflict and the significant increase in living costs in Finland during 2022, as Ruoka-apu.fi (2022) highlighted, have further contributed to the growing number of individuals seeking food aid. Therefore, the number of food aid applicants is at least 200,000 annually, accounting for 3.6% of Finland's population.

Harrison et al. (2020, p. 14) and Zitting and Kainulainen (2023b) highlight the various methods of food aid in Finland. Typically, food aid has been provided in pre-packed food bags, where applicants can influence the contents, and through communal dining, where meals are offered for free or at a minimal cost. During the COVID-19 pandemic, home delivery of food bags became more common, and food bag distributions were developed where food could be collected at a pre-booked time without waiting in line. Karjalainen et al. (2021) and Zitting and Nick (2022) discuss other developments in food aid activities, stating that additional services have been integrated into food distributions in recent decades, such as service guidance, counseling and peer support, and group activities, aiming to address the diverse well-being needs of food aid recipients.

Various communal dining initiatives have become more common in recent years as food aid has been developed to promote participation and social inclusion. According to Rosa Huotari (2021), a researcher on communal dining, the underlying idea is that people facing difficulties need more than just food bags. However, according to Huotari, food aid is sought for various reasons, so activities focusing on distributing food bags are still needed. Communal dining cannot replace all food needs.

According to Harrison et al. (2020), donations and surplus food from retailers and the food industry are the most important sources of food distributed in food aid. Another significant source of food aid is the so-called EU food aid. In Finland, the Finnish Food Authority has administered the EU's program for deprived persons, through which long-lasting dry food and canned goods, specifically produced for food aid, have been distributed. According to Jenni Passoja and Niklas Vaalgamaa (2022), this has been an essential food source, especially in small municipalities and sparsely populated areas where the availability of surplus and donated food may be limited. Moreover, EU food aid may have complemented surplus and donated food – the quantity, quality, and content of which can vary significantly. However, the distribution of EU food aid ended in the spring

of 2022; it is planned to be replaced by prepaid cards distributed to food aid recipients. This implementation is planned to be in the autumn of 2023, further emphasizing the importance of surplus and donated food in food aid operations. However, its availability has been reduced as efforts have been made to reduce food waste through various means.

How did the coronavirus pandemic change food aid and its clientele? The COVID-19 pandemic that began in the early 2020s also impacted food aid distribution. Researchers such as Tuomo Laihiala and Reetta Nick (2020), Anna Sofia Salonen and Kristiina Alppivuori (2021), Jouko Karjalainen et al. (2021), and Joakim Zitting and Sakari Kainulainen (2023a) have studied this topic. In summary, these various studies indicate that some food aid providers suspended their operations during the strictest restrictions while others developed COVID-safe methods of distributing food aid. These included distributing food bags by appointment and providing home delivery of food bags. Cooperation between municipalities and food aid providers intensified as arrangements were made for home deliveries of food bags that included pandemic-related information. According to the researchers, these changes in operations and compliance with COVID-19 restrictions placed additional burdens on volunteers, especially older volunteers, who had to stay home.

Changes in the clientele of food aid recipients were also apparent. Food aid providers reported that their customer base became younger and more diverse. According to their observations, there was an increased reliance on food aid by working-age individuals, families with children, and students (Ruoka-apu.fi, 2022). The preliminary analysis of the food aid survey conducted by the KoMa project, Zitting and Kainulainen (2023a) supported this view. Cross-tabulation of the data showed that those who started using food aid during the pandemic were a more diverse group than those who had been using it longer. The proportion of women, young people, those with higher education, and families with children seemingly increased.

The logistic regression analysis examines the background factors that explain belonging to those who started using food aid during the pandemic, compared to the reference group of those who had been using it before 2020. Table 1 presents the results of the analysis. Especially employed individuals or entrepreneurs have a fourfold risk of belonging to the group of those who started during the pandemic compared to students or the unemployed. However, this group comprised only 23 respondents. Renters have a lower risk of belonging to the group of those who started during the pandemic, indicating that renters have generally been food aid recipients for a more extended period.

Respondents with a higher education degree have an almost three times greater risk of belonging to the group of those who started using food aid during the pandemic, suggesting that educational attainment did not provide the same protection against financial difficulties during the pandemic as before. Respondents from densely populated municipalities have a lower risk of belonging to this group, indicating the pandemic had a greater impact on urban areas. Regarding birth year, younger respondents have a seemingly slightly higher risk of belonging to the group of those who started using food aid during the pandemic compared to older individuals.

Table 1. Regression analysis of factors explaining the initiation of visiting food parcel distributions during the COVID-19 pandemic. Odds ratios and confidence intervals (n=678)

		Co minac	ence interval
		Lower	Upper
FAMILY STRUCTURE			
Living alone	1		
In a relationship; has children	1,519	0,666	3,465
Single parent	1,296	0,483	3,479
In a relationship; no children	1,097	0,612	1,967
Other groups	0,732	0,3	1,786
GENDER			
Male	1		
Female	1,496	0,958	2,336
Other	1,89	0,201	17,731
EMPLOYMENT STATUS			
Student	1		
On disability or old-age pension	1,202	0,388	3,72
Unemployed	0,959	0,338	2,725
Employed or self-employed	4,027*	1,01	16,064
Other groups	1,37	0,342	5,488
HOUSING TYPE			
Owner-occupied apartment/house	1		
Rental apartment	0,53*	0,309	0,908
Homeless	1,001	0,212	4,738
EDUCATION			
Basic education	1*		
Secondary-level education	1,311	0,808	2,125
Higher education degree	2,885**	1,419	5,864
STATISTICAL GROUPING OF MUNICIPALITIES			
Urban municipalities	1**		
Densely populated municipalities	0,354**	0,184	0,68
Rural municipalities	0,865	0,397	1,881
YEAR OF BIRTH	1,034**	1,012	1,056
p<0,05* p<0,01** p<0,001***			
Coefficient of determination (Nagelkerke R)	0,173		

The regression analysis results confirm that those who began using food aid during the COVID-19 pandemic represent a more diverse group than those who had been using it for longer. They are slightly younger and more educated; even homeowners started accessing food assistance during the pandemic. Although food aid providers also mentioned families with children, the regression analysis found no statistically significant association among this group. However, the odds ratio for families with children was 1.5 times higher than the reference group. Per the results, one could speculate that families with children who started using food assistance during the pandemic may be homeowners, have a higher education level, or both. However, the data does not indicate whether the assistance these new visitors sought was temporary due to temporary economic problems or if their reliance on food aid has become more long-term.

Subjective advantage and disadvantage among food aid recipients. As noted, Finland's food aid recipients are highly diverse. Maria Ohisalo and Juho Saari (2014), Ohisalo (2017, pp. 47–48), and Tuomo Laihiala (2018, p. 79) have written about the results of a food aid survey conducted in the early 2010s. These studies revealed that food aid recipients are in a weaker position in the labor market than the general population. They are typically middle-aged or older, are renters, live alone, have minimal available income after obligatory expenses, and perceive their well-being as lower than the general population's. The disadvantaged status of food aid recipients is manifested across economic, health, and social dimensions; almost half of food aid recipient considers themselves disadvantaged.

The KoMa project's food aid survey provides new information on the subjective disadvantage experienced by food aid recipients. One of the survey questions was, "People occupy different positions in Finnish society. Where would you place yourself on the following scale?" The scale ranged from 1 to 10, with 1 representing the most disadvantaged and 10 representing the most advantaged, allowing for an interesting examination of which food aid recipients consider themselves disadvantaged or advantaged and which factors contribute to this perception.

Figure 14 allows for examining mean responses based on different demographic variables. The experience of financial difficulties appears to divide respondents significantly. The mean response for those who do not experience financial difficulties is above seven, and those who perceive themselves as relatively advantaged include homeowners, individuals over 70, and respondents from rural municipalities. Conversely, individuals who consider themselves disadvantaged include those who experience financial difficulties, homelessness, unemployment, single parenthood, and are under 50.

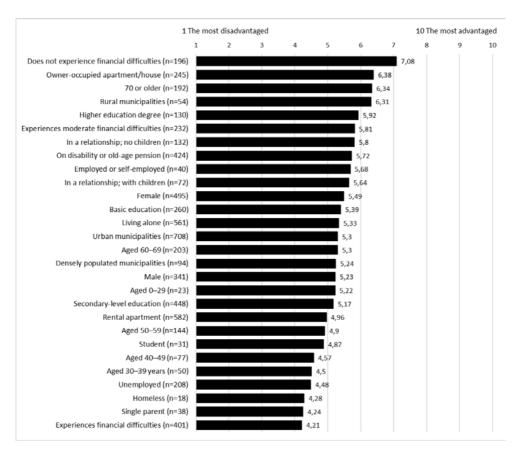


Figure 14. The subjective disadvantage of different food aid recipient groups (scale 1-10)

The scale distinguished between two groups: those who consider themselves disadvantaged (response options 1–4, n=308) and those who consider themselves advantaged (response options 8–10, n=154). Factors that explain membership in these groups were examined using logistic regression analysis. Two models were used in the analyses: the first included demographic background variables; the second included the experience of financial difficulties.

Table 2 examines factors explaining the experience of disadvantage. Among Model 1's demographic background variables, homelessness, renting, and being under 50 were significant explanatory factors. Interestingly, living in rural municipalities was associated with a lower risk of perceiving oneself as disadvantaged. In Model 2, the experience of financial difficulties was added, explaining a significant portion of the experience of disadvantage. Also, in this model, being under 50 and renting increased the risk of belonging to the group perceiving themselves as disadvantaged, while living in a rural municipality reduced that risk. However, the significance of housing tenure decreased when the experience of financial difficulties was considered.

Table 2. Regression analysis of the factors explaining subjective disadvantage among food aid recipients. Odds ratios and confidence intervals (n=942)

		MODEL 1			MODEL 2		
	Odds ratio	95% confidence interval		Odds ratio	nfidence erval		
		Lower	Upper		Lower	Upper	
FAMILY STRUCTURE							
Living alone	1			1			
In a relationship; has children	0,687	0,322	1,464	0,747	0,332	1,681	
Single parent	1,033	0,42	2,537	1,118	0,424	2,947	
In a relationship; no children	0,681	0,395	1,175	0,685	0,375	1,251	
Other groups	0,864	0,395	1,893	0,776	0,339	1,774	
GENDER							
Male	1			1			
Female	1,107	0,753	1,627	1,079	0,705	1,651	
Other	4,688	0,442	49,751	2,34	0,219	24,989	
EMPLOYMENT STATUS	•						
Student	1			1			
On disability or old-age pension	1,186	0,45	3,122	1,306	0,435	3,922	
Unemployed	1,433	0,571	3,6	1,439	0,502	4,124	
Employed or self-employed	0,469	0,14	1,573	0,488	0,129	1,842	
Other groups	0,954	0,272	3,348	0,703	0,179	2,762	
HOUSING TYPE							
Owner-occupied apartment/house	1**			1*			
Rental apartment	2,236**	1,355	3,691	1,913*	1,087	3,367	
Homeless	5,1**	1,359	19,136	3,752	0,914	15,398	
EDUCATION	•						
Basic education	1			1			
Secondary-level education	1,044	0,683	1,596	0,96	0,6	1,537	
Higher education degree	0,794	0,42	1,498	0,776	0,38	1,585	
STATISTICAL GROUPING OF MUNICIPALITIE	ES						
Urban municipalities	1*			1*			
Densely populated municipalities	1,361	0,777	2,385	1,465	0,794	2,705	
Rural municipalities	0,272*	0,099	0,743	0,265*	0,082	0,858	

	MODEL1			MODEL 2		
AGE GROUPS						
Aged 0-29	1**			1**		
Aged 30-39	3,775*	1,091	13,062	3,995*	1,021	15,636
Aged 40-49	4,135**	1,214	14,083	4,266*	1,139	15,987
Aged 50-59	2,716	0,833	8,85	2,544	0,709	9,13
Aged 60-69	1,778	0,528	5,988	1,703	0,46	6,305
Aged 70 or older	0,98	0,271	3,545	0,997	0,247	4,021
FOOD AID OPERATING METHODS						
Food parcel distribution	1			1		
Community meals	0,796	0,497	1,274	1,099	0,649	1,862
EXPERIENCE OF FINANCIAL SITUATION						
Experiences financial difficulties				1***		
Experiences moderate financial difficulties				0,223***	0,141	0,353
Does not experience financial difficulties				0,079***	0,036	0,173
p<0,05* p<0,01** p<0,001***						
Coefficient of determination (Nagelkerke R)	0,186			0,358		

A similar regression analysis was conducted for the experience of considering oneself advantaged, yielding less surprising results. In the first model that included only demographic background variables, homeowners were likelier than renters to perceive themselves as advantaged. Similarly, respondents who participated in communal meals were more likely to consider themselves advantaged than those who received food bags. However, the significance of these factors diminished when the experience of financial difficulties was included in the analysis. If a respondent did not experience financial difficulties, they were 8.5 times likelier to consider themselves advantaged than those experiencing financial difficulties.

In summary, whether the food aid recipient feels financially secure primarily explains the experience of subjective advantage and disadvantage. The experience of financial difficulties explains the perception of advantage. If a food aid recipient feels financially secure without difficulties, they are highly likely to consider themselves advantaged. This finding highlights the significance of subjective experiences. One may have minimal income and, based on official registry data, be classified as poor. However, if they feel financially secure, they may consider themselves advantaged. Furthermore, they may encounter others in more challenging

circumstances and compare themselves to them within the context of food aid, further emphasizing their perception of advantage.

The experience of financial difficulties also statistically and significantly explained the perception of disadvantage. Additionally, age, housing type, and the rurality of the municipality were explanatory factors. Younger respondents may take their situation more seriously than older respondents, which could increase the perception of disadvantage. Such is a comparative framework in which younger respondents compare themselves to better-off individuals in their age group who do not need to rely on food aid. Renting accommodation increases living costs, especially in urban areas, possibly making one feel worse off than homeowners. Conversely, living in a rural municipality reduces the perception of disadvantage. This could be attributed to quality-of-life factors, as individuals in rural areas may have better opportunities to enjoy nature and benefit from its resources, which could alleviate the perception of disadvantage.

LIVING IN SCARCITY - STORIES FROM EVERYDAY LIFE

Varpu Wiens

Scarcity in Finland

Serious material or social deprivation (1.6%) 88,600 (2022)

Qualitative methods reveal information that is unavailable in statistics. Stories of people deepen the picture of the disadvantaged.

Living in scarcity is disruptive, and the sense of control over life seems to disappear.

The choices made are responses to immediate needs, leaving the entity without the desired direction.

Qualitative data in studies of disadvantage

Qualitative data is needed because some research questions cannot be answered (only) by quantitative methods. Qualitative data are used when there is a need to emphasize the meanings and interpretations of the people involved, when subjectivity is valued, and when the data are unstructured.

What is being pursued? Qualitative research aims to explore the world people live in. It focuses on meanings, which are expressed in a wide variety of ways. Qualitative research involves a wide range of traditions, approaches, and methods of data collection and analysis to study people and their lives, so it is not a research method from any particular discipline or one way of doing research (Denzin & Lincoln, 1998). Qualitative research is well-suited to answering questions about why something is observed, assessing complex phenomena, and focusing on improving interventions. Qualitative research also has strong validity, meaning the validity of the study, as it seeks to holistically understand the phenomenon under study.

Collecting qualitative data. Here we briefly review the qualitative data collection methods this book uses, such as interviews, surveys, and open-ended internet questionnaires. Social science and ethnographic research commonly use interviews. An interview is a qualitative research method that relies on asking questions to collect data. Structured interviews are best used when a clear understanding of the topic exists. An unstructured interview is the most flexible type of interview. The questions and the order in which they are asked are not set. Instead,

the interview can proceed more spontaneously, based on the participant's previous answers (George, 2022). The research interview aims to explore the views, experiences, beliefs, and motivations of individuals on specific matters (e.g., factors that influence going to the dentist). Qualitative methods, such as interviews, are believed to provide a 'deeper' understanding of social phenomena than would be obtained from purely quantitative methods, such as questionnaires. Therefore, interviews are most appropriate where little is known about the study phenomenon or where detailed insights are required from individual participants. They are also germane for exploring sensitive topics where participants may not want to discuss such issues in a group environment (Gill et al., 2008).

Survey research is defined as "the collection of information from a sample of individuals through their responses to questions" (Check & Schutt, 2012). The chapter "Experiences of disadvantage and well-being in food aid" describes a survey method in more detail. This type of research allows a variety of ways to recruit participants, collect data, and utilize various methods of instrumentation. Survey research can use quantitative research strategies (e.g., questionnaires with numerically rated items), qualitative research strategies (e.g., open-ended questions), or both strategies (i.e., mixed methods) (Ponto, 2015). As surveys are often used to describe and explore human behavior, they are frequently used in social and psychological research (Singleton & Straits, 2009). Surveys are used to collect in many ways. They are useful when one wants to learn about a group of people's characteristics, preferences, opinions, or beliefs. As McCombes (2022) highlights, if a survey's results are not generalizable, many common survey errors can occur, particularly sampling and selection errors.

Wyatt (2000) states that web-based surveys have several advantages over traditional paper or face-to-face surveys. They generally provide a more comprehensive sample, even worldwide, if desired. Also, once they are done, they are inexpensive to implement, making it easier to recruit large numbers of participants or collect data repeatedly. Web-based surveys can also be easily repeated. Data analysis is also faster and cheaper when surveys are conducted electronically. Furthermore, the online surveys allow the content of the questionnaire and the order of the questions to be updated quickly based on user responses.

However, there are limits. For example, as Jeremy Wyatt (2000) states, the comprehensibility of the questions is a challenge to reliability: the generality of the results is also restricted to those who are keyboard and internet literate. Moreover, one must consider that perhaps one of the most worrying threats is that a keen

participant can respond to a survey multiple times. So, the two main drawbacks of online surveys relate to the generality and validity of their results.

This book also describes an expert by experience in "European Social Fund projects as reducers of social disadvantage," meaning someone with first-hand experience of a mental or physical illness, disability, or other difficult life situation, who has undergone training as an expert by experience. This way of collecting knowledge can also be considered qualitative information complementing previous data.

Is qualitative information reliable? Central to good qualitative research is whether the research participants' subjective meanings, actions, and social contexts, as the researchers understand them, are illuminated (Fossey et al., 2002), allowing one to gather rich information and draw more detailed conclusions than other research methods while considering nonverbal cues, off-the-cuff reactions, and emotional responses.

However, collecting data can also be time-consuming and deceptively challenging to conduct properly. Smaller sample sizes can diminish their validity and reliability, and there is an inherent risk of interviewer effect arising from accidentally leading questions (George, 2022).

Miller et al. (2009) suggest that web-based methods are a suitable alternative to more traditional ones. Conversely, Binns et al. (2023) note that internet use has fundamentally changed research to methodology data analysis and communicating the results, thus multiplying the number of difficult ethical issues.

Either way, we reached the same conclusion as Ball (2019): When conducting online surveys, you must be aware of how the principles of survey research can be applied to online formats to reduce bias and enhance rigor.

This sample of people does not show how widespread the phenomenon is in Finland. However, the answers reveal how scarcity affects people: a lack of money discourages people, lowers their quality of life, and takes away their faith in the future.

However, the results cannot be generalized, meaning they can only be used to capture respondents' experiences. Reliability is reduced because knowing whether people have described their experiences honestly, exaggerated, or outright lied is impossible.

These factors influence reliability. Participants can be selected and recruited in various ways for in-depth interview studies. The researcher must first decide what defines the people or social groups being studied, which often means mov-

ing from an abstract theoretical research question to a more precise empirical one (Knott et al., 2022).

As a criterion for research design, saturation assumes that data collection and analysis are happening in tandem and that researchers will stop collecting new data once no new information emerges from the interviews (Knott, 2022). This is not always possible; for instance, if the data are collected through writings, knowing when saturation has been reached is difficult.

Interviews are especially well-suited to gaining a deeper insight into people's experiences. Getting these insights largely depends on the participants' willingness to talk to the researcher (Knott, 2022). One can also ask follow-up questions during the interviews. Reflexivity and positionality mean considering the researcher's role and assumptions in knowledge production (Guillemin & Gillian, 2004).

Even in online surveys, reliability means the same question should get the same answer twice from the same person. Unfortunately, according to Wyatt (2000), simply moving the format from paper to online can lead to significant changes in the perception of what the questions and answers mean, thus affecting the survey's validity.

Two examples from data collection methods. Through two types of qualitative data collection in this book (interviews and written responses to an open internet questionnaire), we considered the findings from the data collection and the results.

First, we look at the data collection from the perspective of the written responses to the open internet survey. As the responses could only be given electronically, this excluded people experiencing scarcity and had no access to a computer or did not have an internet connection. However, a few respondents stated how they felt that responding was so essential that they used the library's public computer to do so.

In their narratives, people describe the choices they have to make daily. Their children and loved ones also feel the effects of these choices. These people's stories of the multidimensional effects of economic scarcity bring perspectives to the debate on coping, helping, and understanding. Although this data only shows a small cross-section of the everyday lives of those experiencing scarcity, the descriptions contain far-reaching causes and consequences. The material was so rich that it could have been supplemented with interviews to further clarify issues that emerged during the analysis.

Second, we look at experiences from Covid within the margins of society regarding the situation of food aid recipients' interviews. Data was collected from two meeting places in two cities and from visitors receiving food aid in a third city. The interview framework included questions related to using food assistance and the functioning of the meeting points. There were 11 interviews, with 28 interviewees representing five language groups. Students of the Diaconia University of Applied Sciences interpreting department and remote interpreting services purchased from the interpreting service provided interpreting assistance.

We learned how the interviews could have been better organized. For example, choosing between group and individual interviews should be carefully considered. Individual interviews may be a better option when discussing difficult personal issues such as low income, food assistance, unemployment, substance abuse, and mental health problems. If these issues are dealt with in group interviews, it would be good for the interviewees to know each other. Discussion of these issues among strangers can be difficult. The supplementary data collection was conducted on a fast-track schedule, meaning the interview schedule could not consider the background cultures of the language groups interviewed, and all groups were asked the same questions, creating difficulties in describing different terms, such as inclusion and social participation. Food aid may also have been an unfamiliar concept to the interviewees. Thus, knowledge of these cultures may be useful when designing interviews with foreign language groups and analyzing the responses.

The interviews in the low-threshold meeting places had been arranged in advance, so finding interviewees was easy. However, the round of interviews at the food aid point encountered difficulties in finding interviewees. The interviews were prepared by visiting the food bank a week before the interview dates and by placing notices of the interviews. On the actual interview days, getting interviews was difficult; people wanted to go straight home after receiving their food bag, and no one wanted to give up their place in the food line. Some visitors to the food line would have agreed to be interviewed the following week, but the interviewers and interpreter could not arrange it.

Organizing the interviews where the interviewees lived would have been optimum; thus, the interviews could have been held flexibly without travel arrangements. The interviews could have been prepared for a longer period of time, and the interviewers could have, for instance, volunteered to distribute food. This might have increased the recipients' confidence in the interviewers, so finding interviewees might have been easier. However, experiencing financial hardship and

going to the food bank are such sensitive topics that discussing them with a stranger may be awkward.

The use and recruitment of interpreters should also be carefully planned. Using remote interpreters for research interviews seemed difficult. They were only available at pre-arranged times and could not be informed in advance about the study's purpose, contents, and important terms. Another difficulty in the group interview was that the interviewees sat around a table while the remote interpreter was on a laptop screen in the middle of the table. On-site interpreters, who had been informed of the study's purpose and content, could interpret the conversation much better and be in the thick of the action, so to speak. However, especially regarding less common languages, situations may arise where only remote interpreters can be used, which requires careful technical preparation. Ensuring the interpreter is familiar with the interviewees' dialect is also advisable.

Information from desired perspectives. As Fossey et al. (2002) state, criteria for evaluating quality are interconnected with ethical standards in qualitative research. From that perspective, qualitative data has informed ethical decision-making about what living in scarcity is like. We have been "knowledge brokers"; the next step would be seeing how these issues are considered in the decision-making process.

Our qualitative data provided immense information on the specific and desired perspectives and themes. This information is, at best, punctuated, but it also produces temporal changes through reminiscence and future assessment. However, analyzing the writings provided insights into the daily lives of people living in poverty, and the results forced us to consider what preventive services and practices we could offer. Based on this data and the preliminary results of the basic income experiment, the key ones would be to reduce stress, restore confidence, believe in one's own potential, and increase well-being.

Scarcity and living on a low income seemingly increase loneliness. Family networks are also shrinking, because visiting can feel awkward, for example because you are ashamed of the state of your home or you have nothing to bring as a gift when visiting. It can also mean that parents can't afford to buy presents for other children's birthday parties, preferring to skip the party altogether. Or if parents are divorced and live in different places, traveling can be so expensive that it reduces the chances of meetings and there are few opportunities to see children and relatives.

For some people, even meeting in a café can be difficult because they can't afford to buy coffee. Not to mention going to the cinema or the theater. It can

therefore be thought that one's whole life shrinks, which repeatedly comes up in the responses.

All thoughts are wrapped up in surviving and getting through today, tomorrow, or next week. And this struggle and the emotions it has caused are difficult to share. You may get the feeling that there is nothing to talk about.

There was also a sense of shame about not being able to afford to buy decent or fashionable clothes, which leads to a reluctance to go out and meet other people. However, we also have answers on how to balance the quality of life if there is no more money: by engaging in various creative activities, getting out and about in nature, and reading books. Nevertheless, based on these data, one can conclude that a coherent policy and cooperation between different actors is needed to address the issue of holistic inclusion.

Living in a vicious circle of scarcity

What living in scarcity is like is a key question. Scarcity comes in different forms, and recognizing it in people's everyday lives is important. Knowledge is also critical in targeting measures from a prevention perspective.

Data collection. The data for the analysis consisted of 4,400 responses to the scarcity questionnaire, of which 742 were from Eastern and Northern Finland. Three of four respondents in Eastern and Northern Finland were women, and around 70% were between 30 and 59. Just over half lived in rented accommodation, and about 40% lived alone. Regarding educational background, around 40% had a vocational qualification, and just over a fifth had a lower university degree. Almost 30% were unemployed, but the same proportion were in paid employment. Around a quarter of respondents had families with children. Answers to the question "Has financial scarcity made your life more difficult, how?" were analyzed using content analysis (Bengtsson, 2016).

People living in scarcity describe the experiences and perceptions how poverty is linked to everyday life, and how it is lived. The chapter articulates the vicious circle of scarcity and looks at how people experiencing poverty evaluate their lives in the light of quantitative questions.

The vicious circle of scarcity. The "vicious circle of scarcity" reflects the overall sense of deprivation respondents experience, which can be seen and felt in their daily lives (Figure 1). Respondents experienced financial scarcity as a limitation of purchases, lack of basic needs, and insufficient income. Restrictions on purchases were reflected in the lack of clothing, postponement of various purchases, and the inability to update existing purchases. Wearing outdated or worn-out clothes caused shame and reluctance to move outside the home. Bargaining on food and its quality and various housing deficits were shortcomings in basic needs. The food purchased was sometimes unhealthy, monotonous, or expired. Respondents were unable to move, despite harsh or downright unhealthy housing conditions. Financial deprivation also included inadequate income due to infrequent income, occasional indigence, and difficulty paying bills on time.

Experiences of scarcity also socially impacted respondents concerning a dwindling social life, difficulties in family life, and a shrinking circle of life. The decline in social life was due to reduced friendships and perceived loneliness. Experiencing scarcity had a narrowing effect on social life, as respondents had to refuse to meet friends for various reasons, leading to distancing from friends and increased loneliness.

Scarcity also negatively impacted family life: family ties were broken, and the unmet needs of children and financial dependence on relatives were distressing. Seeing the disappointment in their children's eyes or fearing being excluded from their circle of friends led them to cut back on their needs or spending. As Hillamo et al. (2021) state, counter-cyclical investments in social, education, and health services also targeted families with children; these investments are crucial in alleviating human suffering during economic recessions.

For respondents, a shrinking circle of life was reflected in dwindling contacts and fewer opportunities for leisure and hobbies, forcing many to give up pleasurable sporting and cultural activities.



Figure 15. Circle of scarcity and the impact on different dimensions of life

Scarcity is about more than a lack of money. For respondents, the human effects of scarcity consisted of a breakdown in life management, mental health fragility, and physical health deterioration. For many, a sense of fragmentation of life management meant unattainable needs, an inability to provide for oneself, and a constant concern about the adequacy of one's livelihood. Uncertainty about the future, moods and mindsets undermining mental health, and suicidal thoughts contributed to mental health fragility. Numerous suicidal thoughts with concrete actions and dates were particularly concerning. As one respondent noted, poverty makes one consider suicide when there is no other option and no future.

A lack of physical activity, untreated health, and a dearth of rest and recreation led to deteriorating physical health. The respondents felt they did not have enough money to take care of themselves, visit doctors, get treatments, buy prescribed medicines, or attend medical check-ups. The fear of falling ill was that it would derail a life that had been carefully budgeted for and built on. The experience of scarcity was also reflected in sleep problems, which undermined the quality of life.

Most of this survey's respondents live in financial insecurity and cannot plan their lives. Conversely, the wide range of coping methods found and used in this analysis was surprising, as was the simultaneous use of several coping methods. The climate of abandonment, including criminal behavior and suicide as coping mechanisms, was particularly concerning in the responses. As noted, there was

concern that the first way of dealing with scarcity was often compromising the quantity and quality of food. In Leemann et al.'s (2018) study, 41% of respondents reported that in the previous 12 months, they had feared running out of food before having the money to buy more.

Responses from this data showed how prolonged financial scarcity, at its worst, isolates children and causes experiences of exclusion. From research (e.g., Johnson et al., 2022), we know that the lowest income groups have the poorest health, which these stories reflect: people living in poverty do not go to the doctor or therapy or try to save for essential medical expenses. Long distances make accessing services and maintaining social contacts difficult. We now approach the issue from Steinert's (2021) perspective, where those who cannot fully participate constitute 'social exclusion.'

Choices in a vicious circle. Fincher (2020) states in their book that poverty and inequality are multidimensional and concern more than lack of money; they also concern relativity and future prospects. According to van Der Weele (2021), when attempting to describe and articulate scarcity through those who have experienced it, there is not only a description but a different kind of evaluation:

"They [thick concepts] figure in our empirical descriptions of the social world and the words of our participants. Inequality, violence, care, capitalism, poverty, and tabloid journalism, but also strange, hopeful, derelict, efficient, wealthy, and queer – all such concepts are thick. If, as I claim, qualitative research is saturated with thick concepts, we had better reflect on how to work with them."

When we analyzed the data and compiled the vicious circle of scarcity based on the descriptions of those living in scarcity, we made the descriptions visible, as well as their choices, the justifications for their choices, and the limitations of these decisions. Now that the descriptions and recommendations have been made, taking the key issues into the decision-making process would be good. For example, social assistance had a crucial buffering effect on the younger than 65-year-old population (Aaltonen et al., 2023). It is also ethically essential that the contributions of those who responded to the questionnaire, as well as the collection, analysis, and publication of the data, will have some importance and be utilized.

The following articles describe how scarcity is realized concerning violence against women and girls and the actual capabilities of undocumented immigrants. These studies' results lead us to consider not only how we can identify but how we can support the diverse agency of individuals and reduce their experiences of marginalization. As Kronauer (2019) states, a considerable lack of research is dedicated to comparing different forms of exclusion within national contexts. He argues that the forms exclusion takes on in the different dimensions vary from nation to nation.

UNREALIZED SOCIAL RIGHTS IN A WELFARE STATE: ACTUAL CAPABILITIES OF UNDOCUMENTED IMMIGRANTS¹

Maija Kalm-Akubardia & Marja Katisko

Undocumented immigrants in Finland

The number of undocumented immigrants is hard to estimate, as only a portion of those residing there contact social care workers or other officials. Recent estimations vary between 3000 and 6000, including children (Suomen Pakolaisapu, 2022).

The Sosiaalihuoltolaki [Social Welfare Act] secures the right to necessary subsistence and care (L 1301/2014).

Finnish social care is secured through registration in the residential area.

Societal attachment of undocumented immigrants can be mostly realized only with the gray economy's capabilities.

Significant regional differences exist in the capacities of social welfare workers to support the capabilities of undocumented immigrants.

Having equal capacities to support the capabilities of undocumented immigrants must be addressed with the highest concern since regional differences increase inequality nationally. The implementation can vary, but it must have shared goals that follow the professional ethics and mandate of social service workers.

Introduction

In the framework of the welfare state, social work's core mission is to support the most marginalized in society whose chances to affect their situation are behind hard and time-consuming work (Enroos & Mäntysaari, 2017, p. 89). Our study aims to examine the capacities of the Finnish welfare service to support the capabilities of undocumented immigrants, representing one of the most vulnerable groups of people within the borders of the Finnish welfare state.

Many of Finland's undocumented immigrants have received an unfavorable asylum decision (Sisäministeriön maahanmuutto-osasto, 2022), but the reasons behind the undocumented staying are numerous. Aliens Act (L 301/2004 40. §) stipulates the basic grounds for legal residence in Finland, but no universal definition exists for being undocumented (Gadd, 2017, p. 134). Depending on knowledge and context, the concept is thus understood variably. This study with

¹ Peer-reviewed article.

undocumented immigrants refers to one living in Finland without residence permission, not having the right to social and health services based on the country of residence, EU legislation, or social security agreements between Finland and other countries. Discussing undocumented immigrants as a clearly defined group with certain, shared identified needs and capabilities would lead us astray. We refer to undocumented immigrants above all as a legal-administrative category for migration not meeting the requirements the Aliens Act set, meaning we do not make any further assumptions regarding individual needs or abilities. We also wish to underline that our research does not concern other immigrant groups, such as asylum seekers whose reception services the Finnish Immigration Services manage.

Social rights are fundamental rights that protect people's well-being concerning social security and social and health care. Social rights aim to not only fulfill basic needs but promote social inclusion and solidarity; international human rights treaties define these rights, and the Constitution of Finland (L 731/1991) guarantees them. Municipalities have traditionally granted social care benefits (from the beginning of 2023, well-being services counties), while the National Pension Service delivers basic income (e.g., Kotkas, 2019). Under the Sosiaalihuoltolaki [Social Welfare Act] (L 1301/2014) in an emergency situation, everyone has the right to receive social services based on their individual needs in a way that does not jeopardise their right to indispensable care and subsistence. The services need to be based on an assessment of the individual service needs and made by a social welfare professional. Other than urgent cases, people have the right to adequate social services from their well-being services county of residence. The troublesome social position of undocumented immigrants staying in the country possibly without official residence of any well-being services county—questions the social service's role in implementing its fundamental responsibilities.

Previous research regarding undocumented immigration in Finland exists in relatively small quantities, often as part of a larger discussion regarding immigration. The latest report concerning the social rights of undocumented immigrants in Finland was published in 2023 (Katisko et al., 2023). Besides this, Jussi S. Jauhiainen and Miriam Tedeschi wrote an extensive overview of the overall situation of undocumented immigrants in Finland (2021). It is essential from the perspective of our research to mention that studies from the social sciences field are also found, such as Sirkka Mikkola's research (2019), stating how the fear of giving "too good services" and attracting more undocumented immigrants contributes to maintaining undocumented stays since undocumented individuals need reliable information and support to escape from a challenging life situation. According to

her research, well-functioning social services would enable the collection of statistics, making undocumented immigrants more visible in society (Mikkola, 2019). Kati Turtiainen (2018) underlined recognition's role, where misrecognition harms one's relationship with themselves. This recognition is best articulated by the professional's understanding of rights concerning all the person's attributes, i.e., as a needy being – autonomous and particular in a community. Our study wishes to adhere to these prior outcomes with the conclusion that social welfare workers' expertise, attitude, operational capacities, professional ethics, and interpretation of the law frame the capabilities of undocumented clients.

The ethical basis and mandate of social work and social welfare professionals is generally comprehended as defending human rights and social cohesion (e.g., Staub-Bernasconi, 2016; Turtiainen et al., 2021). The issue of limited resources is a current and unresolved question when examining the mandates and the capacities of social welfare professionals with their responsibilities. One of the challenges is understanding the immigrant's overall situation and capabilities as an individual and as an undocumented person. This factor underlines the centrality of service need assessment as agreed to in the Sosiaalihuoltolaki [Social Welfare Act] (1301/2014, 36 §).

Theory and method

To evaluate the social service's capacities to support the capabilities of undocumented immigrants in Finland, we analyze the qualitative data of third-sector and social service workers' interviews. These individual and focus group interviews were implemented nationwide in 2022 and 2023. Most of the interviewees worked in the Helsinki Metropolitan Area of Finland, and the interviews were conducted with remote connections, after which the material was transliterated. The material was previously used in a study funded by the Ministry of Social Affairs and Health (Katisko et al., 2023). Our content analysis is theory-orientated (Tuomi & Sarajärvi, 2018). By focusing on research material, we identify various forms of implementations – as the social sector workers picture – and analyze their overall effects on the capabilities of undocumented immigrants in accordance with categorizing minimum thresholds for capabilities (Nussbaum, 2000).

The focus on the capability approach (Nussbaum, 2000, 2011) is not in the national legislation or international human rights commitments as much as it is in the results: the overall capabilities of people to utilize the resources at their disposal. These capabilities (or their failure) are a factual measure of realizing human

rights. The theory is not committed to a certain environment, method, or operating model and has been applied to evaluate the actual realization and outcomes of human rights by various scientific fields and research contexts. Because of this, the approach has been applied to studies in different geographical and social contexts to discuss minority rights and sustainable well-being (e.g., Broderick, 2018; Park, 2020). Examples of such studies include a review of the theory in practical social work (Kjellberg & Jansson, 2022), studies of refugee children in northern welfare states (e.g., Josefsson, 2016), and the status of undocumented immigrants more generally in the global context (Preibisch et al., 2016; Ilsup, 2014). Nina Van Egmond's (2013) study examined the Dutch immigration legislation through the lenses of the capability approach regarding its possibilities to support the dignified life of individuals. Her study concluded that the conditions for a decent life without documents are unrealized due to the immigration policy, which aimed mainly at repatriating immigrants. In such situations, even if the immigration policy is described as respecting human rights, the lives of the undocumented are deliberately marginalized (Van Egmond, 2013).

The freedom to choose is central to well-being and for the social welfare workers in client work (Pelenc & Ballet, 2015; Heikkinen, 2017). Combining this freedom with social and internal capabilities gives access to resources and allows or disallows one to use their full potential (Nussbaum, 2011). For example, we can see the question of voluntary deportations in Finland and across most of the EU countries. The concept and practice of voluntary deportations somewhat promote human rights-based immigration policy but challenge social service workers if they evaluate the realization of actual freedom and the capability to choose. Deportation is presented as a legal right but has demonstrated psychological and physical violence through which one's free will is bent and shaped, leading to self-deportation (Spathopoulou et al., 2022).

Relying on Martha Nussbaum's capability approach (2011), one's capabilities and self-realization are an essential part of a well-functioning society, where overall well-being is based on the outcomes of implementing human rights, thus bringing equal capabilities. From this perspective, human rights commitments and the distribution of material necessities alone are insufficient if they do not bring actual capabilities for social agency. As such, the right to dignity and self-determination goes beyond material commodities when considering one's well-being and society's flourishing. As part of the capability approach, Nussbaum (2000) defined the minimum conditions for a dignified life that governments must provide each member of society with a minimum threshold for overall well-being. A society's

failure to provide equal opportunities increases inequality—individually and societally. The items on the list of thresholds are related in complex ways, serving each other. These conditions are 1. life; 2. bodily health; 3. bodily integrity; 4. senses, imagination, and thoughts; 5. emotions; 6. practical reasoning; 7. affiliations; 8. other species; 9. play; and 10. control over one's environment, including political and material environments (Nussbaum 2000). Our analysis utilizes these thresholds to evaluate the capacities to support undocumented immigrants' capabilities.

Each passage on Nussbaum's (2000) list of thresholds contains an understanding of dignity, in which people can construct their way of life in reciprocity with others. In more detail, the condition for life means more than bare biological survival; it means that one's life is not reduced to one that is not worth living. Bodily health underlines the capability to find shelter and nourishment, with possibilities for reproductive health. Besides protecting one from insults, bodily integrity includes the freedom to move. With senses, imagination, and thought, the approach underlines the capabilities to search for one's meaning in life, while *Emotions* emphasize the importance of attachments – of being able to love, grieve, and be angry when justified. Practical Reason, for its part, means one can conceive the good and critically reflect on it, while Affiliation supports one's capability to show concern and compassion for others and to be respected and treated with dignity in mutual recognition – protected from discrimination based on race, sex, sexuality, religion, caste, ethnicity, and nationality. Other Species means to have concern for and to live with other animals, plants, and the environment, and *Play* means to be able to laugh, play, and enjoy. The last capability, the Control Over One's Environ*ment*, supports one's political participation, free speech, and the ability to seek employment without unwarranted search and seizure (Nussbaum, 2000, pp. 78–81).

Our study does not function as an all-encompassing, in-depth analysis of the capabilities of all undocumented immigrants in Finland. The viewpoint is also not juridical, although it verifies the problematic relationships between constitutional social rights and the mandate of implementation by social welfare, manifesting extensive regional differences. The expertise and activity in pursuing social rights and awareness concerning the restricted capabilities of undocumented immigrants can be seen accumulating in specific welfare areas. The regional- and employee-specific differences in the perception and implementation of the client's rights can have far-reaching and escalating effects on the country's unbiased, democratic development and should thus be discussed within the social work profession as an actual ethical question on a national basis.

Social welfare professionals and the capability approach

Nussbaum's (2011) capability approach concerns entrenched social injustice and inequality. In her theory, capability failures result from discrimination or marginalization and ascribe an urgent task to government and public policy to improve the quality of life for everyone (Nussbaum, 2011, p. 19). The central mission of social welfare services is to support individuals in a vulnerable position. The municipalities (from the beginning of 2023, well-being services counties) differ substantially regarding the selection of the social services and support they use when working with undocumented persons. For those undocumented immigrants who had not been registered to any municipality, the rights were implemented in varying ways, sometimes only with highly restricted emergency accommodations and minimum coverage of food expenses. In rare cases, the research material shows that the interviewed social sector workers guided undocumented immigrants to contact the local third sector or the other country's consulate. Based on this information and applying Nussbaum's capability approach (2000, 2011), we conclude that nationally and the minimum thresholds, such as bodily health and integrity, are not evenly met. Some of the answers described the situation in a way that questions the professional, ethical principles and the capacity of the services to protect even the bare survival of their clients.

As the interviews portray, the guidance of undocumented individuals and families in some cases was exceptionally narrow. When looking at, for example, the threshold of emotion, we see it includes the ability to have attachments to things and people outside ourselves; to love those who love and care for us, as well as grieve at their absence; in general, to love and grieve, experience longing, gratitude, and justified anger. This all means one's emotional development is not blighted by overwhelming fear and anxiety or by traumatic events of abuse or neglect. Supporting this capability means supporting those forms of human association that can be shown to be crucial in their development (Nussbaum, 2000, pp. 78–79). The threshold of emotion as such is an example where, besides answering the minimum material needs for one's biological existence, the social welfare professional can recognize the client as a valuable individual and offer support and advocacy in a challenging life situation.

When evaluating the overall capabilities of undocumented immigrants, the thresholds of affiliation and control over one's environment were mostly unmet, especially when the individual assessment was incomplete. From the research ma-

terial, we see that some social welfare workers felt their responsibility was not to support one's unauthorized (as intended by the Aliens Act) stay but to motivate the client to return to their home country through an assisted voluntary return system. An undocumented status was considered an obstacle to an empathic encounter alone (Katisko et al., 2023, p. 42). Because of this viewpoint, undocumented immigrants do not get equal social bases for self-respect and non-humiliation; they are not treated as dignified beings whose worth equals others and are not protected from discrimination based on race, sex, sexual orientation, religion, caste, ethnicity, or national origin (Nussbaum, 2000; 2011). Besides these factors, the undocumented also have no right to seek employment on an equal basis, own property, or engage in political participation to improve their situation, which increases inequality—individually and societally (Nussbaum, 2000, pp. 78–79; 2011).

The social welfare worker's experience, knowledge, and skills concerning immigration issues and legislation affected the outcome of the implementations. The worker's experience and given resources, including operational capabilities, in some cases, supported the cooperation with other key actors, such as schools and the third sector, bringing more capacities for social welfare to support the capabilities of undocumented immigrants and their families. As the research stated (Katisko et al., 2023), those units that specialized in immigration issues used a wider overall selection of services. When applying the capability approach, we concluded that they could support the capabilities of undocumented immigrants, even such as minimum thresholds of emotion and affiliation to some extent (Nussbaum, 2000). Those units also cooperated with the third sector and produced information to support decision-making and, as such, strived to improve the situation on a structural level. Such units were usually in bigger cities; thus, more questions related to immigration and undocumented migration were encountered.

Filling the gaps of a welfare state

Defining people's undocumented situation as temporary when the persons and families have lived in Finland for years, sometimes decades (e.g., Alastalo et al., 2018), has excluded them from adequate services within society, meaning long-time undocumented persons staying in the country for multiple years must find alternative solutions for living in the country. Thus, we state that delivering payment commitments for groceries only supports one's bare survival, not one's capabilities and the flourishing of one's potential (Nussbaum, 2000, 2011). An undocumented immigrant with a prolonged stay and living in restricted accommodations fac-

es significant challenges when reaching for minimum capabilities within society. With fear of deportation and not having a work permit, aiming for more suitable accommodations is a specifically worrying issue, thus creating vulnerabilities. The exploitable situation is an easy target for the alternative networks offering restricted capabilities, such as the gray economy and human trafficking. Areal decisions concerning the implementation of social rights, made with a limited assessment of the overall situation and one's overall capabilities, are actual questions for social welfare professionals. The non-fulfillment of the conditions for a decent life with at least minimum capabilities raises the question of free choice as part of agency. Moreover, it questions social welfare professionals' position in supporting their client's abilities to choose.

Nussbaum (2006, pp. 77–78) states that the capability approach underlines the human need to develop and grow, utilize one's potential, and reciprocally shape one's life with others. Failure to provide equal capabilities increases inequality and is a breeding ground for exploitation and the gray economy. The challenges of the social sector alone embody the challenges of reciprocity when the shortcomings of the social sector increase the failure of capabilities on the streets, meaning the social welfare professionals must have the required capabilities (material resources and professional and operational capacities) to support and be trusted by their clients. For this reason alone, the structural social work regulated in the Sosiaalihuoltolaki [Social Welfere Act] (L 1301/2014) should bring any information obtained as essential in correcting and preventing social problems. Simultaneously, critical reflection, especially regarding one's use of institutional power, should be recognized and made transparent in the social welfare field.

Concerning social sector workers of smaller-sized Finnish municipalities, a service needs assessment was conducted very narrowly, even when minor children were in the family. One example was that undocumented clients did not generally meet with social services after the initial meeting but only went to the office to submit a written application for food expenses. Families with undocumented children were granted temporary accommodations in case of homelessness. Social service employees reported guided an undocumented family with children to request help from the third sector. It is paradoxical if the only network the undocumented individual has to connect to a welfare state is in the shadows of the welfare society—only because the one responsible for securing and monitoring the realization of social rights is not up to the task.

The third sector's role has had and still has an undeniably crucial part within the democratic welfare state to benefit people, communities, and the environ-

ment by highlighting social grievances that need to be issued, thus supporting the public sector with its constitutional responsibilities. The previous research results (Katisko et al., 2023, p. 64) found that the third sector is significant in securing these basic fundamental rights for undocumented immigrants. Unfortunately, the third sector's practices often work regionally and from its own value base and founding. As such, the third sector, if acting without cooperation with the public sector, can increase inequality even more among undocumented immigrants. Without cooperation, the information and knowledge of the third sector stays too easily on the field only. Consequently, public social welfare must be primarily responsible for nationally implementing and monitoring the realization of social rights and equal capabilities of undocumented immigrants. Thus, it must be able to cooperate with the third sector without outsourcing its responsibilities.

Social welfare's mission: biological survival of an individual or something more?

Implementing social welfare's mandate with undocumented immigrants questions the profession's position and the welfare state's definition. The health and social services reform, which started at the beginning of 2023 (Ministry of Social Affairs and Health, n.d.), aimed to safeguard equal health and social services and reduce inequalities in health and well-being. Health and social services are expected to use the best and most efficient practices to ensure the availability of skilled labor, improve safety, and respond to the challenges arising from societal changes. Based on previous research (Katisko et al., 2023; Van Egmond, 2013), making the practices concerning the implementation of social rights of undocumented immigrants more transparent and equal, especially concerning the most vulnerable group of undocumented children, would be crucial for a more equal and sustainable future for welfare states and require actions from the public authorities (Tuori & Kotkas, 2016, pp. 213–214).

According to Finland's constitution, everyone has the right to receive necessary subsistence and care; as such, realizing one's constitutional social rights should not depend on different decisions in principle at the municipal level. The capability approach shows how needs connected with well-being must be considered beyond the material realm to accommodate actual capabilities in equal interdependencies among people. People need the capabilities to attach to the surrounding society, utilize their capacities, and increase reciprocity (Nussbaum, 2011). Securing subsistence and care must be decided individually, and the support un-

documented immigrants receive should not be limited to specific commodities. For the transparency of our welfare state and democracy now and later, it would be desirable that the growing shadow societies would not be those offering alternative capabilities.

One-sided encounters with the public sector offering minimal material goods and nonexistent opportunities to influence one's own life, combined with the lack of permission to work, is an unsustainable goal for a welfare state. Even if the policies are described as respecting human rights, the lives of the undocumented are deliberately marginalized (Van Egmond, 2013). Similar findings to Van Egmond's study have also been done in the Finnish context, where the uncertainty about what services should be offered to undocumented persons has appeared (Gadd, 2017; Mikkola, 2019). According to Turtiainen's studies, social work in welfare states is connected to the nation-state's policies, and the neoliberal policies tend not to regard undocumented persons as deserving of a good life (Turtiainen, 2018). Different state policies can blur the scope of social work professionals with ethical and moral obligations in understanding the human who crosses the borders of nation-states (Ranta-Tyrkkö, 2017). Based on our research, the situations in the Netherlands and Finland thus have strong parallels concerning the trampling of human rights while politicizing the immigration question.

Conclusion

Fulfilling the conditions for a decent life should be measured by the actual capabilities one has to benefit oneself and surrounding society. Social welfare's capacity to support undocumented individuals' capabilities has considerable regional differences that increase inequality within our national borders. As an entity on a national basis, social welfare fails to meet individual's and society's needs for capabilities, by the Martha Nussbaum's capability approach (2000, 2011). Since the capability approach is mostly concerned about the results, the outcomes, and the methods to pursue the goal, the implementations could have regional differences. However, there should be a clear and shared understanding of social welfare's responsibilities, goals, and values regarding the support of undocumented immigrants. Thus, our study concludes that concerning the capacities of the Finnish welfare service in supporting the capabilities of undocumented immigrants, public services at the national level support only the bare minimum for biological existence and, as such, help maintain and increase social inequality.

Besides the Sosiaalihuoltolaki [Social Welfere Act] (L 1301/2014) the regional and international professional ethical guidelines apply to the entire social sector. As the ethical guidelines (IFSW, 2017; Heikkinen, 2017) mention, social welfare professionals must always defend human rights and the dignity of their client and be ready to question their professional actions and social decision-making. Holding onto and protecting the professional ethics and mandates is essential and thus should always go beyond changing political interests. As the lowest threshold, social welfare professionals must be able to give information about available capabilities to support their clients and the national decision-making bodies. Cooperating with the third sector is essential, but the division of responsibilities must be clarified at the national level so as not to increase regional disparities any further.

There is a desperate need for the social welfare sector on a national level to unify its overall practices, cooperate across the wellbeing services counties to share already accumulated knowledge and know-how of good practices, and critically analyze the outcomes of provided services and the actual capabilities of individuals in the socially most vulnerable positions.

ON THE MARGINS OF SOCIETY: TRANSACTIONAL SEX AS A MEANS OF SURVIVAL²

Elina Laine and Marja Katisko

Violence against females

Finland has been described as the second most violent country for women in the European Union. Women frequently experience violence, particularly sexual violence, and violence in intimate relationships.

Transactional sex can be an attempt to fulfill some of life's basic needs, have a sense of intimacy in a relationship, and experience agency.

Service systems should recognize the vulnerable position of women and girls, female-specific issues, and sexual rights.

Transactional Sex on the Margins of Society

This article looks at violence against women and girls and transactional sex in marginalized settings in Finland. By "transactional sex," we mean situations where sex or sexual acts are offered in exchange for something, such as drugs, goods, or a place to stay. The concept is multifaceted and can be associated with, for instance, a restaurant dinner or so-called sugar date; however, depending on the context, transactional sex can be approached from a survival perspective (e.g., McMillan, 2018; Watson, 2011). There has been little research on transactional sex in Finland (Seikkula, 2019, p. 67); however, examining the phenomena from a social science perspective is important, as transactional sex is associated with, among other things, substance abuse, mental health problems, and violence experienced in childhood (Krisch et al., 2019). We focus on transactional sex as a means of coping where one's circumstances are due to the thinning of welfare state safety nets and being turned away from the service system.

Finland and, more generally, the Nordic countries are often considered model countries for gender equality, which are associated with high female employment rates and parliamentary participation (OECD, 2018; European Institute for Gender Equality, 2022). However, the high participation of women in public life,

² Peer-reviewed article.

such as work, education, or politics, can obscure the aspects of inequality related to private life. Thus, Nordic countries are considered pioneers of gender equality. However, violence against women is common in these societies (European Union Agency for Fundamental Rights, 2014; Wemrell et al., 2022). Finland, for instance, has received comments from the follow-up to the implementation of the Istanbul Convention³ that insufficient measures have been taken to prevent violence against women (GREVIO, 2019).

In addition to violence against women, the Finnish service system and the welfare state have been criticized for gender-blindness and ignoring women's specific issues (Virokannas et al., 2021, p. 26). For example, little is known about women's homelessness, poverty, or substance abuse in the context of the welfare state (Kuronen & Virokannas, 2021, p. 1). However, marginal conditions may sometimes increase the risk of violence against women and girls, such as in the case of substance abuse (e.g., Karttunen, 2019; Radcliffe et al., 2021) or placement in child welfare (e.g., Louhela, 2019). Kuronen (2022) also describes the lack of social protection and services as leading to women's everyday acts of survival, which may involve damaging and violent relationships. However, Finland has little research on female-specific issues at the margins of society (e.g., Karttunen, 2019, p. 15).

This study analyzes the relationship between transactional sex and violence against women, asks what meanings are given to transactional sex for women and girls in marginalized circumstances and how violence against women is structured in these situations. We limit our study to the margins, which ignores transactional sex or sex work as voluntary activities. We believe violence is not automatically a consequence of transactional sex. However, we understand that transactional sex and violence against women can be linked to gender issues at the margins of society. Furthermore, transactional sex as a means of survival is linked to difficult living situations. When individual agency is limited, these conditions can increase the risk of violence. Therefore, this study does not seek to argue that transactional sex and violence against women are linear and automatically intertwined phenomena but are characteristic of qualitative research. We strive to understand these phenomena and trace their relationships in marginal social conditions (see Wiens in this book).

We approach the research task with data consisting of interviews with thirdsector workers regarding undocumented work, homelessness, substance abuse, and

³ Council of Europe Convention on preventing and combating violence against women and domestic violence (Council of Europe, 2011).

child welfare. We recognize the challenge of categorizing individuals from starkly different life situations together but seek to explore the unequal structures of society that are layered into the lives of women and girls, which may increase the risk of transactional sex as a means of survival. However, we approach the research phenomenon with an awareness that, alongside gender, there are intersecting meanings of class, age, sexuality, and citizenship in individual lives, such as those layered in experiences of inequality and privilege (Davis, 2008). With these premises in mind, we situate the context of the study in the body-friendly marginal conditions of women and girls. Then, we define the concept of transactional sex, followed by the study's methodological choices, after which we construct the study's outcome measures.

Women's marginalized places and violence

We approach violence against women and girls as a gendered issue, where gender is somehow part of or included in the phenomenon of violence. Gender can play a role, for instance, in seeking help, in the criminal justice process, or in being subjected to violence (Ronkainen, 2017). Gender and violence are interrelated in that harmful use of power, violence, discrimination, and harassment are related to gender and sexual rights (Rautiainen et al., 2022, p. 102). Women experience violence, particularly in intimate relationships and at home, and women and girls frequently experience sexual violence (Statistics Finland 2022). In our research, the association between violence against women at the margins of society particularly interests us. Marginalization does not refer to a characteristic of an individual but to a social place or life situation, which can be associated with, for instance, experiences of otherization and inequalities in the service system (Kuronen, 2022). The research perspective is limited to women and girls in these marginalized conditions who experience vulnerabilities, such as economic and social inequalities. However, according to Virokannas et al. (2018), defining vulnerability or being vulnerable can downplay the experiences of individuals and produce stereotypical images. Thus, paying attention to the structural and institutional conditions that generate vulnerability in society is essential (Virokannas et al., 2018).

The Nordic welfare state has been considered specifically relevant for women, as it has enabled paid employment for women's care and education, while universal services and income transfers have facilitated female employment and reduced dependence on the male breadwinner model (Julkunen, 2010). Conversely, women in marginalized circumstances may have experienced using welfare state

services as unclear, inadequate, and stigmatizing (Virokannas et al., 2021, pp. 29–31). Women in marginalized settings are made more vulnerable by their minority status regarding social problems that are perceived as masculine, such as homelessness (Granfelt, 1998; Kuronen, 2022). In Radcliffe et al.'s (2021) study, women who abused drugs were subjected to economic, emotional, and physical violence, but the partners' shared addiction made leaving the relationship difficult. Thus, identifying cultural representations and normative expectations of femininity, which link femininity to aspects such as motherhood, counter-rationality, and caring, is essential. Substance abuse, homelessness, child custody, or some other highly charged social phenomenon, as they were, violates these normative expectations of femininity (e.g., Granfelt, 1998; Granfelt & Turunen, 2021; Karttunen, 2019; Kuronen, 2022).

Welfare state services have largely been built on the assumption that all citizens are alike, ignoring diversity issues (Keskinen, 2012). Like undocumented women without a residence permit, undocumented women risk being marginalized because society doesn't realize their rights, thus putting them at high risk of sexual exploitation (Katisko et al., 2023). Thus, women's and girls' marginalized circumstances and experiences of the service system vary concerning other social categories. For example, young age and gender as determinants of girlhood are relevant in child welfare, where girls often have multiple experiences of sexual violence (Louhela, 2019). Simultaneously, they are subject to a high level of control and threat of care by professionals, which do not always correspond to girls' experiences of their support needs (Henriksen, 2021). Therefore, marginalization is not just about inadequate services or targeting individuals defined as disadvantaged but is a process where individuals experience being othered in society. However, individuals can still have agency in society. Agency can be resolved through individual choice and action; it can also be enduring and tolerating (e.g., Jäppinen 2015, p. 54). Honkasalo (2009, p. 62) states that small agency can be minimal, adaptable, and silent. As individual actors, women cannot necessarily influence their current lives but are simultaneously actors in social relations and structures (Honkasalo 2009).

Transactional sex as a coping mechanism

Much academic and public debate revolves around the concepts describing the sale of sex. For example, the concepts of prostitution, sex work, and transactional sex paint different images, influencing attitudes and beliefs about selling sex (Hansen

& Johansson, 2022). Finnish law uses the term prostitution to refer to engaging in sexual intercourse or a related sexual act for remuneration (L 39/1889 20. chapter 9. §). Prostitution or buying and selling sex are not illegal in Finland but are regulated by the Aliens Act, the Criminal Code, and the Public Order Act (L 301/2004, L 39/1889, L 612/2003). However, prostitution has been criticized for its negative connotations, overriding the experiences of individuals engaged in sex work. The concept of sex work is often used to emphasize the active agency of sex workers, the voluntary nature of the phenomenon, and the nature of the work (Kontula, 2008).

In addition to prostitution and sex work, the studies use the concept of "transactional sex," which includes different perspectives, reasons, and contexts for selling sex. Transactional sex can refer to exchanging money, goods, or some commodity for sexual acts but can be used to describe situations in relationships that are motivated by financial or material motives (McMillan et al., 2018, p. 1520). When viewing images of transactional sex, recognizing the cultural codes associated with sex and relationships is important; for example, in Western countries, sex is often considered limited to relationships and romantic relationships, while relationships involving financial or material gratuity are usually considered harmful. However, in some other contexts, these situations may be experienced as caring and nurturing (see Stark, 2016, p. 78). Often, the parties involved in transactional sex know each other through mutual acquaintances, friends, or the Internet (Krisch, 2019).

As well as transactional sex, the concept of survival sex is used to describe situations of individuals in extremely challenging circumstances with few options and a need to survive. Concerning female homelessness, for instance, the phenomenon can be about complex relationships that provide emotional and material security and are individual acts in situations framed by unequal social structures (Watson, 2011, p. 644). The concept of survival sex has also been used to describe the coping strategies of young people who have left child welfare without permission, which, especially for girls, increases their risk of experiencing sexual violence (Tyler et al., 2001). The concept of commercial sexual exploitation is also used for people younger than 18, as it is always a criminal offense for minors (Kervinen & Ollus, 2019, p. 54). Those who have left child welfare without permission face sexual and other forms of violence; moreover, abuse may have become a normal part of their lives (see Haapala et al., 2023, p. 118).

Thus, regarding transactional sex, gender and young age can increase the risk of sexual violence and trafficking (Latzman et al., 2019). Conversely, previous research suggests that boys and young men in high-income countries are likelier

than women to engage in transactional sex (Krisch, 2019). Moreover, boys' transactional sex is a silenced and little-discussed topic. Identifying and deconstructing this phenomenon's associated heteronormative meanings is important when discussing it. For example, little is known about the situations of LGBTQ (lesbian, gay, bisexual, transgender, and queer) people concerning transactional sex (e.g., Holmström, 2019, p. 10), although in Sweden, transactional sex between men was reinforced by one's income challenges (Causevic et al., 2022). Substance abuse also contributes to transactional sex as a means of survival, as it can lead to transactional sex in some situations, while problematic substance use can increase financial difficulties and mental health problems (Krisch, 2019, p. 128).

Transactional sex does not automatically lead to violence and does not necessarily involve an abusive relationship, but the phenomenon is complex. However, transactional sex can increase the risk of becoming a victim of violence and may be motivated by violence experienced in childhood (Krisch, 2019, p. 129). Fielding-Miller and Dunkle's (2017, p. 10) study found that the relationship between sex and intimate partner violence was strengthened by transactional sex's association with poverty and meeting basic needs (e.g., food) or fear of violence from leaving the relationship. Although Fielding-Miller and Dunkle's (2017) study was conducted in Eswatini in Southern Africa, it articulates the more general context of transactional sex as a means of survival and its associated social conditions.

Content analysis of interviews with employees of a third-sector organization

This study collected qualitative data through interviews with workers from organizations specializing in homelessness, trafficking, undocumented migrants, and child welfare. The organization's workers encounter individuals in marginalized conditions in their client work. In Finland, third-sector organizations are essential to meet the needs of individuals whose specific issues are not always recognized in public services. The interviewees had a vast range of backgrounds, and the interviews covered a variety of client groups. The interviews also revealed themes such as the importance of structural problems and the vulnerability of women and girls. The ten interviews, involving 14 workers, occurred between 10/2022 and 2/2023 and were conducted in pairs or individually. The interview material was collected nationwide, but most of the interviewees worked in the Helsinki Metropolitan Area of Finland. The material was previously used in a study funded by the Ministry of Social Affairs and Health (Katisko & Laine, 2023).

When researching the lives and social status of marginalized people, particular care must be taken to ensure the principles of good scientific practice are followed and considered ethically acceptable and reliable. The study's informants are included in the interviews as workers and professionals, allowing for a professional distance from the phenomenon; the interviewees' understanding of the phenomena has been built up through work experience and client encounters. Although the research choice ignores the experience of service users, the interviews with workers provided information relevant to developing the service system and for further research. This study does not consider sex work from the perspective of the individuals who voluntarily engage in it but explicitly considers transactional sex work as a marginalizing situation and condition in society. We know the perspective of our research is limited and rather problem-oriented. Conversely, it is socially relevant to provide an understanding of a phenomenon that is difficult to identify from the expert interviews and relates to realizing individuals' human rights.

The research material was analyzed using content analysis in such a way that the material has been structured via thematization to identify the issues and phenomena central to the research task (Braun & Clarke, 2012). The interview data were coded by seeking phenomena connecting the data regarding the research problem, meaning violence against women and girls and transactional sex as a means of survival. In practice, the material was reviewed several times, and all passages and mentions related to violence against women and transactional sex were color-coded and separated from the transcribed interview. We then examined these recurring points in the data in more detail, considering how they differed and what common meanings could be drawn from them concerning the research questions.

From the codes described above, there were three main themes: 1) basic needs that are violated, 2) fragile relationships, and 3) missing girls. The themes are linked by a structural and institutional framework that produces unequal and marginalizing spaces in society. However, these themes differ in how structures frame individual lives. Moreover, the different themes create different reasons for transactional sex. Once the themes were established, we described them by examining the conditions of marginalization and violence against women associated with the theme in question, allowing us to explore the social and structural conditions framing the pathways and processes connected to transactional sex. We also wanted to capture the gendered nature of violence by looking at marginalized perimeters regarding recurrent episodes of violence in the lives of women and girls.

Finally, the material also highlighted the limited agency of individuals, constituting a wide range of and, in some situations, damaging acts of survival. We found that these coping acts reflect the structures associated with transactional sex – that transactional sex can be a means of survival when on the margins of society, yet the aftermath of violence reinforces the need for individuals to form coping strategies related to, for instance, relationships, substance abuse, and a sense of agency. In this way, we constructed a thematic table to describe the data's main contents, similarities, and differences (Table 3). After creating the themes, we reflected on them concerning previous research literature so that analyzing the data followed a theory-driven content analysis: The themes were formed concerning the meanings and structures the data produced. Simultaneously, analyzing the material was guided by the conceptual choices and previous research literature central to the research task (Tuomi & Sarajärvi, 2009).

Table 3. Themes describing the analysis of the data

THEMES:	Margins of the perimeters:	Traces of violence:	Survival tools:
BASIC NEEDS VIOLATED	financial, material, and housing constraints	structural violence, people turned away from the service system	paying debts and rent, cashing in for a bed and meal, substance abuse
FRAGILE HUMAN RELATIONSHIPS	fragile relationships and memories experienced through the enbodiment of violence	violation of bodily boundaries, repeated violence	denial of violence, physical pain, the importance of touch, the possibility of pleasure
MISSING GIRLS	lost girls excluded from the institution, expressions of small acts of agency	sexual violence on social media, harassment in public places	taking control of the situation, the experience of agency

Multiple forms of violence against women and girls and transactional sex as a means of survival

Violated basic needs. Cutting through the research data is the vulnerability of women and girls concerning transactional sex in situations where individuals have little opportunity to otherwise achieve the essential elements of survival: housing, food, and security (see also Wattson, 2011). Through the theme of basic needs being violated, we reference how women and girls' transactional sex is associated with the need to secure a place to stay overnight or long-term, obtain intoxicants, or pay related debts through sex. Basic needs can also relate to a broken sense of security and dignity, where women's and girls' transactional sex leads to sexual violence or exclusion from the community; for example, regarding substance abuse,

transactional sex can be a way of becoming part of the relationships and networks involved, while situations of transactional sex can lead to violations of dignity and violence:

In certain male circles, this young woman has already been around from man to man, so she is no longer necessarily approved by the group or gets drugs less and less; thus, she becomes a victim of brutal violence. (H3)

The above situation illustrates the double standards for women and girls in marginalized circumstances, in which substance abuse and community members may require women to have sex for compensation; however, these women are punished for providing sex by being called degrading and verbally abusive names and having their reputations questioned. The violation of basic needs also highlights a process rooted in the unequal structures of society and the peripheral nature of marginalization. The service system can produce or reinforce situations of violence against women. For example, a woman may feel she has not had adequate access to substance abuse and mental health services or that related female-specific issues, such as feelings of shame and insecurity, are unrecognized (see Virokannas et al., 2021, p. 31). Moreover, transactional sex has been an alternative for economic survival that adequate social protection has not compensated for, while substance abuse can become a means of coping and enduring homelessness and recurrent violence.

For example, paying the rent with sex.... Initially, it goes like that, and then it starts turning into an abusive relationship, which you can't get out of the same way. (H2)

Women's survival strategies to secure housing, a place to sleep, or pay off debts with transactional sex are ways of surviving as the service system diminishes and welfare state safety nets become thinner. Initially, transactional sex can be considered a one-off act or a way to pay rent and debts. These transactions do not necessarily involve violence. Conversely, such situations are not always limited to financial and material exchange but can develop into ongoing human relationships and repeated abusive situations. Women's independent efforts to obtain money and drugs can increase the risk of financial violence in a relationship where the partner manipulates or exploits the situation (Radcliffe et al., 2021). This may also be rooted in having experienced a service system in which women's experiences were invalidated or disbelieved. Consequently, the service system does not recognize violence against women, and transactional sex is considered a natural part of women's lives where homelessness, substance abuse, and financial hardship exist:

If you have to choose between these bad options [sleep in a dangerous area or sell sex], you can at least do it [to sell sex]. I also hear from our women that if there are no good options, they'll choose it [to sell sex]. (H9)

Regarding transactional sex, the position of women who abused drugs particularly challenges the gender-neutral practices of homeless services, which do not consider women's safety. Transactional sex can provide protection and lodging when services are deemed unsafe or the person cannot go to a shelter. It is about the lack of opportunities and the limited spaces for agency in which women try to survive via transactional sex. Thus, in a society emphasizing individual responsibility, the possibility of making "choices" in situations of structural grievance can be strengthened while women engage in individual actions to survive within the unequal structures of society (Wattson, 2011, p. 653). Within the theme of violating basic needs, transactional sex, in return, is about social inequality, the scarcity it produces, and the impossibility of housing. Simultaneously, violence against women intersects with these structural issues when the service system does not recognize female-specific problems.

Fragile human relationships. Fragile human relationships regard situations in which transactional sex and violence against women are repeated in the context of close human relationships. Therefore, transactional sex is part of the relationship's dynamics. As described above, this is linked to financial and material issues. However, material poverty is articulated as part of the physical and emotional dimensions in the theme of fragile human relationships, which are part of transactional sex. Therefore, transactional sex can be part of a relationship involving intimate partner violence but can involve care and emotional aspects while being about heteronormative expectations of relationships: A woman's partner may demand sex in exchange for drugs or housing, while the woman may experience transactional sex in a relationship in which she receives security and a place to sleep. Conversely, transactional sex can be offered to people outside the relationship. For example, people in a relationship may decide together to earn a living or some other consideration by selling sex services, but the relationship may develop into abuse in which one is pressured to perform sexual acts for payment.

The psychological control is so strong, and much of it is manipulative [in the relationship]. Even for those forced into that situation, s/he might think, "I want to be here [in the relationship]." It's still abuse, especially if it's a young person. — — This is because they don't want to be rejected by that person; they want that person to love them. (H3)

Sometimes transactional sex can provide intimacy for women and girls in relationships involving transactional sex (see also Watson, 2011, p. 653). In these situations, women do not always want to say they have experienced violence but want to protect themselves by understating the situation or blaming themselves. Human relationships are linked to the experience of acceptance and closeness; however, the situation can be seen from the perspective of power relations and vulnerability. Violence against women consists of psychological abuse, such as blackmailing, manipulating, and blaming. The central factor in these harmful and violent situations is their repetition: The woman may have a history of experiencing traumatic events and violence, which seemingly repeat in new relationships. Therefore, violence is recurrent, while transactional sex is intertwined with situations in a very complex way.

We may also see such flashes that when the young person comes back [service for the homeless], s/he has been somewhere, for example, prostitution or something. Then s/he comes back here, where s/he may spend an hour in the shower, scratching his/her skin to draw blood – trying to get rid of the mental pain by inflicting physical pain on her/himself. (H1)

When transactional sex increases people's risk of sexual violence, it is a question of bodily self-definition regarding experiences of traumatic events that are difficult to verbalize, meaning especially concerning sexual violence, the phenomenon is not only linked to women's social relations but the physical dimension (see Karttunen, 2019, p. 163). Sexual violence can be difficult to verbalize. Individuals may use physical violence to cope with the emotional pain the situation causes. Thus, it is vital to understand that sexual violence is a physical issue affecting women and girls' lives and that enduring relationships with violent partners and traumatic memories can lead to self-destructive behavior and substance abuse.

And this characteristic [human touch] is built into each of us: We need closeness, acceptance, and the touch of another. Since we are still talking about homeless people, they may be dirty, not have been able to shower, be drunk, or look untidy. That's the way it is, which can be quite intimidating; they don't get that normal human touch. In shelters, for example, there are usually separate places for women and men, and they don't have the opportunity to... have someone sleep next to them or something like that. Maybe that's why commercial sex is perceived as easy because it's the way to get that human touch. (H1)

Conversely, attention to physicality can also mean the experience of being touched in a desired way and gaining intimacy. Concerning the marginalized,

physical contact can mean violence or the threat of violence, but the above interview also emphasizes the human need for closeness. For example, homelessness or long-term substance abuse may leave one with few opportunities for acceptance and appreciative interaction in society, or there may be no opportunity for intimacy in homeless services. Sometimes, transactional sex can provide intimacy. Marginalization and the service system can be examined by asking how the sexual rights of individuals, such as the right to privacy and to realize one's sexuality, are possible for people experiencing homelessness. In addition to financial and material issues, holistically approaching the lives of women and girls would be important for the service system. Violence leaves its mark on one's body. While one may experience somatic pain to cope with it, such does not exclude the need for touch and the pleasure it gives the body. This kind of contact is not always possible on the margins of society.

Missing girls. Missing girls are girls who have been abandoned by various institutions and who have left child welfare without permission. Transactional sex becomes an opportunity to solve situations in which they have been left out of the service system. These girls are missing from the official service system of society, while sexual violence against girls is highly visible in various public spaces and social media (see Haapala et al., 2023, p. 118). Like the previous chapters, in this theme, transactional sex becomes part of one's youth and the need to build agency and independence. Individuals strive for these small acts of agency in their quest for independence, yet the public spaces surrounding girls reinforce sexual violence (see small acts: Honkasalo, 2009). Using the missing girl theme, we emphasize the responsibility of the welfare state and the authorities regarding the situation, which is repeated in the research data: Young people who leave child welfare often fall outside all safety nets and the scope of the service system, yet they are society's responsibility.

Girls commit crimes just as much as boys, but somehow, I think it is still the case, at least in my experience, that girls are more likely to sell sex services when they commit crimes. So, let's talk about property crime; somehow, in my experience, it seems that girls are perhaps more easily driven to sell these sex services. (H8)

In the study, a child welfare worker describes situations where the young person had been missing from their guardian and was absent from school several times before being taken into custody. In this way, girls seem to disappear from various institutional frameworks. Conversely, the concern and control directed at girls in child welfare may relate to cultural meanings of youth and gender. For example,

girlhood is considered a vulnerable stage, and girls can experience the restrictions of child welfare as oppressive, increasing their desire to leave the institution without permission (Henriksen, 2021, p. 213). On the margins of the service system, young people's survival strategies are gendered: Boys may engage or be pressured to engage in criminal activity, while girls are likelier to be associated with sexual violence and transactional sex.

Well, even if it's self-destruction, it can be a feeling of control and reclaiming power and that sort of thing. - -- If we're talking about sex work as a means of survival, then we're talking about complex situations in general. Maybe it's childhood and the fact that it's such a different thing anyway... if it's for consideration; thus, there can't be consent when we're talking about people under 18. At that point, we're basically talking about crimes. (H5)

Concerning missing girls, the phenomenon intersects with the meaning of childhood. For example, substance abuse and self-destruction may be attempts to take control of the situation and experience a sense of control. Thus, transactional sex can become a means of survival on the margins of society. In these situations, transactional sex can be associated with a sense of independence and the ability to manage one's life. For example, girls may feel that transactional sex allows them to have control over their lives and demonstrate they can survive under difficult conditions. Conversely, from the perspective of children's rights, transactional sex is violence against children and, sometimes, human trafficking (Kervinen & Ollus, 2019). Therefore, there is no space for childhood in girls' lives. They must take responsibility for their well-being and survival at an early age.

Many young people experience harassment on social media, but you don't even need social media; it can be shouting in the street or on public transport or touching or squeezing or just generally that kind of sexual approach: expressions, gestures, exclamations, whistles, direct comments, and direct conditioning. (H7)

Exclusion from official institutions does not mean girls are excluded from surrounding society. Girls can face sexual violence on social media and in public spaces. In this way, the social spaces and digital networks around girls become areas for harassment, which can reinforce the sense that transactional sex is a normalized part of young people's lives. According to Louhela's (2019) study, girls in child welfare experienced various types of sexual violence. However, the social environment's ways of normalizing sexual violence contributed to girls not necessarily verbalizing the violence they experienced as violence (Louhela, 2019). Thus,

sexual violence against girls is not always recognized, thus continuing gender-based violence in society. Conversely, if the relationship provides a sense of independence and survival, girls may feel they are in a dating relationship.

Preventing violence against women and strengthening female-specific service and sexual rights in society

This study analyzed the relationship between transactional sex and violence against women and asked: What meanings are given to transactional sex for women and girls in marginalized circumstances? How is violence against women structured in these situations? We have presented the situation of girls and women as metaphors, with the themes of the violation of basic needs, fragile human relationships, and missing girls. Transactional sex came to be seen primarily as a means of material and financial survival, highlighting the challenges of homelessness. In this case, violence against women can be considered a structural problem linked to social security's inadequacy and the service system's disengagement. Second, transactional sex was intertwined with women's complex relationships and the physical lives experienced. Thus, violence against women materialized in intimate partner violence and repeated violations of physical boundaries. Third, transactional sex became meaningful for girls who had disappeared from child welfare. For them, transactional sex became a way of empowering themselves through small and sometimes self-harming acts. In this case, transactional sex was violence against girls in public and digital spaces, highlighting the normalization of violence against women in society.

Our article relates the Nordic welfare state paradox to the fact that Finland is internationally known as a model country for gender equality; yet, violence against women is common in Finland (European Union Agency for Fundamental Rights, 2014), which has been criticized for not doing enough to prevent violence (GREVIO, 2019). This study associated transactional sex and marginalized circles with multiple experiences of violence. Moreover, violence against women and girls was complexly linked to public and private spaces, such as substance-abusing social networks, homes, and social media. According to the research, violence against women is physical, sexual, verbal, manipulative, and financial. It would be important for the service system to recognize the gendered nature of violence and women's need for a safe environment that considers the shame and guilt associated with the phenomenon.

In addition to violence against women, the welfare state service system has been criticized for gender blindness and neglecting female-specific issues (Virokannas et al., 2021). The study's results support this view, showing that marginal social conditions create situations harming the everyday lives of women and girls, while few structures break the cycle of marginalization (see also Katisko & Laine 2023). Transactional sex is a response to material and financial deprivation and homelessness. The Nordic welfare state has been considered particularly relevant for women (Virokannas et al., 2021, 29). However, research suggests the welfare state service system does not always recognize the support needs of women living on the margins, nor can it provide adequate social and financial support. Conversely, for girls who have gone missing from child welfare, the current service system's support measures may be considered practices that do not support agency or control independence (see also Henriksen, 2021; Haapala et al., 2023). The meaning of violence increases one's need to develop coping strategies related to substance abuse, interpersonal relationships, and a sense of agency. Therefore, it would be important to approach the phenomenon as an economic and material issue and holistically regard multiple forms of agency and life experienced through physicality, which shows that transactional sex also relates to the human need to be touched and experience closeness. However, this awareness does not exclude the importance of unequal social structures regarding survival sex (Watson, 2011). Rather, it is essential to consider how current service systems recognize, for instance, women and girls' somatic symptoms, emotional pain directed at the body, and the need to be touched in desired ways, as well as understand the phenomenon as part of the issues concerning sexual rights.

Future research would also be valuable on the transactional sex and violence boys and men in marginalized conditions experience, which are socially taboo phenomena (see Causevic et al., 2022). Transactional sex can violate society's normative understandings of age, gender, and sexuality. Discussing transactional sex can be difficult for professionals because the topic is sensitive and may violate normative concepts and cultural images associated with human relationships. Analyzing the situation of women and girls in the service system from an intersectional perspective is important. For example, what is the significance of one's age, sex, gender, or socioeconomic status regarding transactional sex? Recognizing the different experiences and types of agency of marginalized individuals can make visible the unequal structures of society that contribute to the increased use of transactional sex as a means of survival.

THE MEANS OF SURVIVAL OF THE DISADVANTAGED AND THE HELP OF OTHERS

FINNS' ATTITUDE TOWARD THE DISADVANTAGED

Sakari Kainulainen

Attitudes against others in Finland

Opinions are harsher on the so-called dishonorable than the respectable concerning the disadvantaged, regardless of political views.

Political opinions distinguish one's attitude toward the inglorious disadvantaged so that the political left cares more about them than the political right.

Voters of Finns Party view those from elsewhere more negatively than other parties.

The chapter describes the attitudes of supporters of political parties toward vulnerable groups. Political parties are quite familiar with the views of their supporters and consider them in their goals (Wass et al., 2021). Indeed, political views and parties as concrete manifestations greatly impact how well-being and safeguarding the well-being of different groups are viewed. Population studies in 2016 and 2018 surveyed the attitudes of people who support different parties and how they treat certain groups. Nearly 5000 responded to the surveys; over 3000 reported their political orientation (Kainulainen & Saari, 2018).

Attitudes toward others relate to our value system, which are based on how we relate to people differently by placing people in order of importance (Erwin, 2001). Empathy varies by population group concerning how much help and acceptance one should be given (Goetz et al., 2010; Niemelä, 2010; van Oorschot, 2016). What mechanisms, then, narrow or magnify these differences? One key factor in forming an opinion is weighing how "respectfully" (or how much deservingness) one is seen to bear responsibility for their situation. The clearer one is responsible for their choices and needing help due to them, the less compassion people have.

One's position regarding the welfare state also affects whether that person holds a negative or positive attitude toward others. One's attitude toward benefit users is more negative if one is a net contributor than if one receives subsidies and services (Kallio, 2010; Larsen, 2008). Citizens in good labor market positions do not see immigrants as a threat to their position, making them more sympathetic than people in weak labor market positions (Mayda, 2006; Mayda & Facchini, 2006).

Regarding immigrants, racial issues and issues related to social security use are valued (Dustmann & Preston, 2004).

Personal experiences also affect empathy. For instance, attitudes toward those dealing with mental illness are more positive if people have experience with mental health problems (Angermeyer & Matschinger, 1996; Ilic et al., 2016). Personal experiences of poverty significantly impact attitudes and assumptions about the poor (Saari et al., 2017).

Political parties have become more diverse in Finland over the past few decades, as the parties are no longer clearly divided into the political left, right, and the so-called middle group. Of course, such a division between the parties is still visible. However, the Green Party especially emphasizes the environment and sustainable growth, while the Finns Party strongly emphasizes national politics; these parties have emerged in recent years. The traditional economic right can be considered the purest, including the Coalition Party and the Swedish People's Party, the latter representing the Swedish-speaking minority living in Finland. The economic right can also be counted as Christian Democrats, whose support base largely comprises voters with Christian values. In recent years, the Finns Party, which emphasizes national interest, has entered the economic right, while its roots can be found in small-scale farmers in rural areas. However, the Finns Party has moved strongly toward emphasizing national values and interests in recent years. Several members of the Finns Party have received sentences for, among other things, inciting against population groups. The Left Alliance and Social Democrats represent the left-wing economic line based on the tradition of the labor movement. The Centre Party relies on votes from the rural areas and strives not to belong to either political camp: right or left. The Green Party emphasizes environmental issues and strives to balance outside the left-right division.

In 2016 and 2018, the researchers listed groups of people, and respondents reported how much they cared about the well-being of people in these groups. Table 4 shows the %ages that respondents cared about fairly or very much. The answers reflect their empathy or compassion for different people.

According to previous studies, Table 4 divides the groups into two parts regarding how others are viewed. For example, Wim van Oorschot (2000; 2016), Wim van Oorschot and Femke Roosma (2015), and Mikko Niemelä (2008) have analyzed the basics of attitude toward others and found a key factor in the division into structural and individual factors. The first section includes population groups whose disadvantages are generally considered independent of them. These

groups are considered innocent concerning their situation – their problematic life situations result from structural factors. Such population groups include children and the elderly. Conversely, the second section lists groups whose disadvantage can be attributed to their behavior, such as people with substance abuse problems. So, their actions have landed them in a bad situation. These groups can be considered honorable and dishonorable disenfranchised or those who do or do not deserve help.

Table 4 summarizes the views of the supporters of the parties listed above on how they relate to different population groups. The first observation is that Finnish people, regardless of party affiliation, are quite similar to people who are in a difficult position through no fault of their own. These groups will receive far more empathy from all the voters than the supposedly self-inflicted people. The greatest sympathy is shown for children, the elderly, and people with disabilities. Regardless of party affiliation, the majority say they care very or fairly much about those needing help through no fault of their own.

However, the party position shares opinions on the attitudes toward the so-called inglorious groups. While nine out of ten people greatly cared about the well-being of so-called respectable groups, the proportion of those who cared about the well-being of the inglorious due to their shortcomings varied between 45% and 70%. The difference between the honorable and the dishonorable is clear: People with substance abuse problems and over-indebted people received the least sympathy.

Supporters of the Left Alliance, the Greens, and the Christian Democrats are the most consistent with respectable and dishonorable groups. In the eyes of supporters of these parties, the attitudes toward fellow citizens do not reflect as much on the role of the disadvantaged as that of supporters of other parties. The biggest difference in attitudes toward respectable and dishonorable population groups is found among the nationalistic Finns Party. The difference is highlighted in attitudes toward immigrants and refugees. The differences in attitudes are also visible to supporters of the Coalition Party, the Centre Party, and the Swedish People's Party, who are attached to the political right. Surprisingly, Social Democrats are far away from Left Alliance supporters on this issue.

Table 4. Caring for different population groups (pretty or very much) by political orientation (%)

How much do you care about the following	Coa- lition Party	Swedish People's Party	Centre Party	Finns Party	Christian Demo- crats	Green Party	Social Demo- crats	Left Alli- ance	Other	Total	p<
Other people in general	88%	89%	88%	82%	91%	90%	86%	88%	79%	88%	.01
Poor people	73%	71 %	73%	73%	86%	83%	83%	90%	77%	79%	.000
Honorable gro	ups						•		•		•
Children in poor families	92%	90%	91%	87%	92%	93%	92%	93%	87%	91%	n.s.
Elderly	91%	92%	94%	88%	95%	91%	93%	90%	84%	91%	.004
The disabled	85%	90%	88%	81%	85%	85%	89%	91%	81%	86%	.006
People with men- tal health problems	71%	67%	71%	63%	72%	78%	73%	84%	71%	73%	.000
Unhonored gr	Unhonored groups										
Homeless	58%	60%	60%	55%	59%	65%	69%	78%	64%	64%	.000
Substance abusers	40%	38%	46%	32%	56%	56%	48%	66%	46%	48%	.000
Immigrants	49%	60%	49%	26%	56%	69%	47%	69%	39%	53%	.000
Refugees and asylum seekers	49%	59%	48%	21%	57%	66%	45%	69%	39%	51%	.000
Over- indebted	29%	27%	35%	36%	48%	45%	42%	56%	44%	40%	.000
The long-term unemployed	64%	57%	66%	63%	74 %	74%	75%	80%	72%	70%	.000

Overall, the so-called helpless get the most sympathy, and those who put themselves in a difficult position are not cared for as much. In particular, the over-indebted are viewed as having no one to blame but themselves for their challenging situation. Attitudes toward new arrivals, immigrants, refugees, and asylum seekers are also more negative than average.

The structure of the government in power at any given time – what kind of parties it consists of – plays a major role in how different population groups are viewed and which are given more financial subsidies and services and which are taken away. One problem with voting is that those less well-off vote less often than the more well-off (Lahtinen, 2019), meaning the perspective of the underprivileged is not well represented at the tables where decisions affecting their lives are made.

The Finnish political multi-party system has historically been built on the premise that a certain balance has been found in having a variety of perspectives represented in the government in power. Of course, the composition has changed from one government to another, but often, one or some of the parties in the previous government have been in the next. Thus, there has been continuity in political decision-making, despite the main governing party changing. Another stabilizing factor has been the parliamentary preparation of social issues deemed important – government and opposition together – during more than one government term.

However, the current political field and practices are changing, and policy-making seems to be becoming more fast-paced and trying to escalate. There are fewer parliamentary committees, and decisions are made more quickly, such as those based on emerging debates on social media. Such a change in policy undermines the goals of equality and increases the empathy gap between the extremes. From the perspective of the most disadvantaged, the intensity of the change raises numerous questions about how long we will be "in the same boat."

WELFARE STATE'S SUPPORT FOR THE MOST DISADVANTAGED IN FINLAND

Jenna Järvinen & Joakim Zitting

Social security in Finland

Approximately 272,000 households (400,000 individuals) received basic social assistance in 2022.

About 382,000 households received a general housing allowance in 2022.

The unemployment rate is about 7%.

Around 80,000 individuals were long-term unemployed in 2022.

Basic social assistance is a last resort support intended for short-term use to help individuals through difficult situations.

Housing allowance is a support intended for low-income households to enable affordable housing.

Underutilization of social assistance and other benefits is a problem.

Underutilization may be due to a lack of information about the benefits or their eligibility criteria, difficulties in the application process, or the stigma associated with seeking assistance

Principles of the Finnish social security system

Sini Laitinen-Kuikka (2005, pp. 308–310) examines Gøsta Esping-Andersen's regime theory. Esping-Andersen categorizes three welfare regimes thought to represent the societal relationships and responsibilities in welfare provision. The three welfare regimes are liberal, conservative, and social democratic. The Nordic countries are considered to represent the social democratic welfare regime. One key feature of this welfare regime is the belief that the state has a central role in ensuring social welfare, for example, through an individual social security system. How does Finland, as a representative of the Nordic welfare regime, strive to take care of the social security of the most vulnerable? This section will address this issue.

According to the Social Insurance Institution of Finland (Kela, February 3, 2023), Finnish social security is based on ensuring a livelihood and coping methods for everyone living in the country experiencing various life situations where one's ability to cope is compromised. Social security includes income-supporting benefits and various social services. Heikki Hiilamo et al. (2012, p. 82) state that social security aims to guarantee a reasonable livelihood and coping mechanisms

in different risk situations throughout life, such as unemployment or illness. Social security's purpose is to assist individuals in challenging situations they may be unable to manage alone.

This subsection limits the discussion of social security to the last-resort monetary benefits: basic social assistance and housing allowance. Additionally, long-term unemployment is briefly examined at the end of the subsection. Services related to social security are excluded from the discussion. According to the Ministry of Social Affairs and Health (February 7, 2023), the Finnish social security system can be divided into two types of social security based on the criteria for granting benefits. Residence-based social security is granted by living in Finland; employment-based social security is granted based on one's work.

Anne Määttä (2010, p. 22; 2012, p. 19) discusses the service system's challenges in meeting the needs of individuals requiring assistance. When the service system, for whatever reason, cannot meet the needs of those seeking help, there is a risk that the individual will be left without support. Määttä describes that services for the most disadvantaged have increasingly become the responsibility of the third sector and the church's diaconal work. This assistance can be called "informal help" compared to the public service system. The public sector seemingly struggles to meet the needs of the most vulnerable, who may require multiple services.

Heidi Vanjusov's (2022, p. 138) doctoral dissertation discusses the central role that third-sector organizations play, like showing support to substance users. Commonly, the support involves purchasing services that municipalities (now well-being services counties) buy and finance with public tax funds. However, it also means third-sector organizations have had to fill the gaps in public services. Vanjusov states that the innovations by third-sector organizations in reaching and helping clients are positive, but organizations should not have to compensate for the service system's statutory services.

Per Sakari Hänninen and Jouko Karjalainen's article (2007, pp. 182–183), an increasing responsibility for assisting individuals in vulnerable situations seems to have shifted to the third sector and the church. When one's life situation becomes crisis-ridden, one may be compelled to turn to the third sector where the public authorities, for whatever reason, have not adequately responded to their crisis. The researchers describe a scenario where individuals have navigated through the social welfare system without receiving the necessary and timely support from society. The responsibility for assisting and supporting those in the most vulnerable positions may consciously or unconsciously be transferred to the third sector and the church. Clients or their situations may be considered too difficult or complex,

or officials may cite limited resources or a lack of possible measures as reasons for the transfer.

Basic social assistance as a last resort

According to the instructions on the Social Insurance Institution of Finland website (Kela, February 21, 2023), basic social assistance is considered a last resort within the Finnish social security system. The principle of basic social assistance as a last resort means it is applied for when the applicant is ineligible for any other benefits. When applying for basic social assistance, applicants must provide information about their income and assets. Yrjö Mattila (2017, p. 296) also highlights the temporary nature of basic social assistance as a key aspect, as it is intended to assist individuals in overcoming challenging short-term situations.

Providing basic social assistance is regulated by the Act on Social Assistance (L 1412/1997), making it a statutory benefit. According to the Act, everyone has the right to receive basic social assistance if they need it and cannot support themselves through earned income or other benefits. Additionally, everyone is obliged to take care of themselves and their livelihood to the best of their abilities. The second section of the Act on Social Assistance outlines the mandatory nature of receiving basic social assistance. While everyone has the right to receive basic social assistance, this right entails certain obligations. An applicant for basic social assistance must register as an unemployed job seeker unless there are clear impediments. Failure to register as such in accordance with the regulations may result in the basic amount of basic social assistance being reduced.

Ilari Ilmakunnas and Pasi Moisio (2019, pp. 5–6) state that basic social assistance can be considered a last-resort safety net or a minimum guarantee. The minimum guarantee within the Finnish social security system includes a housing allowance and basic social assistance. The minimum guarantee, such as a housing allowance, is intended to secure housing for low-income households. Jenni Blomgren et al. (2022, pp. 270–271) describe the Finnish last-resort safety net as consisting of basic social assistance, including preventive and supplementary social assistance, a housing allowance, and various social and healthcare services. Social work is one of the key last-resort services aiming to find ways to address challenging life situations and guide individuals to the services they need. The term "safety net" is fitting because basic social assistance should be part of a safety net when individuals cannot support themselves for various reasons. This safety net should consider each person's unique circumstances.

Types of Social Assistance Benefits

Mattila (2017, p. 296) discusses social assistance benefits and their contents. Social assistance benefits include basic, supplementary, and preventive social assistance. Since 2017, the Social Insurance Institution of Finland (Kela) has been responsible for basic social assistance, while supplementary and preventive social assistance are applied and paid from the social services of the welfare services county.

According to Mattila (2017, pp. 302–303), supplementary and preventive social assistance can be applied for expenses not covered by basic social assistance. Supplementary social assistance complements basic social assistance and can be granted, for example, to cover "special needs arising from a family or individual." Supplementary social assistance aims to strengthen the applicant's independent coping in everyday life. Supplementary social assistance can be granted, for instance, due to a chronic illness or expenses related to children's hobbies.

Mattila (2017, p. 303) writes that preventive social assistance, as the name suggests, is designed to prevent the potential risk of excluding an individual or family. Preventive social assistance aims to secure and alleviate various social and economic challenges or unforeseen situations one may face. Preventive social assistance is a discretionary benefit, meaning it can be applied for and granted even if the applicant is not entitled to basic social assistance based on their income. Preventive social assistance is also intended to prevent long-term dependency on social assistance.

According to the guidelines of the Social Insurance Institution of Finland (e.g., Kela, February 21, 2023; Kela, May 4, 2023, p. 6), basic social assistance consists of a basic amount that covers essential daily expenses. Essential expenses include food, clothing, minor healthcare expenditures, public transportation, and phone fees. Generally, the basic amount is intended to cover daily expenses. In 2023, the basic amount for a single person is approximately 550 euros per month. According to Statistics Finland, in January 2022, the median monthly earnings from wages and salaries were 2,968 euros. Figure 16 shows that in 2022, basic social assistance amounted to approximately 700 million euros per year. The amount has been declining in recent years.

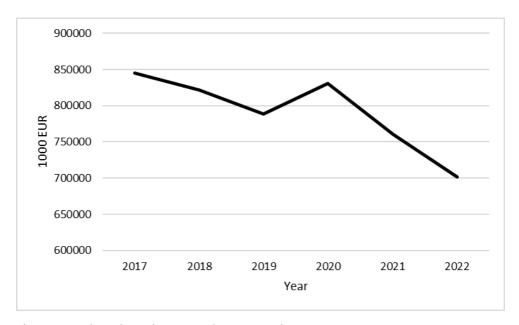


Figure 16. Basic social assistance during the year, in 1000 euros.

According to the Social Insurance Institution's guidelines on social assistance (Kela, May 4, 2023, pp. 10–13), the amount of basic social assistance can be reduced on a case-by-case basis. However, reducing the amount should be a carefully considered measure. Social assistance is a last-resort financial benefit in cases where one cannot independently provide for their livelihood. If the basic social assistance is reduced, this reduction should be made thoughtfully and by comprehensively assessing the client's situation. Reducing the basic amount may be considered when one does not register as an unemployed job seeker. The amount of basic social assistance can be reduced by 20% but no more than 40%. However, the reduction can only be justified when it can be ensured the individual's dignified standard of living is not jeopardized.

The Situation of Social Assistance Clients?

Tuija Korpela and Simo Raittila's (2020, pp. 422–426) article discusses the lack of primary benefits and the role of social assistance. Per their research, single men in urban areas were identified as falling through the gaps in the social security system. The results also indicate that in Helsinki, relying on social assistance for a longer period is more likely than in other regions. The study confirms that those relying on last-resort social assistance are not a small group. The research data shows that over 10,000 individuals had received social assistance for over a year.

Juho Saari (2020, pp. 279–280) states that social assistance's exceptional nature is characterized by its users being of different ages and in various life situations. Social assistance is generally intended for short-term support. Transferring social assistance to the responsibility of the Social Insurance Institution increased the number of households receiving social assistance by approximately 50,000. However, the number of long-term users relying on social assistance as long-term income has remained relatively stable.

The diverse range of social assistance applicants is further illustrated by the fact that they cannot be classified into a single group. For instance, Määttä's (2010, pp. 24–25) study describes the experiences of students in situations where they fall ill during their studies, and their financial position deteriorates due to unfinished studies. In such cases, students could be directed to register as unemployed job seekers and suspend their studies. However, there is a risk that the student will not return to their studies, significantly affecting their chances of employment. Moreover, when a student becomes physically or mentally ill, they should receive timely assistance. Määttä (2010, pp. 25–26) also highlights from the data that individuals living alone and single-parent families have occasionally had to apply for social assistance more frequently than other households. While the periods of support may not be long, they recur from time to time.

Katri Hannikainen-Ingman et al. (2013, pp. 108–109) highlight in their article that it is important to consider that social assistance recipients may not necessarily face challenges in all areas of life, and their financial support may be temporary. Thus, the clientele of social assistance cannot be easily defined. However, the longer social assistance is used, the more likely individuals will experience various deficiencies in their well-being. Therefore, mere financial support is insufficient, and individuals should be provided more comprehensive support in multiple areas of life.

Hänninen and Karjalainen (2007, pp. 169–171) and Määttä (2010, p. 22) describe the phenomenon of falling through the gaps of the service systems – where a person needing help does not receive the assistance they require and is rejected or turned away by the service system. This represents a structural problem in the service system, where the needs of individuals in challenging life situations often go unanswered. Määttä (2010, p. 27) also notes that long-term social security gaps were identified, especially among long-term unemployed individuals facing health challenges. They may be in a situation where one is sick but cannot retire; they are like "incapacitated jobseekers." Määttä (2010, p. 29) further emphasizes that applying for benefits requires knowledge and proactiveness from the applicant. For

example, individuals struggling with mental health challenges often have limited resources, increasing their risk of exclusion from the service system.

Applying for various benefits requires individuals to have the endurance and ability to assess their income. Additionally, applying for benefits involves submitting different attachments and documents to the decision-maker. From this perspective, one can question whether everyone can evaluate and calculate their income and expenses several months in advance. Although individuals' livelihood and basic social security are constitutionally guaranteed, there is a strong ethos of individual responsibility for one's livelihood. The risk of jeopardizing a dignified life arises when individuals do not necessarily fit into the fairly inflexible and formal structures of the service system.

Hannikainen-Ingman et al.'s (2013, pp. 108–109) article examined the well-being and living conditions of social assistance recipients. Based on the results, social assistance recipients faced significantly more challenges in well-being than the general population. The results highlighted several areas, including health status and overall life satisfaction. The data indicated that social assistance recipients have to compromise more on their medication due to limited finances. Social assistance recipients are also likelier to have health problems, which, along with work capacity, affect their daily functioning. Additionally, social assistance recipients experienced more psychological symptoms, such as loneliness and negative self-beliefs.

Fulfilling the purpose of social assistance and its long-term use are complex issues. Juho Saari and Miia Behm (2017, p. 133) suggest one reason for the long-term use of social assistance is the inadequacy of primary benefits, such as unemployment benefits, which force low-income individuals to resort to the last-resort benefit. The researchers mentioned above refer to this as the "leakage of cause- or risk-based social security."

Housing allowance

According to Mattila (2017, pp. 284–285) and the general housing allowance benefit instructions of the Social Insurance Institution of Finland (Kela, April 19, 2023, p. 2), the Social Insurance Institution provides a general housing allowance to cover housing costs for low-income households. All low-income individuals in Finland are eligible for the general housing allowance. There is also a housing allowance for pensioners. The allowance is granted to the overall household, meaning it is provided to everyone living in the house. The amount depends on

the number of adults and children in the home, the residence's location, and the household's monthly income.

According to the general housing allowance benefit instructions of the Social Insurance Institution (April 19, 2023, pp. 21–22, 36), a calculation formula based on approved housing expenses minus a basic housing cost share determines the amount of the general housing allowance. The housing allowance is 80% of the amount obtained by subtracting the basic housing cost share from the approved housing expenses. The amount of the basic housing cost share depends on the number of adults and children in the household and the household's total income. The approved maximum housing expenses are divided into different municipality groups (1-4 + Åland). For instance, Helsinki belongs to the first municipality group, and Oulu belongs to the third. In 2023, the approved maximum housing expenses for a single-person household are 582 euros in the first municipality group and 447 euros in the third. Therefore, the general housing allowance amount depends on the number of individuals in the household, their income, and the residence's location.

Signe Jauhiainen et al. (2019, pp. 10–11) highlight the changing housing markets in their study. Rising housing costs are evident in the Helsinki metropolitan area. There is a mismatch between the supply and demand for housing, meaning there are more people in need of housing than there are available apartments or houses. The other side of urbanization is reflected in the rising costs of housing when there is insufficient supply to meet the demand, leading to increased housing prices. Most housing allowance recipients reside in rental housing. The rising cost of housing significantly affects individuals' need to rely on social assistance when primary benefits are insufficient for their well-being.

Jauhiainen et al. (2019, pp. 75–76) emphasize the central role of housing allowance: to support low-income households in covering housing costs. The housing allowance also reduces inequality, enabling low-income individuals to allocate more money to other needs. Furthermore, the housing allowance facilitates lower-income individuals' participation in the labor market, considering the partial concentration of job opportunities in larger cities where the housing costs are greater than in smaller municipalities.

Jauhiainen et al. (2019, pp. 113) discuss the public debate on housing allowance. Occasionally, the question arises whether the housing allowance effectively targets those in need. However, according to the researchers, housing allowance recipients are economically disadvantaged when comparing their incomes to the average population. Many housing allowance recipients rely on primary benefits

(e.g. pensions or unemployment benefits) or last-resort benefits (e.g., social assistance). Numerous allowance recipients have no earned income.

According to Susan Kuivalainen and Peppi Saikku (2013, p. 181), housing allowance and social assistance are also fundamentally intertwined benefits, as the housing allowance is seen as complementing other benefits. Supplementary and preventive social assistance can be granted, for instance, to cover the applicant's security deposit or unpaid rent to ensure housing stability. Jauhiainen et al. (2019, p. 113) highlight other factors to be considered, like the rising cost of housing and the shortage of one-room apartments.

Long-term unemployment

According to Statistics Finland (n.d.), long-term unemployed refers to one who has been continuously unemployed for at least 12 months or more. According to the Ministry of Economic Affairs and Employment (2023), Finland's total number of long-term unemployed in April 2023 was 84,700. The total number of long-term unemployed seems to have decreased by over 12,000 compared to the previous year. Jio Saarinen's text in chapter "From the great recession in 1990s to 2020s" has further information about unemployment and its impact on people's livelihoods.

Minna Ylikännö (2017, p. 111) writes about the activity requirements for the unemployed. The unemployed are obligated to actively seek employment in exchange for unemployment benefits. The obligations of the unemployed include creating an employment plan with the authorities and adhering to it. The ideals and concepts of activity are associated with the idea of the unemployed job seeker and active citizenship, which can be considered the opposite of being a passive citizen somewhat detached from society. Katri Hämäläinen (2013, p. 173, 185) discusses how activating the unemployed can be described as a carrot and stick approach, where the unemployed are entitled to unemployment benefits but must demonstrate their activity in the job search. Hämäläinen also highlights sanctions for the unemployed. When comparing the sanctions imposed on long-term unemployed and those who have been unemployed for a shorter period, the long-term unemployed are sanctioned more severely than those who have been unemployed for a shorter time. Hämäläinen raises the peculiar nature of the situation: If entering the labor market is more challenging for the long-term unemployed and their opportunities are weaker, are harsher sanctions fair?

Saikku (2013, p. 121, 124) provides insights into the activation and work capacity of the long-term unemployed. Saikku highlights that the unemployed are likelier to have poorer work capacity and health than employed individuals. Furthermore, a prolonged period of unemployment appears to weaken work capacity. Conversely, determining whether poor health has partly caused unemployment or if being unemployed has led to a decline in work capacity is difficult. For example, economic scarcity and life challenges also relate to well-being.

Liisa Björklund and Jaana Hallamaa (2013, pp. 166–167) write about ethically and sustainably activating and encouraging the unemployed. The researchers emphasize recognizing individual circumstances when selecting employment measures, meaning recognizing the real resources and life situations of individuals. If various activation measures are imposed from above onto the individual, these measures risk being ineffective. Supporting and fostering one's thinking and interests to enhance their self-capacity and abilities is essential. Sometimes, the economic unprofitability of employment can pose a barrier to employment. This systemic problem is at the level of the welfare society.

Lars Leemann (2022, pp. 106–108) and his colleagues investigated experiences of social inclusion among the adult population through an extensive survey. One key finding is the significance of work and the labor market for one's overall well-being experience. The research results show that being in the workforce provides more than just economic livelihood. In the best-case scenario, work produces experiences of meaningfulness and social belonging. Conversely, unemployment and work incapacity expose individuals to a weak sense of inclusion. At life's different turning points, such as challenges in livelihood or unemployment, supporting individuals so that problems do not escalate is essential. When challenging issues accumulate in different areas of life, breaking free from the cycle of disadvantage becomes more difficult.

Why those in need do not apply for social assistance?

Experiencing difficulties in livelihood significantly impacts individuals' subjective sense of well-being and disadvantage, raising the question of whether the Nordic welfare state's social security eases livelihood difficulties. The answer is not necessarily, as people may not apply for the benefits they are entitled to. The level of benefits may also be so low that they are of little help. Additionally, the support system can be inflexible and may not respond adequately to unexpected changes

in people's circumstances. However, according to Susan Kuivalainen (2007), it would be crucial that the income transfers intended for the most disadvantaged (e.g., social assistance) function effectively, as underutilization has adverse effects.

In Finland, Susan Kuivalainen (2007) and Jussi Tervola et al. (2022) have studied the underutilization of social assistance, which refers to eligible individuals not applying for aid. According to them, reasons for this include lack of information about the support system or the conditions for receiving assistance; difficulties in the application process (e.g., the requirement for various attachments); and the stigma associated with applying for aid (e.g., the fear of being labeled a burden on society). Especially in the Nordic countries, social assistance carries a stigmatizing effect because its role within the social security system is minimal.

In 2007, at least twice as many people were estimated to have been eligible for social assistance compared to those receiving it (Kuivalainen, 2007); according to the latest estimates, one-third of those eligible for social assistance have not applied for it (Tervola et al., 2022). The responsibility for basic social assistance was transferred from municipalities to the Social Insurance Institution of Finland (Kela) in the late 2010s; one of the motives behind this reform was to reduce the stigma associated with applying for assistance and thus address underutilization. However, the reform seemingly did not impact underutilization (ibid).

The KoMa project's food aid survey shows the underutilization of social assistance. In one set of questions on the survey, respondents were asked about their use of various services, including social assistance, whether they had applied for and received them, applied but did not receive them, felt they needed them but did not apply, or felt they did not need them. This question could be combined with another about how easily respondents could cover their usual expenses with their household income. Respondents who experienced difficulties covering their expenses could be classified as experiencing livelihood difficulties. The survey data contained 422 such individuals, accounting for 47.8%.

Social assistance aims to alleviate people's livelihood difficulties. If a respondent experiences livelihood difficulties but does not feel the need to apply for social assistance, this can be referred to as underutilizing social assistance. The data contained 140 such respondents. Non-application for assistance may relate to the belief they will not receive assistance because their income exceeds the eligibility thresholds. However, only by applying for assistance can one fully know whether they meet the eligibility criteria.

The survey data was analyzed using logistic regression analysis to examine which background variables explain membership in the so-called underutilizer

group. The data contained 140 such respondents. The comparison group consisted of respondents who experienced livelihood difficulties and had applied for social assistance. The data contained 232 such respondents. Table 4 presents the results of the analysis.

Among the respondents experiencing livelihood difficulties in the food aid survey, single parents were four times likelier to belong to the underutilizer group than those living alone. This finding is interesting because, presumably, families with children would have a lower threshold for seeking assistance to ensure their children's well-being. Conversely, single-adult households do not have a partner with whom they can share information and jointly navigate the rules related to applying for assistance (Kuivalainen, 2010, p. 72). Research examining the experiences of poverty among single parents has also found that the bureaucracy associated with applying for social assistance and providing various documents raises the threshold for seeking assistance (Isola et al., 2022). Regarding gender, other respondents were 18 times likelier to be underutilizers than men, but there were only three such individuals in this data, so the result cannot be considered reliable.

Regarding housing, renters were less likely to underutilize social assistance than homeowners. Renters most likely receive a housing allowance from the Social Insurance Institution of Finland, and the benefits system may encourage them to apply for social assistance. Receiving another form of income transfer already reduces underutilization, which is thought to be due to beneficiaries learning the so-called bureaucracy of social security (Kuivalainen, 2010, p. 72). Homeowners may fall into the category of underutilizers due to the need-based assessment process involved in applying for social assistance (Tervola et al., 2022). For instance, they may assume they would have to sell their assets to be eligible for social assistance or that homeowners are not granted social assistance.

Regarding age, people under 29, as well as, to a significant extent, the elderly, appear to be among the underutilizers of social assistance. The odds of the older group belonging to the underutilizer group are over ten times higher than for young people. Underutilizing social assistance has been examined at the population level; in that context, underutilization was found to be most common among the youngest and the oldest. For young people, a lack of knowledge about the principles and application process of social assistance could explain underutilization (Kuivalainen, 2007). According to Kuivalainen (2010, p. 74) and Laihiala (2019), older individuals may also be unaware of the eligibility criteria and application methods for social assistance, and their reluctance to be labeled as social

assistance recipients may play a role. Therefore, relying on food aid may be easier or more preferred than turning to social assistance.

Table 5. Regression analysis of factors explaining the underutilization of social assistance among respondents experiencing livelihood difficulties in the food aid survey. Odds ratios and confidence intervals (n=422).

	Odds ratio	95% confid	ence interval
		Lower	Upper
FAMILY STRUCTURE			
Living alone	1		
In a relationship; has children	3,004	0,911	9,902
Single parent	4,245*	1,117	16,126
In a relationship; no children	1,48	0,637	3,441
Other groups	1,169	0,328	4,166
GENDER			
Male	1		
Female	1,39	0,748	2,582
Other	18,33*	1,303	257,858
EMPLOYMENT STATUS			
Student	1		
On disability or old-age pension	1,214	0,251	5,875
Unemployed	0,561	0,121	2,603
Employed or self-employed	1,846	0,312	10,915
Other groups	1,41	0,233	8,54
HOUSING TYPE			
Owner-occupied apartment/house	1*		
Rental apartment	0,303**	0,131	0,698
Homeless	0	0	
EDUCATION			
Basic education	1		
Secondary-level education	1,143	0,571	2,288
Higher education degree	1,205	0,422	3,443
STATISTICAL GROUPING OF MUNICIPALITIES	•		•
Urban municipalities	1		
Densely populated municipalities	0,476	0,187	1,215
Rural municipalities	0,622	0,146	2,649

AGE GROUPS			
0-29	1*		
30-39	2,746	0,331	22,752
40-49	1,555	0,193	12,534
50-59	5,554	0,752	41,014
60-69	10,743*	1,401	82,379
70 or older	13,069*	1,486	114,926
FOOD AID OPERATING METHODS			
Food parcel distribution	1		
Community meals	2,211	0,981	4,984
			•
p<0,05* p<0,01** p<0,001***			
Coefficient of determination (Nagelkerke R)	0,332		

This analysis highlights gaps in register data sets, especially in poverty research based on social assistance registries. In the Nordic countries, social assistance has been considered one measure of poverty, but the problem is that not all eligible individuals apply for it. This refers to the so-called hidden poverty: those eligible for social assistance but who conceal their poverty from the perspective of registry-based research by not applying for assistance (Kuivalainen, 2010, p. 69). Among food aid recipients, many people, for various reasons, do not apply for social assistance, even though it could help them with their livelihood difficulties. Remembering that the analysis was conducted among those with the energy and willingness to respond to a four-page questionnaire is important. One may wonder what the underutilization of social assistance might be like for those without such energy.

So, what could help reduce the underutilization of social assistance? According to Kuivalainen (2007, 2010), making the support system — especially the application process — easier and improving the information about the support system would be beneficial. Authorities should actively guide and advise potential applicants to apply for assistance. Proper information dissemination and guidance could help reduce the negative attitudes toward applying for support. Zitting and Kainulainen (2023b) raise examples from Tampere and Helsinki, where there are service advisors who visit food aid distribution points. The service advisors have been good practice for informing people about benefits and services; this approach has also been recommended for implementation elsewhere in Finland.

DIAKONIA WORK OF THE CHURCH AND THE MOST DISADVANTAGED

Mikko Malkavaara & Sakari Kainulainen

This chapter examines the relationship and perspectives of the church and its diakonia work with poverty and disadvantage, supporting the underprivileged and reducing poverty from the middle of the 19th century to the present. Based on the research literature, we describe the development of diakonia work primarily from the perspective of poverty and disadvantage. We try to place our presentation about diakonia work in a broader social context.

Finnish diakonia work was developed differently in the early days than diakonia in Germany or Scandinavian countries. This article will explain these differences. When using the word "church," we mean predominantly the Evangelical Lutheran Church – the historical majority church in Finland.

Diakonia can be defined as Christian social work – social work motivated by Christian conviction in the spirit of inner mission. Thus, this concrete work aims to remove social grievances or alleviate the problems arising from them (Markkola, 2002, pp. 10–11). The concept of diakonia is not very well adapted to the English language; common forms of diakonia are nursing, Christian social practice, or Christian social work. The International Society for the Research and Study of Diakonia and Christian Social Practice (REDI) defines diakonia as churches' contributions to social welfare and health.

According to Esko Ryökäs (2019), there is a relatively broad consensus that the contents of diakonia were the practical organization of mercy, charity, and love of neighbor as an ecclesiastical diakonia task and office. He argues that the New Testament and the early church justify this concept. Mikko Malkavaara (2022, 19) and Ryökäs (2019) state that this relatively unified view has different emphases, making discussing fragmented and inconsistently interconnected conceptions of diakonia possible.

Kari Kopperi (b. 1960) has defined two basic lines of the current understanding of diakonia in Finland (Kopperi, 2016, p. 137). One is the practice of the church born in the 19th-century diakonia revival, which spread and expanded into the modern church's mode of operation. According to another, diakonia is part of the essence of the church and the whole that springs from the Christian love of one's neighbor, affecting not only the activity called diakonia work but the

pastoral care, educational activities, worship life, and other activities supporting spiritual and human life.

Bishop Gustav Johansson and parish diakonia

In the Lutheran Church of Finland, diakonia had started being discussed in the 1850s at the latest. Deaconess institutes had been established in Germany since the 1830s, and people started getting to know them from Finland too. After years of discussion, deaconess institutions were established in Finland in Helsinki in 1867 and Vyborg in 1869 but remained small in size and influence for a long time.

Diakonia began being discussed more widely in the public sphere at the end of the 1880s. Newspaper articles and pamphlet-like booklets exchanged ideas about diakonia and its possibilities. This debate's main lines were drawn together in the early 1890s by the bishop (later archbishop) of Kuopio, Gustaf Johansson (1844–1930).

According to Mustakallio (2001, pp. 39-48) and Malkavaara (2022, pp. 87-89), Johansson connected the church's responsibility for the disadvantaged – meaning the work for the poor, sick, and orphans, which had always been done in the parishes until the separation of the municipality and the parish in the 1860s and 1870s – with that responsibility being taken away: the training of women as deaconesses and the training of men as deacons, and the internal mission, which was immediate help to those in need, free acts of charity, Christian proclamation by the laity and forms of action to be adopted from the "free Christianity" or new Protestant sects that had started spreading in Finland. Diakonia and inner mission were thought to include all of this.

This was also a starting point for discussing parish diakonia. Johansson believed the church had to organize diakonia work because society's care for the poor was insufficient. Charity and love were a permanent mission of the church. That's what he called diakonia.

According to the same researchers, the Finnish senate confirmed the rules of the "ecclesiastical diaconate" that the Kuopio judicial chapter drew up, in which the idea of diakonia was quite broad. These rules included medical care and care for the poor, spiritual work with Sunday schools, devotional meetings, the distribution of Bibles and spiritual literature, and the Christian education and care of poor children. For these tasks, parishes had to hire men as deacons and women as deaconesses.

The deaconess institutes in Helsinki and Vyborg were small educational units

that could not meet the growing need. Malkavaara (2022, pp. 101–104, 106–111) reported that deaconess homes were founded in Sortavala in 1894 and Oulu in 1896, which, unlike the institutions in Helsinki and Vyborg and the Kaiserswerthian tradition they represented, did not guarantee their deaconesses a lifelong home. A year-long training was offered in Sortavala and Oulu, after which the deaconesses worked in parishes, hospitals, or municipal health care.

Johansson believed the church had made a big mistake in the 1860s and 1870s when it had given up caring for the poor, which had been its responsibility since time immemorial.

The Enlightenment had begun requiring that in a reasonable and just society, taking care of worldly well-being belongs to the public "secular" power. Only spiritual things were considered to belong to the church. In other Nordic countries, the way of thinking of the Enlightenment was adopted earlier than in Finland, where belonging to the Russian Empire hindered legislation. In Finland, caring for the poor was part of the mission of the church and the clergy, even in the 1850s. The 1852 almshouse decree made setting up a board of almshouses in every parish mandatory. The decree sought to improve care for the poor and reduce begging. However, the representative of public authority in the decree was the parish, and the chairperson of the welfare board was the vicar. Parishes were required to build poorhouses (Arffman, 2009, pp. 177–181).

Practices regarding the responsibilities of caring for the poor were implemented in municipal laws enacted in 1865 and 1873. The ideal for the clergy was also changing. Priests no longer wanted to be leaders of the parish but spiritual shepherds. In a way, the Church Act of 1869 confirmed the decisions made. However, this act required the vicar to care for the poor in the parish, and the transfer of responsibility of caring for the poor in the municipality could not mean the parish's responsibility ceased (Mustakallio, 2002, pp. 197–200).

The decree of 1879 separated from the responsibility of the parishes to care for the poor, but the vicars remained on the municipalities' poor care boards (Pulma, 1994, pp. 59–68). However, the municipalities could not deal with the poverty problem.

The church and the clergy had been sidelined from social care for the poor partly of their own accord. Influenced by revival movements, the clergy began emphasizing keeping the spiritual work of the church as a priority. However, the cultural debate and anti-religion attitude of the 1880s, which shook the European spiritual life, led to new ideas for reforming and defending the church. A more active way to conduct ecclesiastical charity activities was sought (Rinne, 2006, p.

29), meaning readiness to start church care for the poor again. This is where the ecclesiastical diakonia began to develop; this historical background was behind Bishop Johansson's thinking (Malkavaara, 2022, p. 87).

Erkki Kansanaho (1960, pp. 104, 195-196) and Malkavaara (2022, p. 74) have uplifted how the professor; later, the bishop of Porvoo, Herman Råbergh (1838-1920), accused the priests in an article (1881) of having remained ignorant of Christian mercy work. According to him, the church that did not practice the service of love was at war against its own purpose.

Johansson developed and carried forward the idea of diakonia. For him, it was not a humble activity of an individual but a congregation's work to remove people's distress (Ryökäs, 2019, p. 85). Diakonia was not just a form of work nor an administrational model but a faith-based activity that sought practical forms of action for people's immediate needs (Malkavaara, 2022, pp. 97–98). Diakonia was an essential part of the Christian congregation's life. Johansson's church consciousness and congregational emphasis caused Finnish diakonia to develop differently than the diakonia in Germany or Scandinavian countries, in which diakonia very much meant the activities of deaconess institutes. The concept of diakonia was fine for Johansson, but its content differed from that used elsewhere. Johansson's views on the mission of the parish greatly influenced the birth of the Finnish parochial diaconate.

Johansson's support for diakonia work was based on biblical examples and the ecclesiastical and social situation, but especially on the fact that diakonia was a "child of pietism." Conversely, in Johansson's opinion, parish diakonia was the only possible way to implement diakonia because he alienated all kinds of association activities, including deaconess institutes (Mustakallio, 2001, p. 59).

Otto Aarnisalo's view of diakonia

The grand old man and central theoretician of Finnish diakonia was Otto Aarnisalo (until 1906: Lillqvist, 1864–1942). According to Ryökäs (2019, p. 102), for Aarnisalo, diakonia meant intervening in society's social grievances through Christian neighborly love; for him, diaconia work was just as essential a part of the church as the proclamation of the Word of God. Diakonia work is based on rational thinking, not on a supernatural command according to the Bible. Aarnisalo emphasized (1899, pp. 22–23, 32) that parishioners sacrificing to help the poor was important but insufficient. The church was not a church without its diakonia and its ordained spiritual office of diakonia. The church could bear responsibility

for its neighbor by acting as a community.

Aarnisalo demanded the church and parishes use an active approach to help those in distress (1897, pp. 12–15). Statutory poor relief, humane charity, and Christian clemency were not mutually exclusive; they merely had different aims (Aarnisalo, 1899, pp. 25–34). Diaconal work was "the poor person's eternal good," and diakonia work must aim to be that of the church: it could not be left to societies, institutes, charities, or well-meaning Christians (Rinne, 2006, p. 45; Paaskoski, 2017, p. 99). Although diakonia work was every Christian's duty, it needed the support of a church diaconal office or diaconal function, which meant the same thing to Aarnisalo (Ryökäs, 2019, p. 102). For him, working "on behalf of silent plight" was a distinguishing feature (Mustakallio, 2002, p. 209; Huhta, 2005, p. 30).

According to Aarnisalo (1913, pp. 136–137), diakonia should be for the forgotten, the weakest, and the most disadvantaged. He wrote his diakonia program for the entire Lutheran Church of Finland as a parish priest in Virrat during the last years of the 19th century (Aarnisalo, 1897; Aarnisalo, 1899). Aarnisalo's achievement was, according to Ilkka Huhta (2005, pp. 26–31), the Internal Mission Society of the Finnish Church, founded in 1905, of which he became director. The Society educated men as deacons in Sortavala while operating institutes for the intellectually disabled and mentally ill. The diaconal education trained men for diakonia work, service as outreach preachers, and various auxiliary functions in parishes – even cantor organists – and expanded the concept of diakonia work in the direction of parish work. The Sortavala diaconal school ceased operations in 1921. Thereafter, education in the diakonia field was, for decades, solely aimed at women (Malkavaara, 2021, p. 139).

Aarnisalo and those he trained picked up those with intellectual disabilities and other inhumanely treated people, who were sometimes even chained, from the back corners of remote housing throughout Karelia and the rest of Eastern Finland. Finnish care for intellectual disabilities began to strongly develop in Sortavala's Vaalijala. Aarnisalo sought the "extreme end of trouble."

Aarnisalo was great at creating slogans. His expressions also included "silent distress" and "those on the side of the eclipse." The extreme end of trouble is the same idea as the current definition of diakonia – "whose distress is the greatest" (Malkavaara, 2022, pp. 145–150, 217–220).

Parish diakonia is nursing and medical care

Parish diakonia was a constant buzzword in discussions at the beginning of the 20th century. Many deaconesses were hired in the parishes, but the actual parish diakonia, if that is what is meant by the activity led by the parish, developed slowly (Malkavaara, 2022, pp. 126–138). The work of the deaconesses was diligent and self-sacrificing home nursing work, organized under the deaconess association operating close to the parish or under the cooperation body of the municipality and the parish.

Although Aarnisalo kept emphasizing that diakonia is not synonymous with "Christian medical care," the reality led in that direction. Finnish municipalities lacked nurses, and parishes took communal responsibility for their parishioners' needs. The pressure for change was channeled to the parishes and their deaconesses because the legislation was mostly blocked because of the Russification efforts Russia aimed at Finland, the so-called years of oppression (1899–1905) and (1908–1917), World War I, the Civil War of 1918, and the slow social development in the early years of independence, meaning the municipalities could hardly hire nurses; however, the parishes did this on behalf of the municipalities (Rinne, 2006, pp. 118–119, 245–246).

Parish diakonia, which was mostly nursing and medical care, benefited society. The social situation brought about the profitable development of diakonia work in medical care. Parishes often hired deaconesses with state aid intended for the salary of circulating nurses. State aid guided the work of the deaconesses, which, in the opinion of more and more people, began being identified with medical care more than with the tasks of social care (Rinne, 2006, pp. 81–82; Malkavaara, 2022, pp. 135–138). Simultaneously, this exclusive nursing activity of the deaconesses was criticized because it was thought to prevent them from developing parish diakonia (Mustakallio, 2002, pp. 212–214; Pyykkö, 2004, p. 118).

The role of the parish diakonia was tense (Malkavaara, 2022, p. 185, 195, 206, 224). The representatives of deaconess institutes spoke positively about it, and the representatives of the church wanted to "parochialize" the diakonia focused on medical care. Conversely, both worried about what tasks would be left for the parish diakonia when society expanded its responsibility for medical care. Part of this kind of discussion was about poor care. Supporters of the wide-ranging parish diakonia and Aarnisalo supported versatile help for the weakest people. For others, parish diakonia meant the deaconesses became involved in the diverse forms

of parish work. This was already common in the 1920s and 1930s in the biggest cities, and general development led in that direction.

The diakonia work by the male deacons had been mostly social work, such as preventive work with boys from poor homes who did not attend school, visiting homes, and organizing aid (Malkavaara, 2022, p. 178, 184–188, 190). However, the training had to be stopped in 1921. The parishes wanted to hire deaconesses for nursing, and the salaries of deacons were insufficient to support their families. Despite the criticism, diakonia work mainly remained in the form of nursing in most parishes.

In 1922, a new law on poor care was enacted, and the vicar was no longer a member of the municipality's poor care board. The municipality's responsibility expanded to provide support for everyone who could not do it themselves. The legislative reforms in the health sector in the 1920s had an even more obvious impact on the diakonia work. Now the municipalities could have their own medical staff (Rinne, 2006, pp. 238–239).

The legislation consolidated Finnish nursing education and established eight state nursing schools in 1929 (Sorvettula, 1998, pp. 216–219, 239–240). Deaconess institutions were in a hurry to keep up with developments and have their education harmonized so that the nurses who graduated from them would be qualified (Kansanaho, 1964, pp. 197–198, 284–294; Pyykkö, 2004, p. 120). During the harmonization discussion, Aarnisalo proposed that the training the institutions provided would be divided into social care nurses and ordinary nurses. He did not want the education of deaconesses to focus only on nursing (Malkavaara, 2022, p. 222). The church leadership supported this training in accordance with the broader concept of diakonia.

In the 1930s, deaconess institutes developed a special study line emphasizing social work. However, this training was unsuccessful. The parishes wanted deaconesses who were nurses because only their – not social care – salaries could be covered by state aid. The congregations were committed to the values and life of their local communities, while Aarnisalo and the church leadership who listened to him were more "ideological" and justified diakonia work and its need more theologically (Paaskoski, 2017, pp. 183–190; Malkavaara, 2022, pp. 223–228).

Diakonia work immediately after World War II

The actual parish diakonia began to develop only in 1944 when the Church Act reform came into force that all parishes must have a deacon worker (Penttinen, 2018, pp. 242–246; Malkavaara, 2022, pp. 316–319).

In December 1944, the bishops' meeting issued a guideline for diakonia work. According to it, diakonia aimed to give spiritual, physical, and material help to those in need in the parishes, which had to aim especially at those whose "need is the greatest or who are not covered by other assistance" like it was in the church law. The guideline sought to separate the diakonia work from the state's social care when it targeted the most vulnerable and the most disadvantaged (Huhta, 2005, p. 94; Paaskoski, 2017, p. 258).

Partially contradicting this decision regarding the guideline for diakonia work was the decision that the extended bishops' meeting made in December 1945, where the memorandum that the Central Association for Parish Work within the Church of Finland prepared for developing social work in parishes was accepted as a general guideline for the church's social work (Koskenvesa, 1980, pp. 51–52; Wirilander, 2011, pp. 50–52). The memorandum recommended a course of action to make the congregation function as a social unit. In principle, social work was identified with diakonia, or the church's diakonia organization that was taking shape, which was named the church's social organization.

According to the approved document, each diocese had to have a social assessor and a priest familiar with social work – a diocesan assistant for diakonia work (Laitinen & Tuomi, 1950, pp. 59–61). His task was to go around the parishes making diakonia and social work known. The social priest organized, supervised, and led this activity with the parish clergy. In the document, the concepts of diakonia and social were side by side and mixed up.

This was the beginning of parishes' Christian social work, which was built on the foundation of diakonia (Kansanaho & Hissa, 1979, p. 72; Antikainen, 2006, pp. 122–127). Unlike in cities, the whole phase was not even noticed in many rural parishes. For example, the name of the Parishes' Diakonia Center, established in Helsinki in 1934, was changed to the Center for Social Care. The idea behind the name change, which reflects the church's new thinking, was that the parishes' diakonia work would be referred to as social welfare provided by the church. The service center included, among other things, dormitories for homeless men and women, an emergency aid station, and a nursery; it also took care of the deaf and blind and other people with disabilities.

However, the social phase was short. In 1948, the church's diakonia work had to be based on a charitable work model. The Christian-social work perspective and emphasis on social responsibility remained alive in some parishes but were considered too left-wing in many others. Parish diakonia, which focuses on helping individuals, disappointed those who had a more focused vision of the social work of

the Lutheran church of Finland (Malkavaara, 2002, p. 230). This was especially true for the Finnish settlement movement and its leader, Pastor Sigfrid Sirenius (1877–1961). The settlements continued their work and did not adopt the concept of diakonia, which their work broadly understood.

In the rapidly progressing processes, the church's diaconal work abandoned the idea of social responsibility, which, a moment earlier, had been its guiding star. Diakonia took a step back, which was at least due to the bishops' meeting, the deaconesses used to their home nursing duties, the atmosphere in the parishes, and the fear of leftism. The diakonia retreated into a narrow and concise form (Malkavaara, 2023, p. 84).

The social organization of the church formed in 1945–1948 became the church's diakonia organization (Malkavaara, 2021, p. 148). How the word was used soon after the reform of the diakonia articles of the Church Act showed the instability of the diakonia concept. Only gradually did the word diakonia overtake the word social. Social activity was not defined as a supplement to the work of deaconesses, but the diakonia work of parishes was understood as part of the church's social activity. Diakonia was still referred to so strongly regarding nursing that the terminology had to be sought through the wider lenses of social and societal responsibility.

From nursing to pastoral care

From 1944, the Church Act stipulated that every parish had to have a diakonia worker position and defined the content of diakonia work. This position's purpose was "giving spiritual, physical and material help to those in need." Also, diakonia "must especially target those whose need is the greatest or who cannot be reached by other aid activities." The parish diakonia supplemented the services organized by the society and focused her work on the most disadvantaged (Malkavaara, 2007a, pp. 103–105).

In rural parishes in the 1950s and 1960s, the work of deaconesses was still mainly home nursing. When the job description was broader, it could include responsibilities involving child and youth work. In the cities, diakonia workers were involved in Sunday school work and activities with precocious youth; soon, special youth counsellors began being hired in parishes, and forms of social diakonia were developed. Gradually, the working methods of the convening diakonia, clubs, circles, camps, and trips of special groups became more common.

The training of deaconesses was reformed at the church's initiative to include more parish goals. In 1953, the Church Training College in Järvenpää began dea-

con training emphasizing social welfare skills. After a three-decade break, this opened an educational path for men to work in the church's diakonia work as a deacon. Linking education to society's social work emphasized that diakonia work should focus more on discovering the causes of distress and the structural causes of society (Malkavaara, 2007a, p. 107).

Disputes between the sister home system and the parishes' paid diakonia work continued in the 1950s until 1958 when all deaconess institutes had given up the old Kaiserswerthian system. Their educational systems were transformed into educational institutions, from which, after graduation, one moved independently into working life (Malkavaara, 2007a, p. 108). The idea of being a deaconess changed, although few stopped to think about it. For the older sisters, the deaconess institutes still promised lifelong protection and care, but not anymore for those who entered the training after 1958.

Although the church tried to direct diakonia work in a more churchly and social direction, deaconesses in the parishes still worked quite closely under the guidance of municipal doctors in home nursing work. There was usually a clear division of labor among the municipal district nurses: the district nurses focused on children, while the deaconesses focused on adults and the elderly. With the expansion of municipal healthcare services, the content of deaconesses' home visits increasingly began to include spiritual care instead of or alongside medical care (Pyykkö, 2004, pp. 125–126).

The welfare state's expansion was an indisputable phenomenon, but within the church, divergent views were presented on what would be the place of the parish diakonia in the expanding welfare state (Kansanaho & Hissa, 1979, pp. 98–102; Kettunen, 2001, p. 23; Pyykkö, 2004, pp. 126–127). Others wanted diakonia work to focus on mental and spiritual distress and practically on pastoral care, which was gaining steam in the church. Others felt the church needed to emphasize social diakonia; the third felt the parishes still needed the deaconesses working with the elderly.

A change in this direction had already been guided in the reform of the Church Act that came into force in 1964, which emphasized the role of parishioners in implementing diakonia. The task of diakonia workers was to inspire diakonia responsibility (Malkavaara, 2021, p. 149). Only around this time did the words diakonia and diakonia work become established as concepts of parish work (Wirilander, 2011, pp. 117–118).

Signs of changes in thinking were visible in education. Deacon training emphasizing social care, which did not graduate nurses and in which the Church

Training College had done pioneering work, started in the second half of the 1960s at the Inner Mission School in Pieksämäki and the Helsinki Deaconess Institute (Malkavaara, 2002, p. 238). In 1972, the training of new types of deacons – parish curators – began in Helsinki, focusing on community work, mental health, and pastoral care for adults (Pyykkö, 2004, pp. 126–127).

According to researchers, the real watershed for Finnish diakonia work was the Public Health Law that came into force in 1972, creating a municipal health center system and free health services. The work of parish deaconesses was left out of the law; the new law did not recognize the parish deaconess' previous official responsibility for home nursing and the division of labor within the municipalities. The important social mission of the church ended, the deaconesses lost their traditional area of activity, and the natural connections between the municipality and the parish were broken. Only now did diakonia workers clearly become parish workers; parishes gradually began accepting deacons alongside deaconesses. Thus, gathering activities in group form, which had elements of social welfare, recreation, and spiritual activity, began to be strongly emphasized (Pyykkö, 2004, p. 127; Malkavaara, 2007a, pp. 110–111; Malkavaara, 2021, p. 149).

Diakonia work as home nursing was not explicitly aimed at the most disadvantaged but was a population responsibility conducted based on a work division agreement with the municipality. Since the work was conducted, especially among the rural elderly population, we can discuss help for the weak and infirm. However, the definition of diakonia was hardly always the most central guideline.

In this new situation, diakonia work was emphasized concerning elderly work and pastoral care. The group-based activities were parish work with particular groups: the elderly, those with disabilities, or those with substance abuse problems. The employees considered mental and spiritual support as central to their work. Financial assistance had usually been the responsibility of parish diakonia committees, but this aid was quite minimal. At the beginning of the 1980s, an income support system had been created in Finland, and society's support was considered sufficient; thus, diakonia workers did not consider financial help as part of their duties (Malkavaara, 2007a, pp. 111–113).

The observations made at the end of the 1980s were a sign of something new; more than ever, mental health patients began seeing diakonia workers because society was reducing institutional care and trying to develop so-called outpatient care (Malkavaara, 2002, p. 255).

Ecumenical and international diakonia

The annual Yhteisvastuukeräys, Common Responsibility Fundraising Action, founded in 1950 as a tool for diakonia, started collecting funds for international aid in 1963. It was the initial impetus for founding the Finn Church Aid and the concept of international diakonia. International diakonia expanded the boundaries of diakonia. People had to be helped regardless of nationality, religion, or other characteristics. Here, the new concept of international diakonia supported expanding the diakonia concept (Malkavaara, 2021, p. 148).

The ecumenical movement had internationalized diakonia work and removed the boundaries of helping, causing the church to turn inward, emphasizing its sanctity, essence, doctrine, confession, office, and liturgy (Malkavaara, 2008, pp. 20–21). This movement sparked a discussion about the three strands of the office and the third strand – the diaconate or deaconship.

In the Lutheran Church of Finland, the office of deacon or deaconess had narrowed down to mean only a charitable task. According to international theology, this position was desired to be expanded in a liturgical and catechetical direction. A three-stranded office was proposed, including the positions of bishop, priest, and deacon (Ahonen, 1996, pp. 132–135, 154–164; Repo, 2007, pp. 122–139; Malkavaara, 2015; Puustinen, 2023, pp. 8–27).

Caritative and societal view of diakonia

In Vikström's (1970, pp. 9–18) article, pastor and docent John Vikström (b. 1931), later archbishop, determined that the church's whole activity could be considered diakonia; however, understood more narrowly, diakonia was one dimension of the church alongside worship and proclamation. Diakonia could not be separate from them. Equally inalienable was the church's participation in society's renewal.

Vikström's comprehensive and open view of diakonia was directed slightly aside from the area of diakonia work toward the church's social work. Vikström also led a working group that produced the first official theological document (Pelastus ja yhteiskunta, 1972, pp. 11–53), according to which questions of righteousness of faith and social ethics should not be separated from each other; righteousness of faith can also refer to earthly life (Malkavaara, 1998, pp. 142–143, 147–153; Malkavaara, 2015, pp. 133–135, 171; Saarinen & Kopperi, 2022, p. 142, 161–164, 173).

In the 1970s, diakonia, from the social work perspective, took a back seat. The dominant position aligned with Erkki Kansanaho (1915–2004), the bishop of Tampere and long-term chairman of the church's diakonia committee. Diakonia work shifted from nursing to other parts of parish work, but the traditional attitude of neighborly love was maintained. In the textbook *Palveleva kirkko* (Serving Church, 1972) by Kansanaho and Pentti Hissa (1914–2009), diakonia work was defined as service based on the New Testament's commandment to love and offer spiritual, physical, and material help (Saarinen & Kopperi, 2022, pp. 143–144).

According to Kansanaho, diakonia had tried to expand from charity work to social diakonia and societal activities, but basically, it started from alleviating and removing a person's distress, called caritative diakonia. He criticized Vikström's view of wide-ranging and social diakonia (Saarinen & Kopperi, 2022, p. 144) but rejected educational and liturgical diakonia and was critical of the challenges of the church's mission, the ecumenical movement, and internationalism associated with diakonia. Kansanaho wanted to keep diakonia work limited in scope and maintain its profile as Christian; he emphasized that not everything was diakonia (Kansanaho & Hissa, 1979, pp. 9–10, 81–83, 93–94, 131).

As Aarnisalo had been a representative and an advocator of the broad idea of diakonia, his younger pupils like Kansanaho narrowed it. Kansanaho defended caritative diakonia against social view of diakonia (Malkavaara, 2015, p. 86, pp. 120–123, p. 133).

Gap patcher

Citing the doctrine of the two regiments, the church had thought that financial aid belonged to society's tasks according to the principle already accepted in the 1860s. However, material assistance also continued in diakonia work, although the welfare state was believed to eliminate the need for poor assistance. The church's role in social security remained narrow (Wirilander, 2011, pp. 195–199, 264). Diakonia work envisioned its role in the welfare society as, at most, a gap-filler and a reminder (Malkavaara, 2021, p. 150).

Otherwise, diakonia emphasized the comprehensive encountering of people and pastoral care. At the end of the 1980s, that the focus was shifting from social support services to spiritual care was repeatedly noted (Ryökäs, 1990, pp. 23–64; Kettunen, 2001, pp. 24–28; Hakala, 2002, pp. 234–240). In the 1984 survey, the deacons in the parishes considered their tasks more therapeutic than critical social work (Niemelä, 1986, pp. 24–30).

Diakonia's basic definition, which is "giving help to those whose need is greatest and to whom other help does not reach," remained unchanged; however, in the 1980 – the golden age of the welfare state – this definition poorly described the parish diakonia (Malkavaara, 2002, pp. 251–255; Saarinen & Kopperi, 2022, pp. 150–155). Criticism toward society rose only from the circles of international diakonia and the church's social work. Liberation theology's insistence on the primacy of the poor and liberation from unjust structures had its own influence.

Diakonia affecting structures

In the late 1980s, the definition of diakonia was refined by the concept of marginalization, adapted from the Swedish labor policy The word "marginalization" became common in society. (Helne & Karisto, 1993, pp. 517–521). The more talk there was about the exclusionary structures of society and a and b citizens, the more clearly diakonia was understood to mean the defense of the marginalized (Malkavaara, 2007b, pp. 41–42).

Recognizing the need and the churches' responsibility for income differences and exclusion from work became the topics of the church. In 1988, the Helsinki Deaconess Institute began implementing diakonia projects, giving special support to intravenous drug users, prostitutes, and tortured and traumatized immigrants. For these kinds of activities, it began using the name radical diakonia. Common Responsibility Fund-Raising Action (Yhteisvastuukeräys) also moved groups of "dishonourable" beneficiaries, such as prisoners, drug addicts, the overindebted, homeless, and refugees, to its aid targets: past "honourable" beneficiaries, such as children, those with disabilities, and the elderly (Malkavaara, 2007b, pp. 34-41; Paaskoski, 2017, pp. 351-359; Malkavaara, 2021, p. 151). These kinds of spearheads of diakonia showed the direction for the whole field of diakonia. According to its definition, the diakonia work started finding itself, at least the essence of diakonia. Thus, diakonia went more boldly against the common opinion of the populace, which has a negative attitude toward helping people who are, by their own fault, in a difficult situation (see chapter "Finns' attitude toward the disadvantaged").

Theology professor Tuomo Mannermaa (1937–2015) and his school of Luther studies emphasized diakonia as a loving attitude and action inseparable from faith. As a concept and movement, diakonia was theologically deeper than Kansanaho's understanding of diakonia as a work of mercy. Diakonia was not a consequence or proof of faith, as the old diakonia textbooks taught. In Luther's theology of love,

God's saving love "leavens" a person capable of the right kind of love (Mannermaa, 1979; Ahonen, 1996, p. 154; Saarinen & Kopperi, 2022, pp. 142–150). The influence of Mannermaa and his school was obvious in the 1992 diakonia textbook *Care for Each Other* (Inkala, 1992).

Vikström had developed ideas in Lutheran social ethics. He used the method of "two baskets," where the basket of faith was constant, and the basket of love was variable and changed with time and societal changes. Among Mannermaa school scholars, Antti Raunio (1958–2022) specialized most in diakonia and social ethics. He believed faith and love do not form two different baskets – that the two concepts are near each other (Saarinen & Kopperi, 2022, p. 172).

Amid the recession of the 1990s, the reformed Church Law raised the love of neighbor alongside the Word and the sacraments, renewing the definition of the church and its hallmarks as they are in the Lutheran confession books. These phenomena contributed to the fact that diakonia began being understood more broadly as part of the essence of the church, as a Christian's attitude, and as a social responsibility (Malkavaara, 2002b, pp. 287–288; Ryökäs, 2006, pp. 141–147; Malkavaara, 2015, p. 172, 175; Malkavaara, 2021, p. 151; Saarinen & Kopperi, 2022, p. 148). Diakonia also sharpened when interpreted this way, which was needed in the recession years of the 1990s and right after them.

Social assistance and debt counselling

The recession caused the safety nets of the welfare state to tear (Anttonen & Sipilä, 2000, pp. 89–96), and the church profiled itself as a helper of the poor. Diakonia's customer base grew and got younger, and its problems became more serious. Aarnisalo's old definition of diakonia, which had been missing for decades, "at the extreme end of distress," became concrete under the pressure of circumstances. In the case of emergency, the church once again had a national helping mission, which was generally accepted (Kettunen, 2001, pp. 28–33; Malkavaara, 2002 b, pp. 293–299; Grönlund & Hiilamo, 2006, pp. 12–13; Grönlund & Juntunen, 2006, p. 179; Malkavaara, 2021, p. 152).

New ways of working were needed, such as debt counseling and debt arrangements, clarification of difficulties at receptions and with other professional helpers, and free meals and food banks for the unemployed. Diakonia workers responded to an immediate need when society's safety nets failed (Heino et al., 1993, pp. 116–117; Heino et al., 1997, pp. 152–156, 165–167; Kettunen, 2001, p. 11, 190–192). However, the diakonia professionals gradually became concerned about di-

akonia becoming a substitute for municipal social work, as the neoliberals had hoped. The renewal of the contents of diakonia strengthened citizens' trust in the church for years (Grönlund & Hiilamo, 2006, p. 12; Malkavaara, 2007a, pp. 114–116; Helin et al., 2010, pp. 28–29; Malkavaara, 2021, p. 152). Right after the recession, it was said the renewal of the diakonia work was total. Later, Heikki Hiilamo (2010 a, pp. 7–23) showed large areas within the church where the recession time did not renew diakonia work in the parishes very deeply.

Socially understood wide-ranging diakonia could also be seen in the church's social and ethical statements in the late 1990s. The Church's Hunger Group drafted a statement of opinion on poverty policy (*Nälkäryhmä*, 1998) that was accepted even into Prime Minister Paavo Lipponen's government program. It appealed to everyone's common sense. The same universal human sense of justice and the golden rule were also appealed to by the bishops of the Lutheran Church in the spring of 1999 in their speech "Towards the Common Good" (*Kohti yhteistä hyvää*), which criticized neoliberalism and defended the welfare society.

Common Good's central message was that a socially responsible Nordic society is an achievement that should not be abandoned. The bishops feared intensifying economic competition would marginalize many and widen income differences. The bishops proposed market regulation as countermeasures, sparking much discussion for and against. The church's rather left-wing voice in social politics surprised many (Parviainen, 2000, pp. 117–147; Malkavaara, 2015, pp. 148–151; Malkavaara, 2021, p. 152).

The defense of broad diakonia

Diakonia had only been seen as Christian and related to the essence of the church, but when the ecclesiastically based Diaconia University of Applied Sciences (Diak) was founded in 1996 to train professionals for church and society, and, in addition to diakonia, youth work, it began seeking an interpretation for diakonia without special Christian motifs. The concept of diaconal nursing for training deaconesses was formed in the 1980s. In Diak, the BA training program for social services, the concept of diaconal social work was created to match it (Rättyä, 2021, pp. 56–57).

For Diak, the choice of its name, diakonia, was challenging. The concepts of broad and narrow diakonia that Aarnisalo used became new auxiliary concepts. Narrow diakonia included social-caritative diakonia – diaconal nursing and diaconal social work. The broad diaconia contained other parish service tasks (e.g., education professions), which could be included in the scope of catechetical diako-

nia. In training for narrow diakonia – deaconesses and deacons – it is emphasized that deaconesses and deacons working in the public sector and organizations conduct church service (Gothóni & Jantunen, 2011, pp. 107–119; Malkavaara, 2018, p. 235). The training of deaconesses stresses that the identity of a deaconess is built more on education than ordination (Rättyä, 2021, pp. 55–66).

In Diak, an answer was sought for the idea of Swedish Erik Blennberger (1948–2018), where diakonia was presented as seven expanding rings. At its center is the ecclesiastical diakonia. The concept of diakonia as the church's social work is placed in the second circle. On the outer rings are the church's social and political responsibility, its work for the good of the whole person, and the social and political responsibility of all Christians or even all people, until finally, the outermost is all the constructive and good deeds of the world. The widest circles are the areas Blennberger named "everyone's diakonia" (Blennberger, 2002, pp. 167–172; Gothóni & Jantunen, 2010, pp. 57–61).

In 2007, partly inspired by Blennberger, Antti Elenius (b. 1966) presented a broad defense of diakonia. Elenius tried to answer Erkki Kansanaho's claim that if all church work was diakonia, it was in danger of becoming profileless, causing the Christian faith and diakonia, as well as worship and diakonia, to begin separating from each other. Elenius also mentioned the concern Kai Henttonen (b. 1950) expressed in his book *Voiko sen tehdä toisinkin* (Could It Be Done Also Otherwise, 1997): "By embracing the whole world, diakonia can also lose all opportunities to gain insight and interpret its own critical function in society."

According to Elenius, whether the church stood by diakonia while the world changed was essential. Bringing the altar closer to the "extremity of distress" avoided alienation from the worship service. Diakonia's identity was built on society's changes and people's distress. Elenius named social criticality and the search for the "extremity of distress" as the hallmarks of broad diakonia.

Diakonia is community building

As social impartiality multiplies, diakonia has had to recognize its limits in the face of accumulating and often a multi-generational disadvantage. Due to its flexibility and multidisciplinary nature, diakonia work can only partially keep the service promise according to its definition and help those with the greatest need.

The core of diakonia work is caritative and social, but parish diakonia also involves a lot of liturgical and catechetical tasks. The diakonia barometers published biannially (Kiiski, 2013; Gävert, 2016; Isomäki et al, 2018; Alava et al., 2020)

show that the work is fragmented into increasingly narrow blocks. Different emphases compete with each other. One's diakonia is pastoral care, another's is social influence, and the third fights for people in need against the bureaucracy. In some places, extensive networks of volunteers carry out diakonia. The great immigration wave of 2015 renewed the concept of diakonia, especially in parishes where people other than diaconia workers carried the responsibility for asylum seekers (Isomäki et al., 2018).

Community and conviviality – living together – are recent discoveries of multiplying diakonia. Low-threshold facilities, waste food restaurants, and one euro's department stores unite people as equals. Newcomers are offered responsibility and peer support. The step from the 1990s idea of curing poverty with material aid is long. Only a deeply rooted employee-oriented culture slows the transformation of parishioners from objects to actors (Thitz, 2013; Ripatti, 2014, pp. 156–157; Malkavaara, 2021, p. 156).

Disadvantages of diaconal work

The Evangelical Lutheran Church of Finland employs approximately 19 000 in an employment relationship. There are about 2,000 parish clerics and about 1,300 diaconia employees. When comparing the number of church deacons and deaconesses with the number of public service social workers (4700), congregations significantly contribute to supporting the most disadvantaged.

For two decades, deaconess employees' views on their work and customers have been gathered in the diakonia barometer. This barometer is a survey conducted approximately every two years to survey current phenomena among diakonia employees. Diakonia barometers have been made since 1999: voluntarily at first, then irregularly, and then more systematically starting in the 2010s. One goal of the diakonia barometer is to complement the picture the statistics produce on diakonia work and its customers.

Reporting for the millennium's first decade had been variable. The 2013 diakonia barometer (Kiiski, 2013) summarises the key themes and results of the barometers of the previous decade. The first survey in 1999 included deacon workers' perceptions of social exclusion, food banks (bread lines), work sector priorities, and society's responsibility for people at risk of social exclusion. The debate on food aid has continued vigorously to this day (see chapter "Experiences of disadvantage and well-being in food aid"). The key themes in the period after the Great Recession of the 1990s in Finland strongly reflected the themes of the early

barometer surveys. Diakonia workers saw increased social exclusion in Finland, which society could not prevent. The consequences of the disadvantage changed the ways of working, and the cooperation of the diakonia employees with other actors expanded significantly in the early 2000s. In addition to evaluating diakonia work, the barometer themes for 2007 included work with families and cooperative relationships with social services, among others. Similarly, cooperation increased in organizing voluntary work and financial assistance, especially in elderly work. In 2009, among other things, the change in diaconal work, the outlook of the recession in diaconal work, the definition of the content of work, financial assistance, and cooperation were surveyed. The 2011 diakonia barometer raised concerns about support for elderly work and visiting at homes.

Jouko Kiiski (2013) compiled the views of the diakonia workers in the 2013 diakonia barometer on issues, such as the significance and burden of work. The research themes included practical work in diakonia, cooperation with different parties, workplace bullying and violence, the visibility of aging, and youth exclusion in diakonia work as social phenomena. The results found that although Finland had emerged from the recession of the 1990s, poverty had become a permanent social problem, and the most essential form of work was financial assistance to people. The deacons' and deaconesses' work also reflected young people's issues and was noticeable in the continuity of the deaconships from one generation to the next.

Titi Gävert (2016) compiled the data collection in a very new social situation when an unprecedented influx of refugees hit Europe. Diakonia workers were involved in helping asylum seekers with other actors. The experience of assisting asylum seekers was generally positive. Cooperation between those who helped asylum seekers seemed to improve because of joint efforts. The attitude toward people from other countries strongly divides opinions (see chapter "Finns' attitude toward the disadvantaged"), and the actions of those with a negative attitude toward immigrants also hindered the diakonia employees' assistance work. Diakonia workers report that inactivity is stressful and causes many difficulties for immigrants and the native population. Over one in two employees reported encountering someone who had engaged in threatening or aggressive behavior, although very few employees were assaulted directly. Due to various encounter experiences, the most important areas of expertise for the future were called encounter and interaction competence, as well as cooperation and network competence. Strong network cooperation was estimated to continue being needed to solve the problems of disadvantage.

Last resort social security and social benefits require one's ability to claim benefits. Diakonia workers report regularly meeting with people who do not know how to claim their benefits or who, despite their efforts, have not received the help they need. The situation has remained unchanged in the current food aid program (see chapter "Welfare state's support for the most disadvantaged in Finland"). Deacons and deaconesses have faced many people who have problems with memory, learning, or attention. Due to insufficient funds, diakonia workers also meet many who postpone treating their disease.

In the 2018 diakonia barometer, Päivi Isomäki, Johanna Lehmusmies, Päivi Salojärvi, and Veera Wallenius (2018) analyzed the load and resource factors of diakonia work, diakonia work area management, immediate supervisor work, the filling rate of posts, and the number of applicants. Workers raised new problems that digitalization raised (e.g. digital exclusion). Diakonia workers were particularly concerned about those without the equipment and know-how digitalization requires and who risk being excluded from the mainstream.

The barometer showed that diakonia workers were sensitive to the social problems and concerns of their localities. They work with people whose social development has marginalized. The perceived loneliness and extreme economic scarcity of many became strongly visible in the barometer. The common concerns of deacons and deaconesses across Finland were poverty, unemployment, substance abuse, and loneliness. As a surprise, the researchers considered how multiculturalism and working with immigrants were reflected in the work of the deacons as the activities of a fairly small group of employees.

The 2020 barometer researchers Hanna Alava, Auli Kela, Anni Nikkanen, and Pirjo Paloviita (2020) conducted the survey just before the corona crisis. The barometer looked at food aid, religious literacy, diakonia work management, and the everyday life of the deacon. Per the results, religious literacy is considered a critical skill in diaconal work and an aid to work. Religious literacy was also associated with being able to meet and help a person holistically, with spirituality in mind.

Diakonia employees most often encountered people with mental illness, the physically ill, those receiving regular income support, those frequently needing food assistance, and the long-term unemployed. People who cannot apply for social benefits are confronted more than in the past. Similarly, increasingly more encounters occur with those who do not know how to use digital services. The proportion of people living in accumulated deprivation and the number of second- or even third-generation social services clients appear to be increasing in the

longer term. Most deacons feel the congregation should help, although it is, as a rule, a task for society.

Organizing food aid makes the possibility of changing the operating culture of parishes concrete. Critical attention was drawn to the fact that, except for large parish groups, only one actor often provides food aid. The diakonia barometer and church activity statistics show that the focus of food aid has shifted from distributing food bags to communal meals. At best, this means the opportunity for people to be helpers: based on the survey, especially volunteers, but, to some extent, diakonia customers and those in various work trials participate in preparing food for community meals.

The coronavirus pandemic radically changed the situation for food aid and other diaconal work, a development that will become apparent in later studies on food aid. For many who have participated in community meals, meeting people and being communal seemingly trumps a free meal or food bag.

The following diakonia barometer survey was conducted in early 2022 – just before the outbreak of the war in Ukraine and after the corona had somewhat subsided. Thus, the effects of the war in Ukraine are unseen in these responses, but one can roughly assess corona's effects. Sirkku Hammarén, Maija Hietaniemi, Sakari Kainulainen, and Meri Kalanti (2022) examined how, during the corona, the performance of diakonia workers was affected. Some respondents described the work as having changed for survival. In diaconal work, the corona period caused several changes in operations but not so much in customer groups or cooperation patterns. The core of the diakonia work continued even though the practices changed. Volunteer parishioners had been active in distributing food and deacon meals, as well as organizing different events. Local actors quickly found each other in the crisis and pooled their resources to meet the need.

During the corona period, the importance of previously created networks was highlighted. All respondents regularly collaborated with adult social work, elderly social work, the Social Insurance Institution of Finland (Kela), organizations, and associations. Similarly, regular cooperation with local stores, mental health services, and home care is done by most respondents. Debt counseling, family social work, primary health care, substance abuse services, disability services, child protection services, companies, and even electricity private enterprises are often part of a regular cooperation network.

Diakonia workers were concerned about their customers. They estimate that the expected health and social services reform will increase the need for customer and service guidance. Respondents felt this would be reflected in an enormously growing need for assistance. Diakonia workers feared the health and social services reform would especially hit those already in a difficult position. Thus, inequality and inequality are expected to increase in Finland.

The future of diakonia work

Jaakko Ripatti (b. 1939) has suggested (2014, pp. 155–157) that the challenges of a post-modern society guide the Finnish diakonia to the next stage. Development is moving toward community responsibility; growing social networks; highlighting local communities, family, and other social ties; and speaking for the excluded. The reality of diakonia work is already far from the earlier mentioned Otto Aarnisalo's "extreme end of distress" and Erkki Kansanaho's caritative diakonia. The awakening Christian vocation consciousness and at the same time fatigue with the vocation of early deaconesses may test a parishioner committed to a voluntary mission rather than today's deacon or deaconess trained to delimit their work.

Diakonia may be defined as a service related to the office of the church, adapted to the situation, or as a defender of good and justice based on education so that building the common good outside the church is understood to be spiritual.

Its theological definitions, lack of resources, educational content, and individual tendencies have delineated the diakonia concept. Day clubs for preschoolaged children, special youth work, and parishes' connections to the municipality and local industrial facilities or the settlement movement, with its numerous operational centers operating in the localities, are diaconal openings created outside traditional diakonia. Controlling the boundaries of the diakonia has narrowed the concept of the diakonia while directing the responsibility to a fair distribution in the congregation.

Many interpretations of the concept relate not only to time but experience. For one, the diakonia creates a mental image of a sister with a bonnet head; for another, a practical organizer sharing food bags; for a third, a radical influence in favor of improving the lives of its customers. Individually, different interpretations of the concept of diakonia live on, except for possibly the sister home thinking of the deaconess institutes of the old days.

The essence of the diakonia concept has remained virtually unchanged for 150 years. Over the decades, additional definitions have defined it; there has been talk of at least a caritative (need-relief), catechetic (pedagogical), liturgical (relating to the worship), missionary (proclaiming the gospel), pastoral (soul-care), social (social, eliminating the social causes of distress), or ecological (concern for the environment) diakonia.

Currently, the meaning of the concept expands in several directions, with tensions between them but little real competition or a clear new outline. The vagueness referred to as a weakness in the diakonia debate is also its strength. Only when it remains open is it ready to meet a new need.

EUROPEAN SOCIAL FUND PROJECTS AS REDUCERS OF SOCIAL DISADVANTAGE

Teemu Leskelä & Liisa Kytölä

The projects funded by the ESF under priority axis 5

By January 1, 2023, 553 development projects have received funding.

The third sector entirely or partially implemented over half the projects.

The projects have primarily targeted population groups whose social inclusion is most threatened and require support to enter employment.

The role of experiential knowledge in understanding poverty and developing services has strengthened, although precise figures on the extent of experiential knowledge and activities are unavailable.

The work and functional capacity of the participants involved in the projects were strengthened, social inclusion increased, and the experience of financial hardship decreased.

Persistent disadvantage is a challenging issue that requires the service system to undergo reforms, adopt new approaches, utilize experiential knowledge, and engage in long-term development work. Organizations often lack sufficient resources for development within their core operations; development projects are also crucial in renewing services. This chapter examines how development projects funded by the European Social Fund (ESF) reduce disadvantage and are a tool for the development of experiential knowledge. Initially, we explore experiential knowledge, its role in Finland's service system, and its strengths and weaknesses. Experiential knowledge is considered complementary to expert knowledge. Next, we present how projects under ESF's priority axis 5, Social Inclusion and Combating Poverty, have addressed the need for service development. The results of the development work are examined through the developed working models in these projects and their implementation.

What is meant by experiential knowledge?

According to Erkki Saari et al. (2014), experiential knowledge refers to the non-professional subjective knowledge of individuals, specifically service users. This knowledge is contrasted with the information professionals have, which is consid-

ered to have the strength to examine services "objectively." Experiential knowledge is based on the experiences of one or more people. According to Ari Nieminen (2014a, s. 20), various degrees and variations can exist in the intensity and transmission of this experiential element, per the continuum. At the strongest end of the continuum is one's experience, followed by different levels of empathy toward unfamiliar life situations, observing demonstrations of individuals' lives, listening to experiences, hearing about experiences through intermediaries, and finally, reading about experiences. The information that customers and so-called experts by experience convey often falls on the weaker end of the continuum, while professionals' experiential knowledge of services and their perspective on customers tend to be on the stronger end.

The concepts related to experiential knowledge, including the sources of knowledge and the forms of its utilization, are still partially evolving. An expert by experience can be referred to as one with personal experience of illness, recovery, rehabilitation, service utilization, or experience as a close relative or caregiver of someone who has undergone these experiences (e.g., Hietala & Rissanen, 2017). This article uses the concept of an expert by experience. According to the definitions compiled by the Experiential Activity Network (Kokemustoimintaverkosto, n.d.), an expert by experience can convey information to those without similar experiences or provide support through peer support activities to those sharing similar experiences. When an expert by experience supports their peers, they are referred to as a peer support worker or peer support person, and the activity is called peer support. Often, an expert by experience receives training to support their work. Many national and local organizations, as well as healthcare districts, provide training for experts by experience.

The Finnish Institute for Health and Welfare (THL) is a significant national expert institution providing information for decision-making and support in health and well-being. THL also promotes using experiential knowledge and explains the concepts related to utilizing experiential knowledge on their website (Terveyden ja hyvinvoinnin laitos, 2023). In resident social inclusion, the experiential knowledge of residents contributes to developing activities; in customer inclusion, the customer can be involved in planning, implementing, and evaluating their own services and the broader services in their area. In co-development, professionals, experts by experience, and customers collaborate to jointly develop services. Experts by experience can also share their experiences and/or the expertise gained through experiential expert training with service providers in various collaborations.

The position of experiential knowledge has been strengthened

Experiential knowledge has emerged alongside other forms of knowledge to complement the understanding of social disadvantage and how services should be developed. The rise of experiential knowledge as a critical part of the knowledge base in well-being is part of a larger shift where the customer has transformed from merely receiving services to gradually becoming an active agent and participant in theirs and their loved ones' service processes (Pohjola, 2010). Utilizing experiential knowledge and experts by experience is closely tied to promoting participation and opportunities for influence, which are mandated at the legislative level in Finland for municipalities and welfare regions (e.g., L 611/2021).

The increased availability of training in experiential competence exemplifies the strengthening of the position of experiential knowledge. Since 2019, experiential competence has been included in the optional studies of vocational qualifications in education and guidance, as the Finnish National Agency for Education (Opetushallitus, n.d.) lists. Similarly, the number of studies has increased in recent years, and publications related to experiential knowledge and social disadvantage have multiplied since the beginning of the 2010s (see Figure 17). The figure compiles search results using keywords referring to the key Finnish terms related to experiential knowledge and social disadvantage. No exact figures are available on the extent of experiential activities, but experiential activities are often described as being implemented in various parts of the country: "Experiential expertise activities have spread regionally. They cover both small and large municipalities, hospital districts, and the operations of organizations across different parts of Finland" (Hirschovits-Gerz et al., 2019, p. 40).

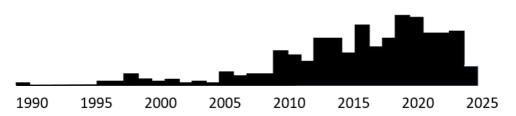


Figure 17. Theses, journal articles, and books addressing social inclusion, experts by experience and social disadvantage in Finland (1990-2023; 417 pieces). Source: Finna.

The position of experiential knowledge is becoming established, but the associated concepts are still evolving, and practical implementation is diversifying. Using experiential knowledge in Finland requires broader coordination, but developing practices and discussions provide fertile ground for new perspectives and improvements in services. However, progress is not uniform across all areas and organizations, so disseminating knowledge and practices is needed.

How is experiential knowledge collected and utilized in the service system?

In Finland and many other countries, the participation of social and healthcare service users in service planning has been considered essential. Through participation, the development of services can be legitimized, the needs of service users can be heard, the effectiveness of services can be improved, and the well-being of the population can be enhanced (Järvikoski et al., 2017). Professionals accumulate experiential knowledge through their work when interacting with clients and observing the operations within the service system. Professionals may have more knowledge than the client about the client's likely opportunities, situation, and support measures (Suonio et al., 2017). However, professionals' expertise remains incomplete if the clients' experiential knowledge, including their perspectives and co-development, is not considered. While professionals' knowledge is valuable, the users' goals and experiences should be paramount when designing services (Falk et al., 2013, pp. 10–11).

The professional's life experience may include those similar to a peer support worker's involving challenging life situations and personal experiences as a service user. Utilizing the professional's personal experience as part of their professionalism while being aware their own experience may limit their perspective would be beneficial. A project called "Kokonaisena työssä" (Whole in Work) has been initiated with funding from the European Social Fund. The project aims

to develop, pilot, and establish a coaching model and tools for recognizing comprehensive experiential expertise in the social and healthcare sector (Diakonia-ammattikorkeakoulu, n.d. -b).

Experiential knowledge is incorporated into the service system through various means. Experiential knowledge can be collected through customer feedback as surveys and interviews. In Hanna Falk et al.'s (2013) report from Finnish Institute fo Health and Welfare, experiential knowledge is emphasized as unique to each individual. Therefore, the most important aspect of utilizing experiential knowledge is listening to the client and ensuring the opportunity to meaningfully respond to their experiences. Professionals' knowledge is valuable, but the users' goals and experiences are important starting points for service provision. Collecting customer feedback is common practice in public and private social and healthcare services. Customer feedback provides current information on the performance of a specific service or the overall service system.

In the final report of the national project on harmonizing the collection of customer feedback, Niina Peränen and Salla Sainio (2018) state that in Finland, a challenge lies in the variability of methods and measures used to collect customer feedback and that some service providers do not systematically monitor and utilize customer feedback. This situation results in inconsistent and non-comparable information about the customer experience in social and healthcare services.

In addition to feedback, involving and listening to customers in planning their own services and the entire service system is a key aspect of utilizing experiential knowledge. Municipal disability and elderly councils in cities and municipalities are one channel through which legislation conveys experiential knowledge to authorities and decision-makers. The councils are responsible for monitoring service development and participating in its improvement. Trained experts by experience or panels of experts can also provide valuable insights. However, the challenge lies in how well their experiences are considered to represent those of individual customers.

Co-creation is a central concept characterizing experiential practices. According to Kostilainen et al. (2020), co-creation views service users as the experts of their own lives. Co-creation aims for the experiential knowledge of participating co-developers combined with the employees' professional and scientific knowledge to generate new and improved practices. Co-creation practices vary widely between organizations and can focus on specific parts of a service as well as the entire service pathway and process.

Tapio Häyhtiö et al. (2017) clarify using service design methodology as part of co-creation, aiming to address the challenges of interaction, understand the customers' perspectives, and engage customers and service providers in the process. The goal is to use new solutions and continuous process evaluation to simultaneously monitor service experience and cost-effectiveness. Qualitative research on customers, also known as user understanding, and various co-design methods (e.g., workshops) are typical approaches within service design (Kostilainen et al., 2020).

Experiential knowledge is seeking its place

How much experiential knowledge and its potential become integrated into service development is greatly influenced by its position and recognition. At its best, experiential knowledge complements other forms of information, such as statistics, expert knowledge, and generalizations. Finnish Institute fo Health and Welfare (n.d.) is conducting a comprehensive national study called "Terve Suomi" (Healthy Finland) that aims to collect experiential knowledge on health, wellbeing, and service utilization. The study focuses on the adult population residing in Finland; the first phase of the research is conducted through a survey. The research findings can be generalized to the entire country. The information obtained through the study will be utilized in developing social and healthcare services and promoting population functioning and well-being.

Riikka Miettinen et al. (2017) write about how experiential activities can range from small-scale assistance to equal and dialogic authentic partnerships. Experiential expertise requires recognition, acknowledgment, and opportunities for engagement. They emphasize that experiential engagement has long been established in the third sector (e.g., in peer support activities). In the broader context of the service system, experiential engagement is still finding its place, although it is continually gaining strength. From a broader perspective, transforming the client's role from a passive and protected recipient to an active participant in co-development is a significant and transformative change.

Outi Hietala and Päivi Rissanen (2015) emphasize the positive effects of utilizing experiential knowledge in co-creation processes. Experimential knowledge provides an opportunity to renew thinking, work practices, and the roles of the customer and the expert. When working with experts by experience, professionals can better understand the meaning of their work, and experiential knowledge opens up perspectives for dismantling structures hindering customer orientation.

The role of an expert by experience can also facilitate their own recovery by transitioning from receiving help to becoming an active participant. In addition to improved services through co-creation, Toini Harra et al. (2017) identify other advantages. Participants experienced a sense of accomplishment and empowerment through collaborative efforts. Furthermore, they valued deepening their knowledge, collective learning, creativity, and innovation as important outcomes. New areas for development were recognized, and new partnerships were formed.

According to Erkki Saari et al. (2014), experiential knowledge is valuable, reliable, and impactful, especially when it complements macro-level indicator data and combines the expertise of professionals providing welfare services. Such an approach enables examining culturally specific well-being and facilitates local development efforts. In this context, knowledge producers assess the information's reliability from different perspectives, utilizing methodological and data-based triangulation whenever possible. At its best, experiential knowledge provides accurate information about one's situation. In addition to the accuracy of the information, incorporating experiential knowledge enhances client inclusion in services and increases the legitimacy of the services.

Using experiential knowledge is not inherently positive. Emphasizing experiences can bring about more democracy and freedom but lead to increased control over individuals' and groups' experiences and the growing influence of the most vocal individuals (Nieminen 2014b, p. 33). One challenge in co-creation is the belief that customers have the resources, information, experience, and expertise needed for development (Keskitalo & Vuokila-Oikkonen, 2021). However, not all customers may want to participate. This kind of agency has been common, particularly among people in vulnerable positions (Tonkens & Newman, 2011, p. 205).

Furthermore, numerous studies have shown that integrating experiential knowledge into service development is difficult (e.g., Meriluoto, 2018). According to Pohjola (2017), the practical transformation of customer roles is slow and mostly limited to a narrow interpretation of experiential expertise. The emphasis is placed on customer involvement, but the customer is not a co-developer but a supporter of service implementation. Elina Weiste et al. (2022) highlight that one interpretation of the barriers to using experiential knowledge is that a citizen's experiential knowledge is taken seriously when it is of little significance and does not threaten the interests and expert authority of governance. The situation differs when a citizen's experiential knowledge is deemed relevant in a discussion that threatens professional expertise. They argue that belittling experiential knowledge is typically not visible in such cases but simply disregarded.

Ari Nieminen (2014b) draws attention to the challenge of how the representations of experiences are received and transmitted and how they can become part of the service system from the perspective of clients and professionals. In our society, themes of irrationality, otherness, or difference are often conceptualized by relegating them to the realm of exclusion and madness. Thus, addressing their own irrationality or aimlessness and the representations that bring these aspects to the forefront is challenging for societal actors. Nieminen (2014b) reflects on the danger of interpretation by experience experts; these interpretations may alienate recipients from their own understanding and modes of thinking as the interpreters translate the experience into "official language." The nature of experiential knowledge poses challenges for individual recipients of information and the overall "system."

Experiential knowledge and experiential activities in development projects

Utilizing experiential knowledge and activities still require further development to address the challenges related to their use and tap into their hidden potential. Development projects (e.g., those the ESF support) are essential in this work. ESF development projects have generated numerous new working models and improved services to reduce social disadvantage. These projects allow experimenting with new methods of engaging clients, utilizing experiential knowledge, and enhancing inclusivity through creative approaches. According to Lotta Virrankari et al. (forthcoming) in the final report of the Project to coordinate the promoting of social inclusion (Sokra), one-fifth of the projects initiated by the end of 2022 (108) reported they were developing experiential expertise or peer activities.

The following examples of projects are based on the model descriptions stored on the Innokylä online platform (Innokylä, n.d.) and interviews conducted with representatives of the projects within the Sokra project, focusing on their working models. The models were developed to support experiential activities, co-creation, and concrete tools. The projects have also established new networks and produced guides to support innovative practices.

Associations are crucial in promoting experiential activities. For instance, in the project that Balanssi Association in Rovaniemi implemented, using experts by experience, which had already been integrated into the structures, was further developed. Balanssi Association facilitates placing experts by experience in various work environments. Through the association, experts by experience receive sup-

port and supervision for conducting their tasks and assistance in ensuring appropriate remuneration.

Another example of empowering the voices of experts by experience is a model where trained experts by experience share their experiences of unemployment and the functioning of employment services. They can participate in seminars and professional training sessions and contribute to developing employment services by participating in various working groups to enhance understanding, through impactful communication, of the multifaceted ways unemployment hinders social inclusion.

Involving experts by experience in the project's steering group can enhance customer perspective and participation in services and their development. In this described model, the goal is to achieve equal participation and influence in the implementation and decision-making processes. Another practical example of using experts by experience is the "Mieli (Mind) Personal Trainer (PT)" model, where an experiential expert provides support to clients facing mental health challenges. The model offers individual support, lobby activities, and group meetings alongside professional services.

The projects have also created practices for co-development, such as revitalizing neighborhood activities through participatory budgeting, listening to residents' needs, and supporting their self-initiated development of the area. Service pathways were built through co-development involving customers, multidisciplinary professionals, and organizations. The model guides professionals in their work and ensures customer-centeredness in service guidance by considering people's different life situations. Concrete tools have also been developed to support co-creation (e.g., method cards for customer work). These cards provide easy access to and reminders of co-creation practices in times of change. The cards are useful when aiming to renew or enhance participant-centeredness.

The national social rehabilitation development project (SOSKU project) addressed the need to promote co-development by developing a model in which customers, professionals, and supervisors participate in co-creation. In this process, the relationship between customers and professionals can become more equal, and professionals can learn from their customers. The project developed the design of service integration, which serves as a tool for employees and supervisors working in different administrative sectors but with common customers. Responding to service needs requires shared customer understanding and the participation of all actors involved in interacting with the customer.

New ways of engaging with customers accumulate experiential knowledge and enhance utilizing experiential knowledge. In recent years, many projects have developed technology-based methods to promote the digital readiness of professionals and customers. A model was developed in collaboration with customers to support social inclusion, where various interactive methods are utilized in digital encounters with customers to reduce the threshold for participation and support participants' autonomous and equitable involvement.

Another example of a modeled approach is online training aimed at professionals. The training aims to provide professionals with the experience of being a customer as a user of digital services, helping professionals understand the customer's perspective and needs.

In addition to digital practices and environments, many developed and utilized models in various projects have incorporated nature as the setting for individual and group coaching. Activities centered around creative endeavors have also been utilized. Furthermore, using gamification to initiate interaction and facilitate discussions has become more common. Nature-based methods and utilizing nature as the setting were employed and modeled in contexts such as workshop activities and social rehabilitation.

The activities were designed and implemented in a participatory manner, involving and collaborating with the participants. In addition to the numerous well-being benefits of nature, the natural environment often facilitates easier interaction and levels the roles between professionals and participants. Similarly, creative activities such as theatre or art promote role equality among participants and create a sense of inclusivity. A model was developed to promote creative methods, integrating innovative approaches into the guidance and service network for young people.

Development projects support social inclusion and combat poverty

In 2010, the European Commission approved the Europe 2020 strategy, which extends until 2020 and envisions smart, sustainable, and inclusive growth (European Commission, 2010). Each member state has corresponding national targets. According to the Ministry of Finance's (2020) National Reform Program, Finland's national targets include raising the employment rate of 20–64-year-olds to 78%, allocating 4% of the gross domestic product (GDP) to research and development expenditures, achieving the agreed climate and energy targets within the

EU, maintaining the proportion of 30–34-year-olds with a higher education degree at 42%, reducing the proportion of early school leavers among 18–24-year-olds to 8%, and reducing the number of individuals at risk of poverty and social exclusion.

Sustainable Growth and Jobs 2014–2020: Structural Funds Programme of Finland (2014) contributed to the objectives of the Europe 2020 strategy and included five priority axes, two of which are implemented with support from the European Regional Development Fund (ERDF) and three with the backing from the ESF. The priorities of the Regional Development Fund include supporting the competitiveness of small and medium-sized enterprises, generating and utilizing new knowledge and skills, and promoting a low-carbon economy. Conversely, the priorities of the Social Fund include promoting employment and labor mobility, improving education and lifelong learning, and supporting social inclusion and poverty reduction.

Social Inclusion and Combating Poverty (PA 5) priority axis of the Sustainable Growth and Jobs 2014–2020: Structural Funds Programme of Finland (2014) aims to reduce marginalization, poverty, and health issues. The primary target groups of this priority axis are population groups with the most threatened social inclusion who require support to enter the open labor market. The focus is on population groups that are disproportionately affected by the risk of poverty and marginalization, such as long-term unemployed individuals, long-term ill individuals, those suffering from substance abuse and mental health problems, and groups facing frequent discrimination and prejudice in seeking employment, including Roma people, persons with disabilities, and certain immigrant groups. The supported activities within this priority axis aim to enhance individuals' ability to work and function in a weak labor market position by developing social, health, and rehabilitation services, promoting cross-sectoral collaboration, and prioritizing customer-oriented services. Furthermore, the third sector's role in preventing marginalization is strengthened. The program supports strengthening personal resources through peer support, community-based service solutions, and self-directed activities. Early intervention models are developed to prevent marginalization.

The report on the effectiveness of the Structural Funds Programme prepared by Elina Auri et al. (2018) states that in projects under priority axis 5, efforts were made to combat poverty and increase social inclusion by improving individuals' ability to work and function in disadvantaged positions, enhancing their employability. Development activities were strengthened, and customer-oriented guidance and support services were developed. The projects have designed new services and

working models for the participants and different models of network cooperation between different actors. Measures to prevent marginalization were implemented, targeting different groups. Resident-oriented methods were created and developed, and low-threshold participation opportunities were provided. The projects have also developed metrics, like those for measuring changes in social inclusion and the ability to work and function.

In their final evaluation report on the Structural Funds Programme, Heikkinen et al. (2019) state that the projects have strengthened the participants' ability to work and function, increased their sense of social inclusion, and reduced their experiences of economic difficulties. The projects' activities have also impacted the participants' employment outcomes, particularly regarding education opportunities for those in disadvantaged labor market positions. Participants in projects focused on enhancing the ability to work and function reported improvements not only in their sense of social inclusion but their everyday skills and other abilities, more so than the comparison group. Participants' confidence in finding employment or educational opportunities has strengthened. Participation also positively affected participants' perceptions of their health status and financial situation. The measures implemented have strengthened young people's ability to work and function, as well as that of immigrants and those with basic education. Thanks to the development projects, networks among actors have improved, and new services tailored to clients' needs, such as those in the social rehabilitation field, were provided.

The measures that have been effective are those based on genuine client involvement, tailored services, using multiple measures when necessary, emphasis on work-related aspects, and sufficient long-term support (Heikkinen et al., 2019). According to the report evaluating the impacts on the Structural Funds Programme that Elina Auri et al. (2019) prepared, the projects that have strengthened the ability to work and function seemingly have a longer-term impact on the participants' situations, with an increase in the proportion of employed individuals and, among those in disadvantaged labor market positions, an increase in the proportion of those starting studies. Their implementation has partially influenced the success of the projects with a focus on inclusion: clients have been involved in planning and implementing projects. Successful projects have employed more supported approaches (e.g., supported apprenticeships combined with work counselling), using experts by experience, and peer group activities combined with low-threshold rehabilitative work activities. Positive experiences have also been gained

from citizen-driven development, where new organizations were involved in developing clients' work readiness skills.

Overall, the measures have effectively promoted social inclusion, and the efforts to combat poverty have also yielded positive results (Auri et al., 2018). However, Heikkinen et al. (2019) note that there is a need for an increased focus on development work that supports social inclusion and combats poverty. The impact of the development work can be further improved by directing the measures toward individuals in disadvantaged labor market positions and those requiring additional support to get a job. Furthermore, there is a need to invest in developing the skills of job seekers, which is an important component of strengthening their ability to work and function.

Development projects complement national activities well because existing services have not adequately met the needs of those facing challenging employment situations (Auri et al., 2018). Heikkinen et al. (2019) agree: the projects have provided longer, more intensive, and more individualized support than comparable national measures. The ESF funding has also been significant in developing new working models, as alternative funding options have been scarce. Public administration reforms have challenged the implementation of new working models promoting social inclusion. Longer-term monitoring of the new working models, services, and structures would be necessary; however, insufficient resources are allocated for this purpose.

Development projects as reformers of services

Project professionals as knowledge producers: The Project to coordinate the promoting of social inclusion (Sokra) has has supported projects under the European Social Fund's priority axis 5 during the funding period from 2014 to 2020. Within the Sokra, working models promoting social inclusion were documented in the Innokylä online platform in collaboration with projects under priority axis 5 and other developers of working models. The models were assessed from the Sokra's perspective of social inclusion. By the end of the project, 101 working models were documented in Innokylä. The working model is a proven operational approach in practical activities. Based on their content, the models were categorized into broader entities for promoting social inclusion. The most documented models relate to inclusive governance and leadership, innovation in client work, and supportive social security systems.

This chapter examines how the working models were implemented after their documentation and publication. In the Project to coordinate the promoting of social inclusion (Sokra), contact persons for the working models were interviewed between October 2022 and February 2023 regarding the implementation. An interview invitation was sent to all the working models Sokra assessed that had been documented in Innokylä before September 2022. There were 88 such working models, and 75 representatives of the models responded to and were interviewed for the study. During the interviews, in addition to background information on the working model and its developers, the focus was on the status of implementation, factors influencing implementation, the origins of the idea for the model, and the evaluation of the model; there was also room for open-ended comments on the implementation process. The analysis is based on the results generated from these interviews.

The working models due to project work. The working models discussed in the interviews were developed and implemented mainly in ESF-funded projects. Among the interviewees were nine working models fully or partially funded by sources other than the ESF; two model descriptions were based on development work outside the project. Sometimes, the described model was based on the work of multiple projects. The most common applicant organizations for the projects that developed the models were organizations, associations, or universities of applied sciences (Figure 18).

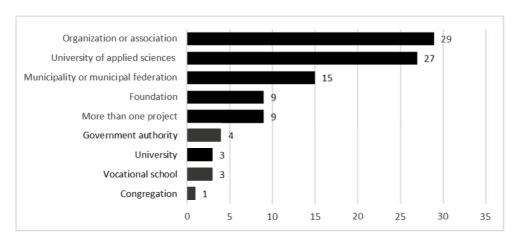


Figure 18. The background organization of the working model (%; n=75)

The idea for the working model was often obtained before the project; during the project preparation phase through a preliminary study project, other research, or experiential knowledge; or was based on previous projects and observations. Conversely, the idea often originated or developed during the project, based on the project plan or practical project work observations. Most commonly, the background of the working model was deemed a practical need. The need has arisen through the project actors' observations or studies, previous research and experience, or directly from "the field" from target or stakeholder groups.

All interviewees responded to the question regarding the working model's current implementation status, and respondents could choose multiple answers. The most common response in every third answer was that the working model had partially remained in use after the project ended (Figure 19). The activities have continued (or been retained) by applying the model, or at least the idea and knowledge base of the working model, for example through training. Concrete outputs and methods were also mentioned, such as service coordination models, handbooks, cards, and group activities, which have continued to be utilized. In some models, the activities have continued in certain project locations or with different target groups than in the project. The emergence of networks and collaborations, new permanent employees, and new projects were also mentioned.

Nearly as often as partially, the working model was reported to have remained fully in use. The implemented working models have various practices, methods, networks, and concrete outputs. New projects have also emerged. The majority mentioned that the working model is used by the same actors/areas as during the project. Around ten respondents knew the model had spread to other locations, but it was often unknown whether the model had spread and was used elsewhere.

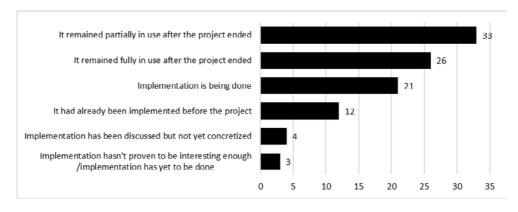


Figure 19. The implementation status of the working model (%; n=108)

Over ten working models had been implemented before the project or the current development work. It was often specified that the project represented by the interviewee expanded or otherwise developed existing models or activities, such as those regarding target groups, geographical areas, content of operations, or collaboration. A few respondents mentioned that the current project was a continuation of previous ones.

Models are still being implemented, most of which were partially or fully implemented. Even had the model been at least partially implemented, there were mentions of developing and expanding the operations to different locations and welfare service counties. Some mentioned that the model is spreading further through activities such as informing, training, and the adoption of tools; new project funding has also been sought, or the model is being implemented in a new project. Also highlighted was that the COVID-19 pandemic and employee turnover have hindered the implementation, which is why continuing it is still necessary.

Of the 75 interviewed models, 64 are partially or fully in use; some were implemented before the project that described the model. Four models are being implemented but were not mentioned as fully implemented. Seven models are not in use because they have not proven sufficiently interesting or the implementation has not concretized for other reasons. Lack of resources, organizational structure changes, and the COVID-19 pandemic were mentioned as barriers to implementation.

Implementing the activities described in the model was perceived as necessary almost without exception. Of the 75 interviewees, 70 felt that implementing the activities was critical. The remaining five stated that implementing the activities is not necessarily important. The importance of implementation was most commonly justified by the fact that the model complements existing practices or services (28 mentions). The apparent need for the activities (24) and the effectiveness and impact of the activities (19) were also frequently mentioned. All these justifications are strongly interconnected. Other reasons mentioned included cost-effectiveness and overall improvement of work efficiency, the tool provided to professionals, and the expressed interest in the activities. If implementation was considered inessential, the justifications included the belief that although the model is essential, it is only part of a larger framework or an evolving solution toward a goal.

The process of implementing the working models. The reasons facilitating the implementation are often intertwined in the interviews. For instance, getting excited about impactful initiatives is easy, and marketing and networking efforts are effective when resources are available for implementation. The most frequent

mentions in the interviews concerned the importance of networks and collaboration (54 mentions) as a factor promoting the models' implementation. Collaboration must be functional within the organization that has tested the model to prevent the project from detaching from the core operations. Reaching both target groups and the right partners for collaboration through networks is necessary. The model's effectiveness (47 mentions) was the second most common factor; accessibility was often mentioned in this context (15 mentions). The third most common reason for implementation was successful marketing (35 mentions), which involves reaching the right stakeholders through networks. Supportive functions such as management support were mentioned 18 times, sufficient personnel/time resources 17 times, employees' competence 13 times, and planning six times. Several other project-specific reasons, including the general atmosphere and public discourse, were also mentioned. The time during the COVID-19 pandemic facilitated the implementation of two models that developed digital operating methods.

When asked about the factors that most significantly promoted implementation, the interviewees mentioned the following aspects in order of importance: effectiveness of the working model (29%), attitudes such as willingness and enthusiasm (23%), communication and visibility (14%), other project-specific reasons (13%), networks and collaboration (9%), sufficient resources (5%), and the impact of the COVID-19 pandemic (3%).

The most significant factor hindering implementation was the lack of resources, including financial, time, or workforce constraints (50 mentions). Of these mentions,13 contacts associated insufficient resourcing with the establishment of the operational model during the project period. The second most important reason was skeptical attitudes (23) toward new initiatives. Such skepticism and lack of enthusiasm could be found among the management, employees, and the target group of the working mode. The impact of the COVID-19 pandemic affected the implementation of 15 working models, indicating a significant portion of projects that developed or implemented the models during the pandemic. Besides COV-ID-19, other changes in the operating environment hindered implementation, such as staff turnover (12) and organizational changes (5). Challenges in collaboration (12) and marketing (10), lack of expertise (8), and issues within the working model itself (5) also hindered implementation. Additionally, surprises specific to individual projects/models acted as barriers to implementation. Skepticism toward the new is natural, but it can be turned from a challenge into an opportunity, as one contact person mentioned:

Those opponents who are the most difficult to convince are also the best advocates for pushing forward with something new if they can be convinced of the usefulness of a certain matter. (Developer of the operational model)

The most significant factors hindering implementation aligned with the openended responses when asked for the most obstructive factor. These primary reasons included a lack of resources for the continuation and implementation of working models (39%), a lack of courage or enthusiasm (24%), the impact of the pandemic (12%), other project-specific reasons (12%), staff turnover or organizational changes (12%), while 5% had no any hindering factors.

During the interviews, we asked the contact persons of the working models for their comments and tips for other working model developers. The comments conveyed enthusiasm for development and a growing understanding during the project. Most commonly, the importance of networking and collaboration was emphasized (24 mentions). The second most emphasized aspect was planning the implementation (23); allocating sufficient resources for implementation (13) was also highlighted. These aspects reflect the growing understanding during the project that the attention given to implementation is sometimes insufficient regarding planning, resource allocation, and throughout the project.

Implementation should be integrated into the project plan from the start, and what that means in practice is not just organizing seminars about the results; that is not implementation. (Developer of the working model)

The working models have mainly been well-implemented, either entirely or partially. Some interventions have also spread beyond organizing the implementation. The evaluated operation models in Innokylä promotes social inclusion and is a guide for future inclusion work.

Although feedback and evaluations were generally collected for working models (41 out of 75) in some way, a more systematic evaluation would better demonstrate the benefits and impacts of the working models and identify development needs more explicitly. Similarly, investing resources and allocating them to planning and implementing the working models is important to ensure successful integration and sustainability. This review focused on the model the project implementers were willing to invest in describing and that received an external assessment from the experts of the Sokra project. Therefore, the positive outcomes of the models' implementation cannot be generalized to all over 300 priority axis 5 projects' developed working models. However, it is reasonable to assume the factors supporting and hindering the implementation are similar in other working model development work.

Project work enables more impactful services and assistance in people's everyday lives

The projects have positively impacted the everyday lives of those involved and in developing the service system. Focusing on social inclusion and developing experiential knowledge has also brought benefits beyond the organizations involved in the project as the methods and models developed in the projects have spread. The Project to coordinate the promoting of social inclusion (Sokra) has developed a conceptual framework for understanding social inclusion to measure the experience of social inclusion and other tools enhancing social inclusion, gaining a foothold in the service system. Simultaneously, awareness of the connection between social inclusion and well-being has increased. The Sokra project and support Europea Social Fund projects promoting social inclusion and combating poverty (priority axis 5).

The position of experiential knowledge has strengthened as part of the knowledge base describing well-being. The changing role of experiential knowledge is part of the development where the customer's role and position have shifted from passively receiving services to being an active agent. Practical activities and utilizing experiential knowledge and expertise take various forms. Development projects play a significant role as promoters of experiential knowledge and action.

Through projects, efforts were made to meet the legislative requirements for promoting social inclusion and the possibility to influence. Development projects aim to reform the service system and thus seek effective ways to address the complex problem of social disadvantage in people's everyday lives. Genuine involvement of customers, customized services, emphasis on work-life relevance, implementation of multiple measures, and availability of sufficient and long-term support have yielded positive results in these projects.

The sustainability of development work results is a multilevel process influenced by many factors. Developing a well-planned development initiative aligned with a shared vision and organizational needs, supported by leadership, and involving enthusiastic employees with sufficient visibility in networks provides a strong foundation for the results to take root. Credibly demonstrating the effectiveness of the activities is also important. Successful development initiatives often yield not only the intended results but other benefits, such as deeper collaboration among stakeholders or the emergence of new development ideas.

Developing and implementing many working models continue in evolving operating environments, although concerns arise regarding their adaptation to new structures and the sufficiency of resources in the future. The ongoing reform of

the Finnish social and healthcare system poses challenges to the results obtained through project work, as the organization of tasks transferred from municipalities to welfare regions at the beginning of 2023 is still in progress.

Indeed, the results of project work also represent accumulated experiential knowledge for the personnel involved. Due to the staff's learning process and the dissemination of effective practices, it can be anticipated that better, customercentric services will be available.

SURVIVAL EFFORTS AND SUCCESSES OF PEOPLE

Sakari Kainulainen & Varpu Wiens

Coping

Most commonly, people refer to the death of a loved one as an adverse life event.

A negative life event strongly decreases life satisfaction.

Events are often dealt with independently or with the support of others close to them.

Not everyone recovers from the event and lives with the trauma for the rest of their lives.

These actions often require cross-sectoral cooperation of government sectors and local cooperation with municipalities and other actors to help people cope.

People wish they had received timely or preventive help as well as effective and holistic help "tailored" to them.

The chapter describes the problems people face and how to cope with them with the help of the so-called "Kolhu Survey" compiled by the Finnish Broadcasting Company (Yleisradio, YLE) in 2021, while YLE's Kolhu data and Helsingin Sanomat's Scarcity data are used to describe people's coping mechanisms in their scarce daily lives and efforts to escape the unwanted situation. The focus examines different means and coping strategies in sudden or prolonged difficult situations. Young people's descriptions of what has helped them cope are used as examples of coping methods. At the end of the chapter, Varpu Wiens, who was trained as a psychiatric nurse, wonders what these coping mechanisms will look like for her.

What kind of problems do people face?

In the spring of 2021, the researchers asked Finns what kinds of unwanted, adverse events they had encountered and how they survived them. The survey conducted in connection with an article by the Finnish Broadcasting Company (YLE) was answered by 1568 Finns. Respondents were offered 11 options for negative events and the option to describe their case in more detail if suitable alternatives were not found. Only 49 respondents did not disclose the subject matter of the adverse event, and 160 did not find a suitable alternative to the ones offered and described their event verbally.

Table 6. Confronting Negative Life Events (%)

%
38
17
12
9
35
17
10
8
14
11
3
7
5
2
1
1

Table 6 lists the unpleasant things encountered. As adverse life events, the respondents cited the death of someone close to them with a breakdown of mental health, which about one in six of the respondents mentioned. One in ten experienced a negative event related to physical illness (e.g., diabetes or a heart attack), intimate partner violence (physical or mental), the end of a relationship, an accident or injury, or, slightly less often, the illness or injury of someone close to them. Termination of employment or entrepreneurship, enforcement, or over-indebtedness, being targeted for robbery and assault (other than intimate partner violence), and relapses of substance abuse and other addictions were the rarest adverse life events. These events have only been encountered by a few out of 100 people. All the answers listed above were further categorized into four main categories, and 160 open answers were categorized into these. Four main categories of negative life events related to respondents' health (38%), relationships (35%), work and the economy (7%), and encountering violence (14%).

As the beginning of this publication noted, life satisfaction in Finland is high when viewed globally. However, the satisfaction level varies significantly by population group, especially regarding one's different life situations. When people look back on their previous stressful situation, compared to their presently high life sat-

isfaction (7.4), life satisfaction during a negative event has been significantly lower (2.6), according to their estimate. Figure 20 illustrates the difference between the dates. Adverse life events quickly collapse experiential well-being downwards. However, the situation often returns, even if it takes time. One-third of respondents estimated they had recovered in five years or less, and two-thirds in 15 years or less. In the last third, recovery has taken longer, and some have not recovered.

During the survey response, people rated their situation relatively sound concerning finances, health, and recovery. Two in three respondents thought they were doing relatively well, but about one in three had difficulties in this regard, and 5% of the respondents had great difficulty in coping with their income. More than every second person who experienced a knockdown in their life rated their health as good at the time of the response, but one in six rated it bad, and the rest rated it mediocre. Two-thirds thought they had managed their adversity fairly well, but one-tenth thought they had only poorly recovered.

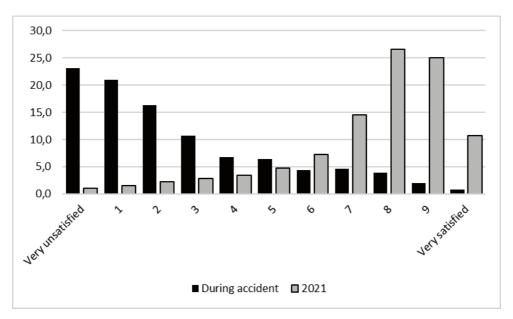


Figure 20. Satisfaction with life (scale 0-10) during the negative life event and responding to the YLE survey

Those who responded to the negative life event had most commonly encountered it between the ages of 20 and 39. For every other respondent, the event had occurred at this age. One in six of those reporting on the events were younger than this group, and one in three were older. Recovering from an adverse life event of-

ten took years (42%) or decades (10%). One in three indicated they still have not recovered from the event, and one in ten recovers, at most, for only a few months.

People face different kinds of bumps, which are often overcome. According to those who answered the heaviest, the experiences of violence seem to be felt, but even those have often been overcome. However, not everyone will recover, and one in three will still not recover from the incident. After only a few years following a negative event, half the respondents estimated they had not recovered. After this, the share of the "non-recovery" steadily decreases, but even after three decades, this share only drops to one-quarter.

The importance of those activities supporting the survival from the event was asked about by offering different options related to one's activities, authorities, informal bodies, and other people. While comparing those issues helped tremendously in recovery, one's close people become the most critical factors in recovery, in addition to people's activities. An adverse life event was handled alone and with family members (spouse or parents) by 40% of the respondents. Over one in three went through the recovery with friends, one in five with other nonprofessionals, and 14% turned to relatives for help. Support from an informal source seems to be the primary source of support when encountering adverse life events. Thus, the importance of close relationships is immense.

Table 7. Those identified as very important in recovering from a negative life event (%) and those identified as most important

	Health	Violence	Work and economy	Relationships	Total	Most important (%)
Dealing with the matter alone	49	48	48	50	49	25
Family members (including potential spouse)	42	36	46	39	40	19
Friends	33	41	35	41	37	11
Psychologists and therapists	34	39	21	26	31	17
Other person(s), not professional	20	22	14	18	19	1
Peers or volunteers	18	18	13	17	17	8
Doctors and other healthcare workers	26	13	10	12	18	4
Other professionals	23	21	18	10	18	0
Relatives	13	13	12	16	14	2
Self-help guides and websites	14	14	9	12	13	2
Income support (KELA, municipalities)	13	7	12	5	9	o
Social media discussion groups	11	6	3	8	9	1
Priests, deacons, or other employees of the religious community	5	7	8	6	6	2
Social workers and other workers in the social field	7	7	4	4	6	1
Work community/ workplace	5	4	4	6	5	1
Food aid	6	5	12	2	5	О
Judiciary	3	9	2	2	3	1
Helplines/chats	4	6	3	2	3	0
Police	2	7	3	2	2	0
Debt counseling	2	4	8	1	2	0
Low-threshold meeting places (e.g., day centers)	5	3	2	2	3	0

The injustices and violence I experienced were wrong and not my fault. I wish I hadn't been medicated to shut up.

I cannot say that I have recovered from the death of my child, but I have gradually learned to live a new way of living with loss. You can never recover from the loss of a child. The sadness and grief will follow you for the rest of your life.

In addition to close people, help is also available from other sources; depending on the negative event, official services are utilized. About one in three felt that psychologists and therapists helped them substantially. Doctors and other healthcare workers, peers or volunteers, or other professionals provided substantial support for about one in five who recover.

For about one in ten negative life events, necessary help has been found in self-help guides, financial income support, or social media discussion groups. The least important aid to recovery that people receive comes from priests, deacons, or other employees of the religious community; social workers and others working in the social sector; coworkers in their own work community; food assistance services; judiciary services; helplines or internet chats; low-threshold meeting places; police; or debt counseling.

Assistance from various aid providers targets slightly different ways depending on the situation. Regardless of the reason for the need, the need was often treated alone; self-help was also considered the most important means of survival.

Friends and family helped me survive. With their help, I accepted the situation better.

One in four respondents reported that the most important source was self-help. However, the rarest use of self-help was when recovering from violent situations, when one in five people did it alone; in other negative situations, about one in four resorted to self-help. In addition to self-treatment, the most important sources of help in recovering from health-related problems were psychologists, family members, and only then, doctors and healthcare personnel. According to one in four respondents, psychologists and therapists were the main sources of help for recovering from a violent event. More than average, family members and friends helped when one experienced violence. One in four respondents received help from family members — the most important source of support in recovering from work-related and financial problems. Along with self-help, friends were the most important in recovering from relationship problems.

If only there had been a one-stop, low-threshold place where you could talk to a human, not a chatbot...

Many other changes in the life cycle and other factors also occur in the lives of people undergoing rehabilitation. Most who were retired during the negative event were understandably retired at the time of the answer, although one in six had taken up studies, paid jobs, or become an entrepreneur. Six of ten respondents who were housewives at the time of the event had moved to working life after an

adverse event, but one in four was unemployed at the time of the response. Half the students are employed, and a quarter are still studying. Six of ten people who were in paid employment at the time of the event are still in paid employment, and one in six are retired. Less than one-third of those who were unemployed are still unemployed, one-fifth are retired, a good one-quarter are employed, and one-sixth are studying.

At most comprehensive schools, only one in five has remained the same, while others have risen. Four of ten have completed a lower or higher university degree. One in two of those in upper secondary school at the time of the event have completed a university degree, and a third are still finishing it. One in five with vocational education (e.g., colleges, vocational school) completed a university degree after the event.

Over the years, people's lives change. When one looks at what life situation changes people have between the present and the previous stressful event, one will see that certain things stay the same while others change over the years. Relationships, education, and socioeconomic, which are also linked to recovery, change status over time.

Relationships also change over time. At the time of the adverse life event, one-third of those living with their parents at home lived alone at the time of the survey, another third lived in a family with children, and a good quarter were in a relationship. Sixty-five percent of those living alone at the time of the event still live alone, and 30% live as a family with children or are in a relationship. Single parents still live alone or with their children (70%), and the rest have entered a relationship. At the time of the negative event, half the parents of families with children are still families with children, one-fifth are in a relationship, one-sixth are single parents, and the other one-sixth live alone. One-fifth of spouses of childless couples now live in a family with children, and one-third live alone.

Jogging and studying at the Open University [helped in recovery].

Seemingly, people face many adversities. However, after some years, they often recover from unpleasant events and achieve at least a satisfactory life situation. However, the traumas and painful memories of life seem to follow people for years and decades and even throughout the rest of their lives. These painful memories and the physical and psychological scars left from the experiences are mixed with the better situations that come later. These old memories are encased within the high life satisfaction of this moment.

People often survive independently, but other peers or close people are significant. Survival and rehabilitation are supported by concrete actions (e.g., via doc-

tors or the police), but people see psychological support in its various forms as the most critical contributor to rehabilitation. A bad thing must be dealt with in some way so that one can push it from their mind and move on. Surviving is supported by the smooth running of everyday life and the success of new life situations and achievements independent of unpleasant events, where negative traumas are mixed with positive occurrences.

Now, ten years after it happened, the 'knock' is no longer a source of shame but just another part of my life story.

Adolescent life events are reflected far into later life

When looking at what young people have not recovered from, mental health problems emerged on top, followed by intimate partner violence. In quantitative terms, the most critical factor for recovery, according to young people's responses, was dealing with the issue alone. Family members and friends were almost as important for recovery as psychologists and therapists.

I wish someone had asked me if I were okay.

The data shows there are sudden and unexpected illnesses that are quicker to recover from. Still, there are shocks related to mental health, the death of a loved one, bullying, and domestic violence that one takes years to recover from or never recovers from. In these cases (mental health, death, violence), the situation has often been going on for a long time (e.g., in the family); help would have been needed much earlier, which the respondents wished for afterward (that someone had intervened and helped).

I would have liked more support from society, child protection, and the authorities, so I wouldn't have had to fight alone.

The data also reveals how people perceive or categorize a bump when asked. The observation is that classifying a bump into one thing is not straightforward; bumps are often interrelated and cause mental health problems. For example, one respondent classified anorexia as a physical illness or said intimate partner violence invariably impacts one's mental well-being.

The key takeaways from the young people's stories are that help should be available earlier and offered more actively. Professionals should be brave enough to ask questions and take things further, listen to people, and automatically offer help to loved ones in a crisis. The support provided should reach out to those close to the

individual (in the responses, family members are essential in the young person's recovery, ensuring they too can cope, i.e., prevent recurrence). A broader perspective relates to the organization of services, as several responses indicate that something needs to change.

To summarize, the responses suggest the bumps people experience are complex and intertwined. There can be many different types of bumps and symptoms simultaneously, so the challenge becomes which to send for treatment and how. This is a particular challenge for a fragmented service system. Also, individuals initially deny their difficult situation and hide it for a long time, and there is the repeated wish in the responses they had not been left alone.

I would have been eternally grateful if someone had seen me.

Three ways to cope

The Scarcity Survey allowed people to answer, "What coping skills do you have to deal with scarcity?" This section examines the results of this particular subject. Answers to the question, "What coping skills do you have to deal with scarcity?" were analyzed using content analysis (Bengtsson, 2016). One key point from our analysis is the respondents' sense of lack of control over their lives and various attempts to reclaim this control.

After analysis, three main categories of responses were found: 1) incorporating things that bring pleasure into your life, 2) actively seeking and using coping mechanisms, and 3) giving up a needed or desired quality of life (Figure 21). The elements in the figure already give an idea of the kind of support that people living in poverty might need.

The three coping strategies found in the analysis closely relate to Antonovs-ky's (1987) three dimensions of coherence: comprehensibility, manageability, and meaningfulness. This sense of coherence reflects one's ability to cope with stress and make use of available resources.



Figure 21. Three ways to cope with scarcity

Let's look at these three areas in more detail. Actively seeking and using coping mechanisms means using time, ingenuity, and know-how to find ways and use them to make life easier. This approach consisted of four ways: reducing costs by doing things yourself, adopting coping skills, resourcing to ensure financial support, and carefully planning and implementing income adequacy. According to people's responses, making things more manageable meant using their resourcefulness and skills to find coping methods and then using them. Investing was reflected in actions such as trying to do things for themselves, adopting mental coping skills, setting aside time to ensure financial income, and engaging in careful planning. Coping mechanisms included growing and preparing food, repairing things, not caring for one's health, constantly watching sales, or carpooling.

Giving up a needed or desired quality of life became an option. This approach consisted of mentally surrendering to the situation, the shrinking circle of life, and the loss of quality of life. This approach meant mentally surrendering to the situation, reducing one's mobility and scope, and allowing one's quality of life to decline. In the worst cases, coping with scarcity meant giving in mentally to the situation. In such cases, a sense of powerlessness existed, and suicide became one of the coping options. Mental surrender was a descent into apathy and bitterness, which was also reflected in an inability to care for oneself. Bargaining on the quality and quantity of food played a crucial role.

Survival was not just about giving up, planning, or worrying seemingly endlessly. The third set of options included attempts to incorporate positive and meaningful things into life. This approach consisted of activities supporting mental

coping, activities supporting resilience, and coping and finding relationships encouraging coping. This approach included activities supporting mental coping, activities supporting coping, and relationships encouraging coping. Using humor and attempts to maintain a sense of hopefulness through various means supported mental coping.

Support for coping. Based on the responses to the analysis, we can outline the measures that can support coping with scarcity. The help should support people's positive coping skills and reduce negative ones.

Manageability is the ability and skill to use one's resources and properly take on challenges. Reducing concerns about the quantity and quality of food by making nutritious food available without shame can facilitate manageability. Cross-agency and multi-professional client-focused work would be advisable for people living in deprivation regarding life management and coping skills. Similarly, support should exist to help people quit substances. Cross-agency and multi-professional client-focused work regarding life management and coping skills would be advisable for people living in deprivation. As living in scarcity is living day by day, help should be daily and in proximity. The responses suggest that support should be provided that helps extend and prolong the horizon of expectations for the future and creates a sense of hope, including help with financial planning, such as budgeting, saving habits, and paying loans and installments. For instance, time spent collecting bottles, dyking, or planning and conducting criminal activities could be spent more usefully. Using subsidies is considered humiliating but necessary.

Understandability means people experience things clearly and coherently. Living in scarcity undermines clarity in life. Low-threshold services should be nearby so they can respond quickly to situations to avoid these "coping mechanisms" such as self-indulgence, contemplating suicide, or succumbing to apathy. In addition to corrective action, early intervention can bring clarity instead of chaos. Today, respondents are restricted in their mobility, and their life-space is shrinking and narrowing. There should be affordable hobbies for children and adults in the family to avoid having to give them up. Respondents had also bargained for clothing, food, and housing to cope with scarcity. Ensuring easy access to good quality food (e.g., distributing surplus food or "Shared Kitchen Projects) or providing affordable housing in healthy buildings would be key. Previous research shows that diet, physical activity, and sleep are reflected in children's school performance (e.g., free school meals for all or summer meals at playgrounds).

Meaningfulness is experiencing life as meaningful. Based on the responses, the emphasis on strengthening resources should focus on activities supporting

emotional survival, such as using arts and creativity or interacting with pets as a means of coping – in general, ways to maintain hopefulness and humor that come from people's starting points. The importance of volunteering and religiosity in the daily lives of the impoverished is also worth noting. Self-development is also important in coping with scarcity, which can be supported by improving the accessibility and availability of the library network and making learning possible. Exercise and outdoor activities in nature also contributed to resilience. Therefore, considering the availability of affordable sports facilities and easily accessible nature trails is necessary. Health and staying healthy are at the heart of people's ability to function; thus, health services must be affordable and accessible to all. Relationships that encourage coping were identified as essential, which should be considered in services, contributing to promoting relationships. The means to combat loneliness and strengthen community are still needed.

There is a need to support the individual and address the underlying causes of scarcity. Discovering how people living in poverty cope with their everyday lives can help them plan what kind of support they need. Services and development projects must strengthen the manageability, comprehensibility, and meaningfulness of daily life. This requires a multi-stakeholder approach from the service system to clarify the role of organizations and businesses alongside the public sector.

From a national policy perspective, guidance is needed toward a bigger change, as the government's publication (2019) called for ensuring that channels and opportunities for participation are adequate and the principles of equality and non-discrimination are respected. As Mittelmark (2009) stated, our task is to remove morally unsustainable sources of stress, offer sanctuary to those who have been given the least, and infuse empathy into every encounter with those who suffer. At the municipal level, councils must ensure a wide range of participatory methods and opportunities are available to all residents.

The climate of surrender, which included criminal behavior and suicide as a means of survival, was especially concerning. There was also concern that the first way to cope with scarcity was often to compromise on the quantity and quality of food. The three coping mechanisms found in the analysis are close to Antonovsky's (1987) three dimensions of coherence: comprehensibility, manageability, and meaningfulness. Coping mechanisms are discussed in more detail in Chapter 6.5.3: "Reflections on working with people in a vicious circle." Based on this information, we will present answers regarding what kind of support the service system and individual projects should provide their target group.

One research participant described the situation: "The range of tools is ultimately quite wide: mental resources, financial management tools, and all the skills one has acquired, for example, in nutrition and cooking, handyman jobs, repairing, renovating, and so forth." Living in scarcity challenges people in many ways. It also makes life more difficult and affects predictability, expectations, and time management. Prolonged scarcity makes making the most of existing services difficult. Lack of control over one's life and the efforts to reclaim control of it consumes time and resources.

What we learn about living in scarcity

This subchapter summarizes how to help people in scarcity. This summary considers the theses and concrete suggestions that emerged from this book. Helping people in poverty requires a multifaceted approach that addresses systemic issues, provides basic needs, and builds supportive communities. This approach requires a holistic approach addressing the complex and interconnected factors contributing to poverty. Providing access to basic necessities, education, health care, employment opportunities, financial support, and community support can help individuals and families in scarcity achieve a brighter future.

One may also find answers in the descriptions of difficult and evocative situations and can identify the factors holding them back:

...this situation grates on my throat every morning when I wake up and is the last thing on my mind in the evening. I have a bad night's sleep. Poverty makes me think of suicide when there is no other alternative and no future. So far, I am still alive because of my children and grandchildren.

Supporting people's empowerment, inclusion, and resilience from their perspective should be given attention. Even if people can access services, raising difficult issues takes courage and daring. These issues can be difficult to articulate or may even be unnoticed. Being confronted, encouraged, and emboldened is the important thing. However, ensuring basic needs are met must be addressed. Figure 21 summarizes the main points but is by no means exhaustive or complete. Ways to reduce inclusion and poverty should be identified early, and the emphasis should be on prevention. Furthermore, support must extend to the family and friends of the person facing a difficult situation. It is natural for people who have experienced serious situations and lived in poverty to rely on friends and family. Our current service system does not recognize this well, and help is mainly provided to individuals.

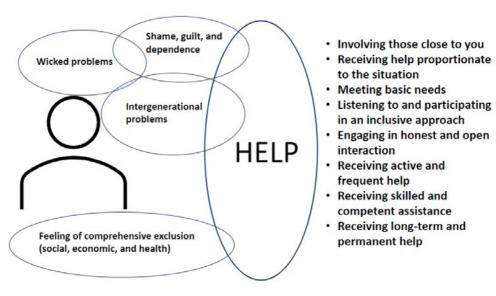


Figure 22. Descriptions of effective assistance

These elements of assistance will likely lead to a situation that is inclusive from the client's perspective, with a focus on prevention; a background of effective methods, including creative ones; under-use of services identified; and clear and timely provision of assistance.

Concrete ways to support well-being, inclusion, and resilience include supporting employment, providing opportunities for a healthy lifestyle, and enabling meaningful and affordable (e.g., outdoor) activities. Emotional support is needed – such as help to maintain hopefulness, access learning, and experience arts and culture – to make these concrete means possible. It is basically about coping in everyday life, interpreting everyday life, and interpreting everyday situations. The survey participants' responses and descriptions of the situations may provide answers regarding what issues "stick out."

According to the different answers, recovery relates to rebuilding a life, taking up a hobby, starting something new, being substance-free, friendships, and engaging in the community. Starting or ending relationships also contribute to recovery. In general, different solutions to problems move things forward. One person described his situation:

My friends have helped the most – an understanding manager who gave me a couple of days sick leave and a colleague who, by swapping a few shifts, allowed me to take a longer break. I didn't want support from my family. I told them briefly

about the situation and said I'd talk when I could. I appreciate that they didn't ask but left me alone. The experience of the difficulties did not change, but a couple of years later, I was able to reflect on and process the events and how they unfolded.

However, if assistance is after-the-fact and not consistently effective or even blaming, the consequences of the crisis and how to deal with them are largely up to people and their loved ones. Paradoxically, the crisis is caused and repaired by those close to them, making the situation complex. When given help, the best way to deal is in peace and time.

The responses also identified concrete things that can promote recovery, including help with suicidal thoughts, combating loneliness, assistance with financial matters (managing loans, installments, and credit), or preventing criminal activity. Helping people do things that make them happy, such as getting out in nature, finding a hobby, keeping pets, or going to the library, has helped people. One can add employment or education where there are the resources or means to do so. Moreover, individuals initially deny the difficult situation and try to downplay or hide their situation for a long time. This cannot be ignored, as many respondents had wished for intervention earlier and not to be left alone with these issues and feelings. However, we must remember this requires time, commitment, and resources from services and staff. Then we reach the point where the motivation of social welfare staff and the accessibility and availability of services must be given attention.

In light of these responses, the duration of the assistance the service system provides must also be considered. Today, short-term and even one-off appointments predominate. The responses from this data suggest the consequences of youth upheavals are long-lasting and should also be the case for the accompaniment service. Crises have profound dimensions on identity and self-concept that take time to repair.

The activities of various organizations and volunteers are often mentioned, but respondents did not feel they were significant because the assistance is not standardized and the worker is not random. Training and skills help guide another person to recovery. From the data are sudden/unexpected illnesses from which recovery is quicker, but then there are bumps related to mental health, the death of a loved one, and bullying and domestic violence from which there is no recovery or recovery that takes years. These long-term life crises or challenges may not have a clear beginning or end, so help should be multifaceted and 'persistent.' The accounts also revealed that access to help had largely depended on friends or relatives. In general, many respondents would have preferred preventive help to avoid

situations evolving into crises. The impact of the crisis has changed respondents' lives – for better and for the worse. If the help provided was retrospective or not always effective or even blaming, the consequences of the various crises and how people cope with them largely depend on their and their loved ones' ability to cope.

One person described the situation:

It's a constant balancing act to be able to provide a relatively normal life for children, compromising on their own needs. Scarcity is at its worst when its effects are felt by the child. What might they have become if they had money to spend on hobbies, and what skills might they have developed?

WHAT HAPPINESS IN THE FINNISH BACKYARD LOOKS LIKE

Sakari Kainulainen, Jenna Järvinen, Maija Kalm-Akubardia, Marja Katisko, Liisa Kytölä, Elina Laine, Teemu Leskelä, Mikko Malkavaara, Jio Saarinen, Varpu Wiens, Joakim Zitting

The reasons for writing this book were many and diverse. One was an observation some of us made when attended in September 2022 University of Salzburg's Conference in Interdisciplinary Poverty Research. People were interested in knowing what poverty is like in Finland – a country often considered ideal. We also received much positive feedback on our presentation "Three perspectives on Finnish poverty", encouraging and inspiring us to compile and write a book on the topic. Another practical reason was that two projects of Diak were ending; we evaluated that collecting their results and lessons into one volume would be important. Diaconia University of Applied Sciences is a value-based university. Therefore, describing diakona's role in the Evangelical Lutheran Church of Finland was also important. Diakonia in Finland differs from diakonia in other countries; consequently, it is valuable to show its history and work.

Various personal reasons of the authors were related to the desire to give a voice and subjective experiences to disadvantaged people. Hopefully, this information will help one understand the issue's complexity and target the methods of assistance. Giving a voice to underprivileged groups, such as immigrants, women, those experiencing poverty, and those needing food aid – shows that holes exist in the welfare state's safety net. There are structural holes in legislation, attitude, and the behavior of people in different positions – as a citizen, civil servant, or politician. Helping the disadvantaged develop social innovations can increase their social inclusion and participation. Social innovations and the development of services are done chiefly through project work, and showing how these innovations are implemented into practical work helping disadvantaged people is vital. Finland's stance as the world's happiest country is not the whole truth; however, many others disagree. The authors hope this book will broaden people's understanding of Finnish happiness.

Two sides of the same coin: disadvantage and well-being. Disadvantage appears to be a dynamic phenomenon and refers to accumulated resource deficits in the health, social, and economic dimensions, while underprivileged indicates that

the material standard of living, everyday opportunities, and perceived quality of life are at a lower level than the general population's. The underprivileged person may feel underprivileged, easily forming an identity of the disadvantaged person with a view of how the underprivileged should live and act.

Disadvantage has traditionally been approached through the concept of poverty. Poverty research has been done a lot and for a long time but has been strongly reflected in Finnish fiction by what Mikko Malkavaara said when describing the emphases that have occurred in fiction. Later in the 1990s, in Finland and, more widely, in the EU, the term social exclusion began being used instead of poverty. First, the concept of poverty expanded into multidimensional poverty, suggesting that poverty is not only economic deprivation but a lack of other capital. However, multidimensional poverty was still a rather static concept, describing a particular situation at a limited time. A more dynamic perspective refers to a process leading to disadvantage, from which the term social exclusion was taken. Later, EU documents somewhat translated the concept of negative exclusion into a more positive concept of inclusion. Inclusion is considered to contribute to improving human status. Teemu Leskelä and Liisa Kytölä discussed inclusion in more detail when describing development work supporting the disadvantaged. According to Joakim Zitting, the study of disadvantage should consider the multidimensionality and the objective and subjective perspectives of the disadvantage.

This book examines the lives of the disadvantaged in the Nordic welfare state and one of the world's happiest countries. People's happiness, or, more broadly, their satisfaction with their lives, seems to be largely built up from structural factors. Undeniably, Finland and the Nordic countries, more broadly, are good countries in securing the well-being of citizens. Happiness is at a high level in Finland, no matter how measured it is. Conversely, happiness varies at different stages of the life course, and different burdening everyday structures appear as lower happiness. However, people's happiness changes as life situations change and is often restored even after adverse life events. However, untreated trauma decreases happiness for a longer time. A financially scarce and socially and mentally stressful life is especially ruinous for happiness.

Trends in Disadvantage and Inequality. Literature is a mirror of its society, creating collective understanding and common interpretations of things that are difficult to visualize. By reviewing the literature of different eras, one can get an overall picture of more than what topics were written about.

During the 19th century and early decades of the 20th, Finnish literature was built on folk depictions, where poverty, illiteracy, and the simplicity of life created

a kind of self-evident framework. The 1960s and 1970s were the heyday of workers' literature, during which the lives of ordinary people were described with appreciation. Material scarcity does not necessarily dim the diversity and richness of life. Social stratification within the countryside and cities has been described in the books of that period. A welfare society was reflected in literature so that a way of speaking became common, according to which everyone was said to be of the same large middle class. The image was maintained until the great economic depression of the early 1990s. If poverty was written about, it was a side theme and someone's sad fate - a bit like how in society, it was noticed that some fell off the ride of others. After the recession, society became more complicated, and the poverty literature of the 21st century no longer examines only absolute poverty or mere material deprivation but describes the experience of more than one generation, where many problems accumulate. It involves poor and often changing living conditions, alcoholism and other substances, mental health problems, odd jobs, crime, and exploitation. Little is written about material poverty in Finland, and those about it receive scant attention.

In the chapter "From the great recession in 1990s to 2020s" Jio Saarinen examined the changes that have occurred in the earlier few decades through factors related to disadvantage. Education is one of the most significant issues associated with exclusion and disadvantage. A low level of education is associated with disadvantage and vice versa. Finland is known around the world as having a robust pro-education society, but the rise in the educational level has diminished, and social mobility has decreased. Heredity still, in part, influences one's education level, reinforcing disadvantage over multiple generations. Conversely, a high education level no longer protects against unemployment as well as before. Due to economic downturns, unemployment, especially long-term unemployment, has increased at all educational levels. However, unemployment, often resulting from low levels of education, is one of the major explanations for poverty and material deprivation. Economic challenges and deficiencies in well-being are accumulating, especially among the long-term unemployed. On average, people with a foreign background are lower educated and have a weaker labor market position than native Finns.

Finland is one of the most equal countries. However, the increase in inequality has been discussed more over the past decade. In the early 1990s, Finland's economic recession was deeper than any previous recession in the Western world since World War II. Before the 1990s, Finnish society became strongly egalitarian, but after this, the indicators of inequality showed a turn in the other direction. Since then, inequality, measured at least by the Gini coefficient, has remained moder-

ate. However, tax reforms in the 1990s have allowed the wealth of the highest income groups to accumulate, while cuts in social security benefits or freezes in index increases have led to income problems for the disadvantaged. Income and wealth disparities have increased between these groups. The risk of poverty has grown considerably since the 1990s, particularly for the long-term unemployed, pensioners, children, and young people. A low-income population living on minimum security has emerged in Finland, despite the number of people needing income support decreasing quite recently.

Life expectancy in Finland has increased steadily over the past decades in all income groups. However, the differences in life expectancy between groups are significant. For instance, the higher one's education, the better one's health, and the longer one's life expectancy. There is a difference of about ten years in the life expectancy of men who are not well-off and disadvantaged in favor of those who are well-off. In fact, health and well-being problems accumulate in lower socioeconomic groups. Mental health problems are the most significant factor leading to disability, increasing the risk of long-term unemployment. The unemployed face more health and well-being challenges than the employed. On average, minority groups and the population moving to Finland face more significant health and well-being challenges than the entire population.

After WWII, Finland became accustomed to almost everything going in a better direction. However, the recession of the 1990s was, in many respects, a turning point related to previous developments. The situation is still relatively good, but there have been developments in inequality and disadvantage over the past few decades that raise potential challenges. Our *education system* faces numerous challenges in the 2020s. First, the rise in the level of education is waning, and the share of highly educated people among the age groups is falling behind international development, while teachers are reporting a lot of stress at work; in early childhood education, social work child welfare, finding permanent staff is very difficult. Reasons for these challenges include low salaries, the challenging nature of work, or the increase in educational standards. Unemployment among young people without a post-comprehensive education qualification is higher than among those with a qualification. Only years from now will people see whether raising the age of compulsory education from 16 to 18 in 2021 helped young people complete at least a secondary degree and improve employment.

In particular, the long-term unemployed, those living alone, and single parents face a significant risk of poverty. The increase in low incomes and risk of poverty targets those population groups whose main income comes from income transfers

and benefits. Thus, the state seeks to raise the employment rate by various means, such as reducing the number of people living based on social security, especially for a longer period of time. *Inequality* between those at work and those out of work should be monitored so that the differences do not become so big that the idea of being "in the same boat" disappears altogether. Similarly, from the perspective of the integrity and safety of society, addressing the same issue among the different socioeconomic groups at work makes sense. The social, perhaps global, situation and the changing working life cause stress and difficulty coping. Indeed, *mental health problems* have become one of the most significant public health challenges. Depressive symptoms have become more common in the general population, and mental disorders are the most significant factor leading to disability.

The life of the disadvantaged in Finland. In the Finnish welfare state, disadvantage is more relative than absolute, meaning the situation of the underprivileged in Finland is often better than that of the underprivileged in some developing countries. However, in Finland, the life of the disadvantaged is difficult and, point by point, also absolute deprivation.

For a long time, there has been a regional difference in the well-being, especially in the health of Finns between Eastern and Northern Finland and Western and Southern Finland. The border in well-being has been relatively clear along the border of the Peace of Pähkinäsaari, signed in 1323. North of the border, well-being is lower than south of the border. This difference is evident in health and disease and somewhat evident in disadvantage.

However, wide variation exists within regional differences. For instance, there are differences in well-being within well-being service counties; thus, the growing centers in each area, the areas around them, and the countryside differ. From the perspective of perceived well-being, areas around growing centers (the so-called happiness zone) take advantage of the high employment of growing centers while living in a calmer environment than city centers. Differences in well-being are also apparent within cities between residential areas. Disadvantages are easily accumulated where less educated people and immigrants live. Finns who are better educated and well-off from such areas tend to move to so-called better areas, further accentuating segregation.

Food aid has also been needed in a Nordic welfare state like Finland for several decades, and the number of applicants has grown in recent years. Finland's food aid recipients are estimated to number around 200,000 annually, or 3.6% of the population. Those seeking food aid are a diverse group with different needs, but the main reason for seeking food aid is simply a lack of money. During the coro-

na pandemic, younger and more educated people began visiting food aid centers. The most important source of food aid distributed as food bags or joint meals is leftovers and donations from the food industry and shops, although the amount has decreased in recent years.

Food aid applicants' subjective experience of their disadvantage varies; some feel well-off. For example, living in rented housing, being under middle age, living in an urban municipality, and experiencing income difficulties explains the experience of being disadvantaged. On the contrary, the lack of addressing income difficulties explains the experience of well-being. In everyday life, coping financially distinguishes those who feel disadvantaged or well-off. As stated, poverty is a relative phenomenon. People experiencing poverty may be able to cover their expenses with their income, so when confronted with those who do less well and need food aid, they may feel their situation is good.

Dimensions and components of scarcity in everyday life. Living in scarcity is disruptive, and the sense of control over life seems to disappear. Living becomes a daily struggle and choice, the consequences of which are borne and resolved by oneself and their loved ones. Too often, people resort to destructive or harmful coping strategies, the most extreme being planning suicide. The sense of fragmentation leads to fragmentation in life. Choices made respond to immediate needs, leaving the entity without the desired direction, and the way out of the circle of scarcity seems endless.

Finnish social care is secured through registration in the residential area; the criteria concerning *undocumented immigrants* are complicated. The need assessment, which could serve individual capabilities, is inefficient in some regions, and public social work's responsibilities are outsourced to the third sector or left unanswered. There is a risk that the attachment of undocumented immigrants to society can be realized only with the gray economy's capabilities. Significant regional differences in social support given to undocumented immigrants in Finland create further inequality growth. The social workers' experience, knowledge, and skills concerning the social work mandate and the national legislation affect the capabilities of undocumented immigrants. Minimal material goods, nonexistent opportunities to influence one's life, and the lack of permission to work are unsustainable solutions for a Finnish welfare state seeking to flourish. The mandate of social work, divisions of responsibilities, and structural dimension supporting a human-rights-based approach on a national level must be addressed with the greatest concern going forward.

In the margins of society, women and girls are exposed to different forms of violence; in vulnerable situations, transactional sex can be a way to survive. In the mar-

gins of society, violence against women is complexly structured by homelessness, substance abuse, traumatic events, and the disappearance from residential care. Transactional sex is a complex phenomenon not directly related to violence or disadvantage. Conversely, transactional sex, as a concept of survival, describes situations of people living in extremely difficult conditions with few options and framed societal inequalities. Transactional sex can be an attempt to fulfill some of the basic needs of life, have a sense of intimacy in a relationship, and experience agency. It is important to consider how service systems recognize the vulnerable position of women and girls, female-specific issues, and sexual rights.

Helping the disadvantaged and finding ways to survive. People have staunch *opinions* toward others depending on their attitudes, experiences, and societal position. These various factors largely determine one's political views. Some factors vary between parties, while others do not. The general trend is that people's opinions are harsher toward the so-called dishonorable than the respectable regarding the disadvantaged, regardless of political affiliation. Those population groups whose behavior has not affected their situation are considered respectable and deserving of help. Conversely, the dishonorable are those presumed to have contributed to their situation. Regardless of political stance, people are empathetic toward respectable disadvantaged people. Instead, the political position differentiates the attitude toward the inglorious from the disenfranchised in such a way that the political left expresses that it cares more about these people than the political right. The nationalist Finns Party is more hostile toward those from elsewhere than the supporters of other parties.

Political opinions shape the legislation and, thereby, the financial support and services for the disadvantaged in society. Public services have been criticized for being unable to respond effectively to the needs of those who need many services. Indeed, assistance for the most disadvantaged mainly comes from the third sector (e.g., NGOs and parishes). Some say the public sector has consciously imposed service responsibilities on the third sector. Financial benefits for the most disadvantaged (e.g., income support and housing allowance) bring their own problems with the bureaucracy of applying; even their level of aid does not necessarily help lift people out of poverty. Nevertheless, cash benefits for the disadvantaged are regularly debated: whether subsidies should be cut and the obligations imposed on them tightened so that people have greater incentives to participate in working life rather than living on subsidies.

Still, for one reason or another, not everyone relies on the support allocated to them. However, obtaining income support could make everyday life easier for

those experiencing income difficulties. Underuse may be due to a lack of knowledge of the subsidies or the conditions under which they are received; also, applying for the subsidy may be too difficult, or applying for the subsidy may be considered stigmatizing. For instance, there is a lot of under-utilization of income support among food aid applicants. Single parents, owner-occupiers, and respondents over 60 in the food aid survey did not apply for income support, despite experiencing income difficulties. The service system level would need more to identify one's personal life situation, genuinely encounter the individual, and plan and provide services based on one's resources.

The Evangelical Lutheran Church of Finland employs approximately 19,000, of which 1,300 are deacon employees. The core of *diakonia work* is caritative and social, but parish diakonia involves many liturgical and catechetical tasks. The diakonia barometers published biennially show that the work is fragmented into increasingly narrow blocks. One's diakonia is pastoral care, while another's is social influence; the third fights for those in need against the bureaucracy. In some places, extensive networks of volunteers conduct diakonia. The great immigration wave of 2015 renewed the concept of diakonia, especially in those parishes where the responsibility for asylum seekers was borne by those other than diakonia workers. As social impartiality multiplies, diakonia has had to recognize its limits in the face of an accumulating and often multi-generational disadvantage. Due to its flexibility and multidisciplinary nature, diakonia work can only partially keep the service promise according to its definition and help those whose need is greatest.

Finland has been a member of the EU since 1995. During this time, Finnish actors have applied for funding, among other things, from the funding programs of the *European Social Fund*. Thousands of development projects were conducted during this time, emphasizing Eastern and Northern Finland. In the recently completed programming period (2014–2020), 553 development projects received funding from the European Social Fund's Action Line for Strengthening Inclusion and Combating Poverty. NGOs have been critical in implementing the projects. The third sector wholly or partially conducted over half of these projects. The projects have primarily targeted groups whose social inclusion is most under threat and who need support to find employment. The working and functional capacity of those participating in the projects has been strengthened, participation has increased, and the difficulty of the financial situation has decreased. The role of *experience knowledge* in understanding disadvantage and developing services has also strengthened in projects, although there are no precise figures on the extent of experience knowledge and activities.

People face a wide variety of events – wanted and unwanted. Unwanted, adverse events influence our well-being tremendously, and recovering from them is achieved through various mechanisms. Most commonly, people cite the death of someone close to them as a negative life event. An adverse life event strongly decreases life satisfaction, but in most cases, life satisfaction returns to the usual level after recovery. Life's "knockdowns" are often dealt with alone or with the support of others, especially loved ones. However, not everyone recovers from the event and lives with the trauma for the rest of their lives. These actions often require government sectors' cross-sector cooperation and local cooperation with municipalities and other actors to help people cope. People wish they had received occasional or preventive help, as well as effective and holistic help "tailored" to them.

Different methods produce a different picture of disadvantage. The strengths of *register data* include that they are pre-collected and available relatively quickly. Finnish register data are highly representative and comprehensive of the population and can be linked to other data using each citizen's personal identity number (PIN). The data also cover a wide range of areas of life. The data allow for broad regional comparisons and provide a wide range of free data cubes in statistical format for use in research. One weakness of the register data is describing deprivation: The data primarily represents those who use the services or subsidies, excluding those who do not, leaving the analysis of undocumented immigrants, for example, as described above, incomplete. Likewise, people's thoughts and experiences are obscured.

Survey data can provide information about people's activities, opinions, attitudes, and values, which is unavailable from the register data. However, the data does not tell us what meanings or interpretations people give to things or how social institutions affect their lives. Qualitative data collected through interviews or open-ended questionnaires are needed to investigate such issues. Survey data can be used relatively flexibly and rapidly and collected by postal, telephone, or internet surveys; the researcher can also use pre-collected questionnaires. However, there are challenges regarding the representativeness of the questionnaires. They tend to focus on the responses of the so-called middle classes, as the responses of the most and least well-off are already missing or so minimal that the large average masks their views. Therefore, for hard-to-reach target groups (H2S) (e.g., food aid applicants), survey data must be collected by going where the respondents move around.

Qualitative methods reveal information unavailable in statistics. This information complements the picture from the perspective of living in poverty, what

choices people must make, and the consequences of these choices. Conclusions and summaries can be drawn from many people's stories but cannot be generalized. The case studies we described illustrate well the challenges of qualitative data collection and the rich descriptions they provide. These descriptions allow us to get closer to the experiences of those experiencing scarcity and thus come one step closer to meeting their needs.

There are also ethical and moral issues to be addressed. As Breitenbach et al. (2021) state in their book, "the lack of pressure-free time, the hardships and unpredictability of everyday life and a general lack of protection lead to destructive toxic stress. This pressure affects cognitive and social functioning, brain development during childhood and may also result in premature aging." Multidisciplinary and multimethodological knowledge of this phenomena is needed to find sustainable solutions for everyone. As this book shows, researchers must be aware of the data being generated and from whose perspective as well as how things are measured. As the previous chapters outline, restorative factors emerge as a relevant factor when facing adversity. People must discover how to create societies that let everyone flourish.

In summary, the book's authors highlight the multiple and simultaneous challenges people face, which are not solely the lack of material resources. People need people close to them, a social network, a decent standard of living and income, moderate welfare disparities, access to education and social mobility, and functioning services to live a thriving and prosperous life. As Figure 22 shows, people can be supported and helped in different ways.

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ISBN 978-952-493-425-1 (print)
ISSN 2737-3274 (print)
ISBN 978-952-493-426-8 (online edition)
ISSN 2814-4716 (online edition)



been interested in knowing about the secret of Finnish happiness. We in value-based Diaconia University of Applied Sciences know that many things are in good shape in our society when comparing issues to many other countries. Level of happiness is one of those issues. However, we also know that there is great variance at happiness levels and Finnish stance as the world's happiest country is not the whole truth. Therefore, a relevant and reasonable question is who are those not happy, underprivileged people in the happiest country on earth?

Therefore, we open both sides of the same coin by analysing disadvantage as well as well-being of people. This book examines the lives of the disadvantaged in a Nordic welfare state in the 2020s. In this book, we also evaluate

how society as a whole reacts to the position of underprivileged people. We present diverse perspectives on marginalized people by using different types of information. Register data, survey data, qualitative analysis as well as experiential knowledge provide nuanced pictures of the lives of vulnerable groups of people in Finland.

Giving attention to underprivileged groups, such as immigrants, women in marginalized circumstances, those experiencing scarcity, and those needing food aid, reveals gaps in the welfare state's safety net. There are structural holes in legislation, attitudes, and the behaviour of people in different positions—as a citizen, civil servant, or politician. The authors hope this book will broaden people's understanding about Finnish happiness.

Diakonia-ammattikorkeakoulu

Julkaisutoiminta