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8 Self-Employment in Times of Economic Crisis

Work-Life Challenges

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This chapter focuses on the experiences of self-employed workers following the 2008 financial crisis. It is important to consider the work-life experiences of the self-employed not only because their experiences can differ from those of employees but also because conflicts and tensions between life domains can influence workers' health and well-being and the duration of self-employment (Williams, 2004; OECD, 2011). Research on work-life balance (WLB) concentrates on employees employed by large organizations (Den Dulk and Peper, 2009), although there are exceptions (see, for example, Protas and Thompson, 2006; Nordermark et al., 2012; Johansson Sevå and Öun, 2015). It is unlikely that research findings from employed workers can be generalized to the self-employed. Their work situation differs in many respects from that of employees: they tend to work longer and more irregular hours, have more flexibility and autonomy (control over when, where and how they work) and report more job insecurity and lower levels of social support than employed workers (Taris et al., 2008; Tuttle and Garr, 2009). Unlike employees, the self-employed are not always covered by the social security system in their country (Annink et al., 2016b) and in most countries they do not have full access to public work-life policies that aim to support the ability to combine work and personal/family life (Annink et al., 2015). Although research indicates that self-employed workers may experience difficulties combining life domains, they remain an under-researched group of workers and it is not yet clear what kind of work-life support is most helpful for them (Annink et al., 2015).

Difficult economic times makes it even more important to look into this group of workers, since the economic crisis has been stressful for many self-employed people. Orders and incomes have declined as clients cut back on external suppliers, consultants and contractors (De Veer and Francke, 2009). Some workers are forced into self-employment because they lack alternatives (Eurobarometer, 2009; Tuttle and Garr, 2009; Kelley et al., 2011). These so-called involuntary or necessity-driven self-employed typically work as subcontractors to one or limited number of employers, making them vulnerable to the unpredictability of the market place. At the same time, the European Union considers self-employment crucial for economic

prosperity. The question addressed in this chapter is: What are the implications of self-employment for WLB in difficult economic times? A focus on the self-employed is worthwhile, as this is a growing category of workers whose WLB can also be affected by the economic context, although the processes can be different from those of employees.

Below we first outline the trends in self-employment since the economic crisis. Secondly, we discuss research and theoretical arguments about self-employment and WLB. After that, we present data from a recent qualitative interview study in Spain and the Netherlands among solo self-employed independent professionals, illustrating WLB experiences of an under-researched but growing group of self-employed workers in times of recession and beyond (Leighton and Brown, 2013). Finally, we make some concluding remarks and discuss the policy implications with respect to self-employment.

Self-Employment in Europe during the Financial Crisis and beyond

Within the work–family literature it is increasingly recognized that WLB experiences need to be understood within multiple, intersecting layers of context, including the workplace context and the wider societal context, such as economic conditions, national policies and norms and expectations with respect to work–family issues (Lewis et al., 2009; Ollier-Malaterre et al., 2013). The general economic downturn that followed the financial crisis of 2008 is likely to intersect with cultural norms, policies and practices in shaping WLB experiences of the self-employed. Within academic and policy debates, the financial crisis and its consequences are still widely discussed. These debates often promote entrepreneurship as a strategy for recovery and sustainable economic growth, and European and national programmes are devoted to supporting self-employment. In June 2010, the EU Directive on self-employed workers and assisting spouses came into force, aiming to improve social protection for the self-employed by establishing a right to maternity leave for the first time. Since 2010, 40% of the rise in jobs in Europe can be attributed to self-employment (Hatfield, 2015). Countries differ, however, with respect to the percentage of self-employed in the labour force and whether their numbers are growing or declining (Holthuis and Pratt, 2010; Pedersini and Coletto, 2010).

Figure 8.1 shows the trends in self-employment between 2004 and 2014 in various European countries. Traditionally, the extent of self-employment is much higher in Eastern European countries such as Poland and Estonia and in Southern European countries such as Spain. This is due to the kind of work, mainly traditional agricultural work, as well as low-paid service-based work. There is also substantial informal self-employment in these regions (Hatfield, 2015). Luber and Leicht (2000) point to the ‘North–South Slope’, where the relative importance of self-employment in the economy is

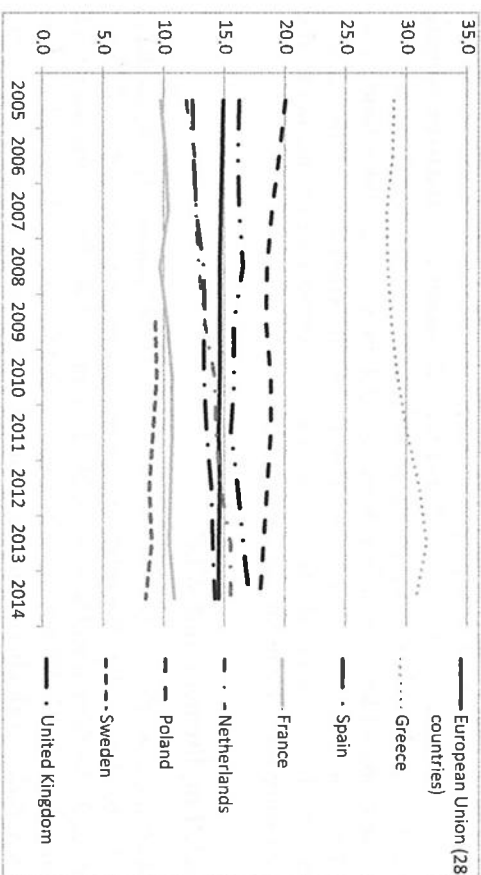


Figure 8.1 Trends in self-employment across EU countries, 2005–2014

Source: Eurostat Labour Market Database (Eurostat, 2014)

low for the Northern European countries and high for the Southern European countries like Sweden or Norway because of the higher level of social security (Erikson et al., 1987) and less available because of the lower amount of informal work. In many countries, the number of self-employed is stagnating or declining since the economic crisis hit Europe. Notable exceptions are the Netherlands and the United Kingdom, which both show a steady progress in the proportion of self-employed (see Figure 8.1). An increase in self-employment in difficult economic times can be seen as a sign of entrepreneurial spirit and/or as a rise of necessity-driven self-employment. The EU defines the self-employed as ‘all persons pursuing a gainful activity for their own account, under the conditions laid down by national law’ (European Parliament, 2010: 3). New forms of self-employment are emerging, referred to as precarious or necessity driven self-employment—whereby people are pushed into self-employment because of a lack of alternatives in the labour market (Eurobarometer, 2009; Kelley et al., 2011). In Europe, 28% of the newly self-employed reported that they were forced into self-employment (Eurobarometer, 2009). On the other hand, research shows a growing group of ‘independent professionals’, also referred to as freelancers or portfolio workers, that represent the highly skilled, qualified self-employed who work for themselves in the service sector but who do not employ others (Leighton and Brown, 2013). Nowadays, self-employment covers a wide range of different contexts: entrepreneurs with employees, craft workers, traders and farmers (who often work with family members), traditional independent professionals such as doctors and lawyers, skilled solo self-employed workers or freelancers in unregulated occupations like the independent

professionals, and self-employed workers in unskilled occupations (Pedersini and Coletto, 2010). Researchers have only recently started to investigate the emerging and growing group of independent professionals in relation to outcomes like work-life experiences (Clinton et al., 2006; Wood and Michaelides, 2015). Before turning to the WLB experiences of this specific group of self-employed, we will discuss two competing arguments in the literature on self-employment and WLB.

Self-Employment and WLB

Within the work-family field, the Job Demands-Resources (JD-R) model is often used to explain the relation between self-employment and WLB (Taris et al., 2008; Glavin and Schieman, 2012; Annink et al., 2015; Johansson Sevà and Öun, 2015; Wood and Michaelides, 2015). The JD-R model focuses on specific work characteristics, demands and resources that either require effort or are a source of support for WLB (Voydanoff, 2005; Bakker and Demerouti, 2007). Current research makes a distinction between challenge and hindrance demands (Schaufeli and Taris, 2013; Wood and Michaelides, 2015). This is an important addition since demands are not always experienced as negative, which makes the distinction between demands and resources less clear-cut. Challenge demands do involve physiological and psychological costs but are experienced as positive, unlike hindrance demands, because of the potential gains they may entail. For instance, the responsibility for the survival of the business can be experienced as a challenge leading to high work engagement and positive feelings like enthusiasm. In contrast, the insecurity of having not enough work might be a source of anxiety and as such be experienced as a hindrance work demand (Wood and Michaelides, 2015).

Based on the JD-R model, two competing arguments are present in the literature with respect to the interdependencies between work and family/personal life of the self-employed (Glavin and Schieman, 2012; Johansson Sevà and Öun, 2015). Firstly, there are scholars who argue that the self-employed experience more difficulties combining work and family/personal life than employees because they face more demands, like longer working hours and a higher level of job insecurity, and have lower levels of on-the-job social support (Taris et al., 2008; Turtle and Garr, 2009). These work characteristics are all known for their negative impact on people's work-life balance. They create tensions and stress and increase the likelihood of work-family conflict (Parasuraman and Simmers, 2001; Protas and Thompson, 2006). In difficult economic times, work demands, such as working hours and insecurity, are likely to increase as orders and incomes are declining (De Veer and Francke, 2009). Insecurity about the amount of work available can diminish the ability to turn work down, which increases the workload. In addition, the self-employed may experience financial constraints or expect financial problems in the (near) future as orders decline. These feelings of

economic hardship create stress and tensions and are negatively related to overall well-being (Annink et al., 2016a).

Secondly, there are scholars who argue that people appreciate self-employment because it offers resources like autonomy and flexibility, which increase the ability to combine paid work and personal/family life (e.g. Protas and Thompson, 2006; Sullivan and Meek, 2012). Within the work-family literature, autonomy, that is control over when, where and how work is done, is seen as an important resource in balancing work and family life, along with social support (Voydanoff, 2005; Valcour, 2007). In general, the self-employed also report having more work and time/spatial autonomy than employed workers (Taris et al., 2008; Turtle and Garr, 2009). Autonomy is highly valued among the self-employed. Being your own boss is in fact an important reason to become self-employed and being able to achieve a better WLB an important factor for many. The latter is in particular true for women (Milkie and Peltola, 1999; Kirkwood and Tootell, 2008; Myrie and Daly, 2009). Unlike employees, the self-employed do not need to deal with unsupportive line managers and workplace cultures that make it more difficult to manage the work-life interface. Workplace culture—norms, values and assumptions about how work is done in the organization—is often predicated on an image of the ideal worker as someone who works full-time, is fully available to work all year and who does not allow non-work commitments to interfere with work. Such time and career demands embedded in the organizational culture form a barrier to achieve a satisfactory work-life balance (Lewis et al., 2009; Den Dulk et al., 2016).

Despite the fact that the self-employed are their own boss and do not have to deal with a unsupportive workplace culture, research findings tend to confirm the first argument by showing higher levels of work-family conflict among the self-employed compared to workers employed by organizations (Parasuraman and Simmers, 2001; Nordenmark et al., 2012; Johansson Sevà and Öun, 2015; Annink et al., 2016a). The empirical evidence appears to suggest that autonomy is not always able to offset work demands such as long working hours and insecurity that comes along with being your own boss. Research comparing self-employed workers with employees with those without employees suggests that the self-employed with employees are particularly at risk of experiencing work-family conflict (Protas and Thompson, 2006; Bunk et al., 2012; Johansson Sevà and Öun, 2015). Female independent self-employed who work for themselves and do not employ others seem to be better able to benefit from their relatively high level of autonomy. They work shorter working hours and report the least work-family conflict (Johansson Sevà and Öun, 2015).

Protas and Thompson (2006) argued that being self-employed is a double-edged sword: the greater pressure of being responsible for one's own business success detracts from the advantages of having autonomy over when, where and the number of hours worked. A qualitative study among female self-employed in the Netherlands working in different sectors of the

economy indicated that the actual degree of autonomy self-employed persons experience and whether they are able to gear this towards realising a satisfactory WLB depends on work characteristics, like the nature of the work, the prevailing work time regime and clients' expectations (Annink and Den Dulk, 2012). Moreover, Clinton et al. (2006) show how high levels of uncertainty about the demand for work can affect the amount of autonomy that is experienced. Being uncertain about whether there will be enough work in the near future, the portfolio workers in their study felt less in control over the types of jobs they take on. This may in particular occur in sectors that are hit hard by an economic crisis.

Few studies, however, address the heterogeneity in work contexts among the self-employed (Protas and Thompson, 2006; Craig et al., 2012; Johansson Sevà and Öun, 2015). Freelancers, subcontractors and small business owners have different working conditions, which are likely to have different work–family implications. For instance, the self-employed with employees have more responsibilities than do solo self-employed, but they may also have more opportunities to work flexibly because they can delegate tasks (Craig et al., 2012). In addition, self-employed persons who work alone lack the support of co-workers or business partners and depend on social support from their family or wider social and professional network. Social support can buffer the influence of work and household demands, generally found to be negatively related to WLB satisfaction (Scherer and Steiber, 2007; Valcour, 2007; Den Dulk et al., 2011).

The various types of self-employed workers are then likely to differ in their resources and demands, depending on their sector and whether or not they depend predominantly on one client, work from home, have employees, or are the main family breadwinner. Moreover, resources and demands are influenced by social, cultural and economic contexts, and may therefore differ between institutional contexts. Work–life supportive policies are assumed to contribute to WLB, although Annink et al. (2016a) found that public work–life policies have no significant effect on the WLB of self-employed workers. Based on research showing that work tends to conflict more with family life than vice versa (Frome, 2003), it might be that support for the self-employed individual's business work or making it easier for them to do business is more effective than support directed at their family or personal lives. Support needs may vary across diverse work and family cultural contexts. Both Spain and the Netherlands are examples of the conservative corporatist welfare state regime in which the family plays an important role in relation to work–family issues (Esping-Andersen, 1990, 1999). In particular, in Spain the traditional family is expected to take care of the welfare of relatives. In the next section, findings are presented from a qualitative study of WLB experiences of independent professionals in two national contexts, Spain and the Netherlands. Although other types of self-employed workers may face different demands and resources, findings based on this specific group may shed some light on how demands and resources are linked to

the work and national context. So far, the JD–R model has been mainly applied on individual job characteristics and to a lesser extent on the role of the wider context, when considering self-employment and WLB experiences (Annink et al., 2016a).

The Case of Work–Life Balance of Spanish and Dutch Independent Professionals in Difficult Economic Times

In 2015, an interview study was conducted among 33 independent professionals in Spain and the Netherlands to explore their WLB experiences. We focus on this group because the highly skilled solo independent professionals are the fastest growing group in the European labour market (Leighton and Brown, 2013). They differ from other groups such as necessity-driven self-employed whose decisions are a direct result of the economic crisis. The independent professionals in our study indicated that they became self-employed out of opportunity and the autonomy of becoming their own boss made managing their WLB particularly salient to them. Independent professionals work for themselves, do not employ others and are engaged in service activities. They offer their skills, know-how and work in a range of different organizations (Rapelli, 2012), reflecting the changing nature of work and employment relations (Leighton and Brown, 2013). They experience different work demands and resources than employees employed by the large organizations that are normally studied within the work–family literature. The selected independent professionals in our interview study were all engaged in professional, scientific and technical activities (NACE code M), and this is the sector with the highest percentage of independent professionals (25%) in Europe (Leighton and Brown, 2013). As a result, their activities were limited to management, consultancy, technology, public relations, communication, architecture, design, photography and translation.

In each country, the owners of several office blocks in which self-employed workers share a work location in a major city (Rotterdam and Valencia) were approached to invite independent professionals to participate in the research. Next, the interviewees were asked to forward the invitation to other independent professionals working from home. An advantage of this snowballing method is that it allowed us to ensure variation in the sample, for example, in location of the workplace, duration of being self-employed, occupation, gender and child care responsibilities. The final sample consists of 16 participants working in the Netherlands and 17 in Spain. Data were collected through audio-taped interviews, lasting approximately one hour. The interviews covered four topics: 1) WLB at the time of research, 2) capabilities and restrictions to achieve their ideal work–life situation, 3) social support for WLB and 4) public support for WLB. The interviews were conducted in 2015, and interviewees talked about their experiences of self-employment from the 2008 recession (or later if they became self-employed

more recently) to the current time. Before presenting our main findings, we outline the different institutional and social cultural contexts.

Both the Netherlands and Spain were hit by the financial crisis, although the nature of the recession differed between the two national contexts. In Spain, the unemployment rose very quickly towards 30% between 2008 and 2013 (<http://www.tradingeconomics.com/>). In Spain it was mainly younger employees who were laid off. In the Netherlands, the effect on unemployment was visible, but far less than in Spain: in 2013 the unemployment rate in the Netherlands was 6.7% compared to 26.1% in Spain (Eurostat, 2014). In the year before this research was carried out, both economies were slowly recovering from the crisis. In the last few years, the Netherlands has been characterized by a growing number of self-employed. The growth of independent professionals in particular grew rapidly, by 93% in the period 2004–2013 (Leighton and Brown, 2013). The Spanish percentages of self-employment (17.9%) and own account self-employment (11.9%) are comparable to the Dutch: 16.1% versus 11.5% (Eurostat, 2014).

The relatively high unemployment rate in Spain might be the reason for a higher proportion of necessity-driven self-employed in Spain, 30% versus 16% in the Netherlands (GEM, 2015). Starting a business, registering properties, getting credits and paying taxes, for example, is easier in the Netherlands than in Spain (DoingBusiness, 2014). The tax rates as a percentage of profit are also lower in the Netherlands (39%) than in Spain (58.2%) (Leighton and Brown, 2013).

Regarding work–life support, Dutch self-employed mothers are relatively better off; they receive an 80-day maternity leave with a maximum of the minimum wage (1,486 euros a month). Leaves are financed by contributions and taxes. Spanish self-employed mothers receive 42 days of maternity leave at a flat rate (532.51 euros a month). Here, insurance is compulsory. The Dutch self-employed fathers do not receive paternity leave, and parental leave is unavailable for the self-employed in both the Netherlands and Spain (Annink et al., 2015). In Spain, public funding for childcare for children under three years of age has decreased during the last few years (Ibid.). In the Netherlands, childcare support depends on the level of income and hours worked, which might imply that the self-employed need to return part of the support when work was less than expected (Yerkes and Den Dulk, 2015). Analysis of the interview data generated a number of themes relating to self-employed workers' experiences of demands and resources and of WLB, which we now outline.

Experiences of Financial Hardship, Growing Demands and Insecurity

Financial demands can be substantial for the self-employed particularly in difficult economic times. Financial hardship has been defined as a subjective perception of financial constraints or expectations of financial problems in

the future (see Schieman and Young, 2011). For the self-employed, these constraints and expectations reflect developments in the sector, financial reserves, personal network contracts and current jobs. The case study shows that subjective perceptions of financial hardship are influenced not only by the financial situation, but also by the context in which it is experienced. The Spanish independent professionals in our study, for instance, reported fewer feelings of financial hardship than the Dutch participants, because they had lower expenses and more financial support from their parents.

Why should I live alone? I have a good relation with my parents. They try not to ask me about my private life. I am good with my family. I don't have the money to live alone. I don't pay for a room, not for food, no stress. I am fortunate to receive support of my family. I don't need to live alone in this moment.

(ES16, Spanish student service provider, male, aged 31)

This illustrates that resources and demands are also affected by contexts outside work, such as the family. All independent professionals in our study experienced an increase in demands, however. Three (increasing) major demands and their effects on work–life balance in difficult economic times were identified: higher work–load, insecurity about income and insecurity about the continuity of the business.

Spanish participants mentioned that some customers did not pay them; as a result, they had to work more hours for the same amount of money, resulting in higher workloads. In Spain, payment rates for independent professionals are lower than in the Netherlands and this difference has increased in the past few years as the economic crisis decreased rates in Spain. The Spanish independent professionals in this sample who recently graduated and started their business noted a pessimistic attitude regarding the labour market among their peers. The general message that they received from the media and their contacts was that there would be few opportunities for them after graduation. Some perceived starting their own business as an alternative to unpaid internships, which offered them no security. The recently graduated self-employed argued that they kept their own business going in order to stay motivated. The more experienced self-employed workers in this sample often had a larger network and clients for a longer period of time, which increased their stability. They often had a partner with an income or family investments from which they receive money. Overall, those without children or a mortgage were less stressed about their financial situation compared to those with a family and larger financial obligations.

Both the Spanish and Dutch independent professionals report that they feel vulnerable in times of financial austerity because companies cut external assignments and extra services first. Especially those without a financial buffer felt stressed because of income insecurities. It is not only income,

however, that causes insecurity, worries and stress. In the Netherlands, independent professionals felt especially insecure about the continuity of their work, not knowing how much work there will be in the future. Those who did not have strong marketing and business skills, which are needed to make their job more profitable, felt particularly vulnerable. Not all respondents see themselves as business managers, but rather would call themselves freelancers. Freelancers thought that business and management skills would help them to make their business more profitable, although they were not very interested in learning these. A lack of continuity in assignments, however, undermines security and regularity in working hours, which causes stress regardless of the independent professional's current income, financial buffer or marketing skills:

I find it very difficult not having an idea how it will be next week. I feel like we must be able to live the life we are living now. But I have no continuity in work. When I get more work, I don't have these kind of worries.

(ES14, Spanish video editor, male, 48, one child)

My income depends on what I'm doing. If I have a financial setback, I feel like I have to do something, otherwise I cannot pay my rent. It's difficult, because I can't do anything, really. Now I still can just live and eat. So it's all fear for the future.

(NL4, Dutch text writer, female, 33)

Decreasing Autonomy

An attraction of self-employment may be the possibility of greater autonomy, which could impact on WLB. The importance of autonomy is illustrated by the following quote:

I want to be able to do what I like each day. I want to be able to realize all ideas I come up with. But I have more ideas than I can realize, so I need the discipline to reflect on what makes sense. On the one hand I need to think out of the box, on the other hand I need to focus a lot.

(NL11, Dutch online community manager, female, 54, two children)

This quote suggests that autonomy is not only an end in itself, but also a precondition for the successful execution of their work. An increase in working hours and insecurity due to the financial crisis, however, often resulted in less control over time, space, contents of the work and relationships.

If my sales are low, I am the only one to do something about it. It means that I have to go out, focus on marketing, something I don't really like. I have side jobs for income, they determine my deadlines and priorities

too. They limit my flexibility, I would prefer to work fulltime on my own ideas, to be creative.

(NL10, Dutch product designer, male, 25)

The importance of autonomy differed between Dutch and Spanish independent professionals, however. In the work domain, job autonomy was restricted by lower incomes. Most independent professionals in the sample were unable to invest in their business to let it grow in the near future. They were more likely to do everything themselves, instead of outsourcing tasks. Because of this, they worked long hours and felt they were busy with small tasks and could not focus on long-term growth and expansion of the business. The financial situation made them feel they are "struck". Because their income is directly related to their investments and efforts, many self-employed equate time with income:

I have to do a little bit more, faster, better . . . I don't feel calm enough to take a day off on Sundays. Until I earn enough money, I cannot take time off. I have to work every day.

(NL3, Dutch illustrator, male, 45, two children)

Despite earning less money, all participants reported that they preferred to be self-employed rather than searching for a job as an employee. They sometimes considered applying for a job, searched for vacancies and then decided to stay self-employed in the end, rather than taking on irregular and low-paid jobs. This was in particular true for the Spanish independent professionals. Emotionally, participants suffered from feelings of guilt about being unemployed and for having to be reliant on their parents, partner or the government. Financial insecurity makes some of them doubt themselves:

Maybe it is my fault. I don't want to live with the pressure and the stress, but I do. I am hoping one day there will be a balance. But it is very difficult, I don't know how I can try to be less stressed. I am always saying it's the work, but maybe it is my fault. I don't know how to change.

(ES14, Spanish video editor, male, 48, one child)

The self-employed men were more likely to feel pressured to earn a reasonable income, especially if they were the main breadwinner. The mothers in this sample, both in Spain and the Netherlands, were more likely than men to prioritize their family life over work and to report experiencing stress resulting from having to simultaneously meet the role demands of being a mother, a housekeeper, a wife, a friend and a businesswoman. This is consistent with Hobson's (2014) suggestion that women traditionally may lack a notion of their own WLB, because their identities are so tied to the household needs of others.

For the self-employed without a family, the financial situation might be a reason to stay with their parents or to move back in with them. This limited their sense of being in control of their lives, for instance their relationships or ability to start a family, especially in Spain:

In the ideal situation, I would have liked to spend more time with my girlfriend. But I need to work more hours now, and my girlfriend is working too . . . I would like to live together with her, but I stay at my parents because of the economic situation. My girlfriend moved abroad for work, then she came back, unemployed.

(ES16, Spanish student service provider, male, 31, no children)

The value of autonomy as a resource for WLB differs across the two countries. In the Netherlands, it is more valued and more common for young people to live on their own, for example. Within the Dutch individualistic culture, living on your own is part of education and learning to be independent. However, the average moving-out age of 22.4 years is rising because of increasing unemployment and use of temporary contracts. Also the duration of scholarships, unemployment benefits and the supply of rental housing influenced the financial opportunities and timing for young independent professionals to move out (*cf.* Stoeldraijer, 2014). The single Spanish independent professionals often lived in their parents' home, even when they were over 30. Moving out is considered to be a waste of money and children are 'by tradition' taken good care of by their mothers, especially boys (Hooper, 2006). Even if they do not live at home, their mother may still take care of them, as illustrated by this account:

For me, my mother is like a partner. She is giving me the money for the business and we have discussions about that. I call her three times a week. I start by telling my personal things, than work work work and I finish with something that I did.

(ES3, Spanish student service provider, male, 31, no children)

This example illustrates how in conservative welfare regimes in Southern Europe, where familism is a predominant characteristic of family relations and of social policies, individuals have a preference for tightly knit frameworks. Relatives are expected to look after each other in exchange for loyalty. In Spain, more than in the Netherlands, the family is the unit with primary responsibility for the welfare of individuals. Family obligations and mutual help extends beyond the nuclear family, including grandparents, grandchildren and sometimes siblings or other relatives (Den Dulk, 2001). In the Netherlands, more emphasis is put on individual responsibility and public policies. Although recent reforms of the Dutch welfare state are putting more pressure on citizens to extend informal care to people outside their immediate family (Yerkes and Den Dulk, 2015). The Spanish independent

professionals who are financially supported by their parents and welcomed back home nevertheless feel obliged to reciprocate by helping family members and attending family events on weekends. The Spanish independent professionals are also less likely to live far away from their family, while Dutch participants prefer not to accept financial support from relatives, relieving them from any social obligation or expectations.

Our case confirms that autonomy and flexibility are not always able to offset work demands. Especially in times of economic downturn, increasing demands tend to decrease autonomy (see also Clinton et al., 2006). This made it more difficult to achieve WLB. In addition, participants noted that stress related to financial insecurity had a direct effect on their relationships with their partner and children at home. For example, some independent professionals could become moody and snappy or withdraw themselves from their family life, for example by locking themselves up in their office. Financial insecurity also created worries among the partners and parents of the independent professionals, as is illustrated by a Spanish engineer talking about his partner:

She is much more thinking about it [my work] than me. We talk about our financial situation a lot. She is always asking how it goes, financially. And wondering what we should do if I don't earn enough . . . She cannot work now, because she is dedicating herself to our baby.

(ES3, Spanish architect, male, 29, one child)

Overall, financial hardship increases job demands such as work intensity and feelings of insecurity among this group of independent professionals in both countries. Moreover, financial hardship and related insecurities diminish the feeling of being in control over their lives. Nevertheless, participants also saw positive outcomes from financial austerity for WLB. For instance, due to the effects of the crisis on the housing market, it became cheaper to rent an office at an external location. The independent professionals mentioned an external office as the solution to separating work from other life domains and to expanding their social network. Some realized that they were lucky having a job, rather than being unemployed. Financial hardship and related insecurities and stress made them reflect on why they want to be independent, their focus and their strong and weak points.

The stronger effects of the financial crisis in Spain did not always result in more financial hardship compared to the Dutch independent professionals in our study. This was related to the social support offered by family members among the Spanish independent professionals. However, tight family relations and receiving support could also decrease autonomy and create dependency on others (*cf.* Albert and Couture, 2013). The findings indicate that the resources and demands approach needs to move beyond the work or job contexts and needs to consider how

the family context generates demands and resources. In particular, the Spanish case illustrates how family support may form an important resource that helps independent professionals to deal with increasing demands in times of austerity. Experiences differed also according to age and gender. Despite having more resources, older independent professionals in both countries were most worried about income, as they often had caring responsibilities for their family. Male breadwinners especially experienced these gender role expectations as pressuring. The recently graduated independent professionals were most worried about their future career, but did experience less financial stress, as they were often supported by their parents. In Spain, it is common for young professionals to live with their parents in order to save money. In the Netherlands, young professionals were most worried about the continuity of their business and often felt pressured to consider applying for a salaried job to guarantee an income.

Conclusion

The self-employed are a diverse group of workers, who are often subsumed in one category. They are an important and growing category of workers. Differences in work contexts mean that the nature and role of job demands and resources differ between the self-employed and employees and amongst types of self-employed. For instance, the nature of the social support the self-employed draw upon differs from that of employees, as they often work alone and do not have access to support from co-workers or the wider organizational context. They depend more on social support from family members and their social network (Annink et al., 2016a). The findings from our study of independent professionals indicate that the nature and degree of social support from family members differ across national contexts, shaped by their social values and practices.

European policy makers increasingly acknowledge the importance of work-life state support for self-employed workers. The European Commission has recently proposed the Entrepreneurship 2020 Action Plan, which suggests making social benefits for the self-employed comparable to those for employees. However, the self-employed might have different needs than employees. For example, they may benefit more from leave policies that allow flexibility in their use over time, as for many solo self-employed, taking leave is difficult to combine with keeping the business going. On the other hand, high-quality childcare, which can be used in a flexible way, would allow the self-employed to better combine and alternate childcare duties with running a business. Instead of putting the self-employed into the same system as employees, it might be better to develop a system that fits their flexible working patterns (Annink et al., 2015; Yerkes and Den Dulk, 2015). It is important how policies are structured and formulated, since this will affect their utilization and whether they are indeed supportive of the WLB of the self-employed. For instance, in the Netherlands, childcare

support for the self-employed currently depends on the level of income and hours worked, which makes it risky for the self-employed to use it since they need to return part of the support if they have less work than expected (Yerkes and Den Dulk, 2015).

In addition, European policy makers and national governments could pay attention to a social safety net that also includes the self-employed. Research suggests that the availability of unemployment allowances for the self-employed results in less feelings of financial hardship and is able to buffer the relationship between financial hardship and well-being. People may feel more secure knowing that they can rely on unemployment benefits if their business earnings should prove insufficient (Annink et al., 2016b). This is crucial for the social justice dimension of the triple WLB agenda.

Other chapters in this book consider the triple agenda for supporting employees, employers and social justice during difficult economic times. The case is somewhat different when discussing the self-employed. The dual agenda is clear, as the well-being of workers and the business are interdependent. However, in the absence of an employer, national social policy and supports are even more crucial to the social justice agenda for this group of workers. The comparative study reported here suggests that, while there are common policy and support needs across contexts, the national context also makes a difference. It may be that support for individual self-employed workers is more necessary in the Netherlands where stress levels in uncertain times may be higher than in Spain. On the other hand, the ramifications for families supporting self-employed members through difficult times is a topic that requires research attention. Supports for families may be even more important in the Spanish cultural context.

Further research is particularly required into the role of families in supporting self-employed members and more generally about different forms of self-employment in different contexts on WLB. Priority might be given to the involuntary or necessity-driven self-employed who are pushed into self-employment because of a lack of alternatives in the labour market (Eurobarometer, 2009; Kelley et al., 2011). Such understanding is vital for the development of public policy that addresses the WLB and well-being of the self-employed.

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9 The Physical Workplace and Work–Life Balance

Perspectives from Practice

Ziona Strelitz

Introduction: Place, Technology and Work–Life Balance—a Triangle in Flux

Despite the growth in remote working, the physical workplace is still a normative setting. Millions of people go to a defined place of work every day, and with their multiple life strands to coordinate, their workplace is directly relevant to workers' work–life balance (WLB). The physical workplace also converges with the interests of HR personnel, as custodians of productivity and workers' welfare. But as physical space, the workplace is closely allied to property development, and whilst this sector has latterly developed a view that property is about people, it is a business sector that shapes the physical settings of other economic activities, but with an impetus and timescales of its own.

Although the initiation of property projects relates to prevailing economic cycles, the built environment comprises costly, relatively stable, infrastructure that outlasts the alternating conditions of boom and recession. Thus, whilst its drivers relate to mainstream social currents, the core of the physical workplace—its buildings—evolve somewhat independently of, and with a time-lag relative to, wider economic shifts. Nevertheless, employers have agency in shaping the physical workplace, and whilst they are typically driven by cost and organisational objectives, their strategies have an impact on the well-being and WLB of their employees.

There has been a significant trend for big employers to consolidate operations that were formerly accommodated in different buildings and locations in larger, unified, more modern premises. This offers the benefits of cost-effective workspace and bolstered corporate image, whilst also generating the economies of scale to provide facilities like restaurants and gyms that are perceived as conducive to employees' interests. Although austerity adds momentum to the cost savings that can be achieved by rationalising work premises on these lines, the trend was pre-existing, with extensive realisation in recent decades across both the private and public sectors.

Countering the trend to workplace consolidation in single buildings or clusters, technology has enabled organisations and individuals to operate