Finnish Centre for Pensions, Reports 5/2026

Income and employment of platform workers in Finland

A study linking survey and register data

Susanna Sten-Gahmberg, Aart-Jan Riekhoff and Merja Kauhanen

2026

Finnish Centre for Pensions
ELÄKETURVAKESKUS

Authors



Susanna Sten-Gahmberg
Senior Researcher,
PhD in Economics
Finnish Centre for Pensions



Aart-Jan Riekhoff
Senior Researcher,
D.Soc.Sc, Docent
Finnish Centre for Pensions



Merja Kauhanen
Chief Researcher,
Doctor of Science
(Economics)
The Labour Institute
for Economic Research
LABORE

Eläketurvakeskus
00065 ELÄKETURVAKESKUS
Puhelin: 029 411 20
Sähköposti: etunimi.sukunimi@etk.fi

Pensionsskyddscentralen
00065 PENSIONSSKYDDSCENTRALEN
Telefon: 029 411 20
E-post: förnamn.efternamn@etk.fi

Finnish Centre for Pensions
FI-00065 ELÄKETURVAKESKUS, FINLAND
Phone: +358 29 411 20
E-mail: firstname.surname@etk.fi

CC BY 4.0

Helsinki 2026
ISBN 978-951-691-425-4 (PDF)
ISSN 1798-7490 (verkkojulkaisu)

Key observations

1

Platform workers had lower annual incomes than those who did not report platform work and were more likely to have entrepreneurial income and to combine wage income with entrepreneurial income.

2

Platform workers relied more often on social security — particularly unemployment benefits, housing benefits, study grants and social assistance — than those who did not report platform work.

3

Monthly wage income was more volatile among platform workers, mainly because they more often moved into and out of months with wage income.

4

Platform workers were less often in salaried employment and more often self-employed, unemployed or students, and they transitioned more frequently between labour market statuses.

5

Income sources and benefit reliance differed across platform types, while total taxable income and disposable income were broadly similar across onsite and online platform workers in our data.

Contents

Key observations 3

Foreword 5

Summary 6

Tiivistelmä 8

1 Introduction 10

2 Data 12

3 Income level and composition in 2022 15

3.1 Sources of earned income 16
3.2 Income level 17
3.3 Income regressions 18
3.4 Income dispersion 19
3.5 Pensions and social security benefits 21

4 Income changes over time 24

4.1 Trends in yearly income 25
4.2 Trends in yearly social security utilisation 27
4.3 Monthly wage income volatility 29

5 Patterns in monthly labour market statuses 33

5.1 Sequences and clusters of labour market statuses 34
5.2 Stability and mobility in employment patterns 37

6 Heterogeneity among platform workers 41

6.1 Income and benefit patterns in 2022 by type of platform work 42
6.2 Heterogeneity by platform workers' characteristics and employment 45

7 Conclusion 47

7.1 Summary of the main findings 47
7.2 Limitations and the need for further research 48
7.3 Policy implications 49

Appendix 50

References 51

Foreword

This report examines the income and employment of platform workers in Finland by linking survey information on platform work to administrative register data. The publication is part of the project *Tutkimus alustatyöstä, sen yhdistämisestä muuhun työhön ja työuraseurauksista Suomessa* and funded by the Finnish Work Environment Fund (TSR).

Summary

Platform-mediated work has expanded in recent years, raising concerns about income stability, employment security and social protection. This report describes the income composition, income levels and employment patterns of platform workers in Finland. The study is based on a representative pilot survey on platform work conducted in 2022 and linked with administrative register data from Statistics Finland, allowing income and employment outcomes to be followed between 2019 and 2024. Throughout the analyses we compare platform workers with all those who reported no platform work in the survey, as well as those who reported no platform work and were employed in 2022.

As platform work is identified only through a self-reported indicator in the 2022 survey and we do not know the start, intensity and frequency of the platform work performed, the results should be interpreted as descriptive associations rather than causal effects. Moreover, since platform income cannot be identified in the registers as separate from other income from work and entrepreneurship, we cannot strictly attribute differences and changes in income to the performance of platform work.

Platform workers had lower incomes than persons with no reported platform work and more often received income from entrepreneurial activities and combined wage and entrepreneurial income. In addition, platform workers relied more often on social security. Trends in yearly income were broadly similar for platform workers and the comparison groups. Analysis of monthly data showed greater month-to-month volatility in wage income among platform workers compared to workers with no reported platform work. This higher volatility largely reflects more frequent transitions into and out of months with wage income (i.e., wage-attachment volatility), rather than larger wage fluctuations conditional on being employed.

Analysis of monthly labour market statuses between 2021 and 2023 shows that platform workers were less likely to be in salaried employment and more likely to be self-employed, unemployed or students than persons with no reported platform work, both in the broader and employment comparison groups. Platform workers also more frequently transitioned between various labour market statuses. They spent fewer months in employment during the observation period than the employed comparison group. We did not find differences in terms of upward or downward mobility in labour market statuses during the observation period.

Platform workers are a heterogeneous group. However, despite differences in sources of income, total taxable earned income and disposable income of onsite and online platform workers were broadly similar in our data. Combined analysis of type of platform work with socio-demographic characteristics, income levels and employment patterns suggests that platform workers distinguished amongst themselves along two main dimensions: whether they performed online or onsite platform work and whether they had high or low disposable income.

At the same time, uncertainty about the timing and intensity of platform work, as well as the extent to which platform earnings are reported in administrative data limits what can be concluded about differences between platform types. Overall, the results highlight the need for nuance in policy discussions and flexibility in regulation, recognising that platform work spans diverse tasks, work arrangements and income situations.

Tiivistelmä

Alustavälitteisen työn yleistyminen viime vuosina on herättänyt huolta alustatyötä tekevien tulojen vakaudesta, työsuhdeturvasta ja sosiaaliturvasta. Tässä raportissa kuvataan Suomessa asuvien alustatyöntekijöiden tulonmuodostusta, tulotasoa ja työllistymistä. Raportti perustuu vuonna 2022 tehtyyn pilottitutkimukseen, jonka edustava kyselyaineisto yhdistettiin Tilastokeskuksen rekisteriaineistoon. Alustatyöntekijöiden tuloja ja työllistymistä seurattiin vuosina 2019–2024. Tutkimuksessa alustatyötä tehneitä verrataan kaikkiin niihin kyselyyn osallistuneisiin, jotka eivät ilmoituksensa mukaan olleet tehneet alustatyötä sekä niihin vuonna 2022 työllisinä olleisiin, jotka eivät olleet tehneet alustatyötä.

Alustatyön tekemistä mitattiin vuoden 2022 kyselyyn osallistuneiden oman ilmoituksen perusteella. Tietoa ei kerätty alustatyön aloitusajankohdasta, intensiivisyydestä eikä useudesta. Näistä syistä tutkimuksen tuloksista ei voida tehdä syy-seurauspäätelmiä, vaan tuloksia on tarkasteltava kuvailevina. Lisäksi rekisteriaineistossa alustatyöstä saatuja tuloja ei voida erottaa muista palkka- ja yrittäjätuloista, ja sen vuoksi tuloeroja ja tuloissa tapahtuneita muutoksia ei voida yksiselitteisesti palauttaa alustatyön tekemiseen.

Alustatyötä tehneiden tulot olivat pienemmät kuin niiden, jotka eivät olleet tehneet alustatyötä. Alustatyötä tehneillä oli myös useammin yrittäjätuloja tai sekä palkka- että yrittäjätuloja. Lisäksi he turvautuivat useammin sosiaaliturvaan. Alustatyöntekijöiden ja vertailuryhmien vuositulot kehittyivät pääosin samansuuntaisesti. Alustatyötä tehneiden palkkatulojen kuukausivaihtelu oli suurempaa kuin niiden, jotka eivät olleet tehneet alustatyötä. Tämä selittyy suurelta osin alustatyöntekijöiden useammilla siirtymillä palkallisten ja palkattomien kuukausien välillä pikemmin kuin suuremmalla palkkamäärän vaihtelulla.

Työmarkkina-asemaa vuosina 2021–2023 koskeva kuukausittainen tarkastelu osoittaa, että alustatyöntekijät olivat harvemmin palkkatyösuhteessa ja useammin yrittäjiä, työttömiä tai opiskelijoita kuin ne, jotka eivät olleet tehneet alustatyötä. Tulos koskee kaikkia vertailuryhmiä. Alustatyötä tehneillä oli myös useampia siirtymiä eri työmarkkina-asemien välillä. Alustatyöntekijöiden työssäolokuukausien määrä tarkasteluajanjaksolla oli alhaisempi kuin työllisessä vertailuryhmässä. Tarkasteluajanjaksolla ei ollut nähtävissä ryhmien välisiä eroja työmarkkina-asemien välisessä liikkuvuudessa ylös- tai alaspäin.

Alustatyöntekijät ovat heterogeeninen joukko. Tutkimuksen aineiston perusteella paikallisesti ja verkossa työskentelevien alustatyöntekijöiden verotettava tulo ja käytettävissä oleva tulo eivät kuitenkaan poikkea merkittävästi toisistaan, vaikka tulonlähteissä onkin eroja. Alustatyön tyyppien tarkastelu yhdessä sosiodemografisten tekijöiden, tulotasojen ja työllistymisen kanssa viittaa siihen, että alustatyöntekijät eroavat toisistaan pääosin sen suhteen, työskentelevätkö he paikallisesti vai verkossa ja sen suhteen, ovatko heidän käytettävissä olevat tulonsa suuret vai pienet.

Tutkimuksen perusteella voidaan tehdä vain rajatusti päätelmiä eri alustatyötyyppien eroista, koska tietoa ei ole saatavilla alustatyön ajoituksesta ja intensiivisyydestä eikä alustatyöstä saatujen tulotietojen tarkkuudesta rekisteriaineistossa. Kaiken kaikkiaan tulokset korostavat tarvetta käydä syvällistä ja eri näkökulmia huomioon ottavaa linjakeskustelua alustatyöstä sekä edistää sen joustavaa sääntelyä. Lähtökohtana on oltava sen tunnistaminen, että alustatyöhön kuuluu monenlaisia eri työtehtäviä ja työn järjestämisen tapoja sekä erilaisia tuloasemia.

1 Introduction

In the past decade, platform-mediated gig work has emerged as a new form of organizing work. Despite alarming media reports about the "platformisation" or "gigification" of the economy and the labour market, the scope of platform work has remained relatively modest in most European countries (OECD 2019). In Finland, the share of the working population aged 15-64 to have performed any type of platform work during the last 12 months was estimated to be around 3.9 per cent in 2022 (Pärnänen 2023). In addition, only one in four of those who did platform work reported that it was their main job. Studies on administrative data in the United States have also shown that platform work is typically done temporarily, occasionally, and as a side-job (Collins et al. 2019; Bernhardt et al. 2023). Nevertheless, the sustained growth of the platform economy brings new challenges and dilemmas for policymakers, especially in terms of adequately securing platform workers' employment, income and social protection.

While platform work has been studied extensively in recent years, relatively little is still known about its role in people's overall livelihood and career advancement. While often depicted as precarity traps or dead ends, platform-mediated gigs can also provide a valuable supplement to one's income or serve as a steppingstone for standard employment or entrepreneurship (Adermon & Hensvik 2022; Song et al. 2025; Vallas & Schor 2020). To date, most research on platform workers relies on interview or cross-sectional survey data, which typically do not allow for detailed analysis of changes in income and employment over time. Register-based studies that track platform workers over time are rare, primarily because of the challenges related to identifying individuals engaged in platform work in administrative register data.[1]

In this report, we provide detailed descriptions of the income sources and levels and employment of platform workers over a period of several years. We use a representative pilot survey that was fielded alongside the Finnish labour force survey in 2022 and that allows us to identify persons who performed various types of platform work during the preceding 12 months. By linking the survey with register data from Statistics Finland, we study income and employment of these platform workers between 2019 and 2024, using both yearly and monthly data and compare them to individuals who did not report platform work in the 2022 survey.

1 Related to this topic, Sten-Gahmberg and Riekhoff (2024) have studied the careers of gig workers using Finnish register data. Gig workers were identified as individuals who received payment from invoicing services companies (commonly called kevytyrittäjä in Finnish).

This report is structured as follows. In chapter 2, we provide details on the data used in the analysis. Next, we analyse the sources and levels of income of platform workers in 2022 in chapter 3. In chapter 4, we describe developments and volatility in income over time. Next, we study labour market statuses and typical employment patterns of platform workers between 2021 and 2023 (chapter 5). In chapter 6, we examine the heterogeneity of platform workers by first studying how the level and composition of income vary by types of platform work and second, how patterns in labour market statuses relate to type of platform work and platform workers' characteristics. Chapter 7 concludes.

2 Data

We use data from a pilot survey on platform work that was fielded in conjunction with the Finnish labour force survey by Statistics Finland in 2022. The labour force survey is based on a random sample of the resident population aged 15–74 years who live in private households. Data is collected monthly using interviews, primarily by telephone and web questionnaires. Each selected individual is interviewed up to five times within a timeframe of 15 months. Respondents participated only once in the pilot survey on platform work. They were asked whether during the past 12 months they performed any work or offered any services for pay through online platforms or mobile applications. Thus, the actual timing of the platform work may vary between respondents, and the platform work was performed in 2021 and/or 2022.

More specifically, the survey collected information about different types of platform work, hereunder taxi services, food delivery and courier services, renting out accommodation, selling or marketing of goods, cleaning, maintenance or construction work, personal care services, medical and health services, tutoring and teaching, translating, IT-services, online support or content checking, creating online content, or other work through a platform. If the respondent answered affirmatively that they have performed work in one or more of these categories, they are included in this study as platform workers (unweighted N = 672).[2]

From those who indicated in the pilot survey that they did not do any platform work during the past 12 months we construct two comparison groups. The first group includes all who did not report platform work in the survey, regardless of their labour market status (unweighted N = 18,144). The second, more narrowly defined group includes those who did not report platform work and were employed or self-employed during at least one of the labour force survey interviews in 2022 (unweighted N = 15,132). Ideally, we would account for selection into platform work in our analysis, but due to the limitations of the data, this is not feasible. Using the two comparison groups helps in understanding how platform workers differ in their income and employment from the overall working-age population, but also from those who were only employed in more "traditional" jobs at the time of the survey.[3] Sample weights are used throughout

2 Respondents were also asked whether they had performed platform work in the last 30 days. Those who responded affirmatively were asked more detailed questions about the extent of platform work. As relatively few respondents (31%) reported platform work during the last 30 days, this sample is small and the associated uncertainty is high, and we therefore do not use these data in this study.

3 Of the respondents to the pilot survey, 13 per cent of the platform workers was not employed during any of the interviews in 2022. The corresponding number for those who did not report platform work was 17 per cent.

the analyses to correct for unequal selection probabilities, non-response, and differences between the sample and the population, ensuring that survey estimates are representative of the total population.

In the interpretation of the results, it is important to keep in mind that platform work is observed only through a self-reported indicator in the 2022 pilot survey and cannot be identified separately in administrative income registers. As a result, we cannot determine the exact timing, frequency, or intensity of platform work, nor can we study entry into and exit from platform work over time. All results should therefore be interpreted as descriptive comparisons between individuals who reported platform work in 2022 and the two comparison groups. In addition, the number of platform workers in the survey is limited, which reduces statistical precision in subgroup analyses and contributes to wide confidence intervals for some estimates.

We combine information from the pilot survey with the labour force survey and with register data from Statistics Finland using pseudonymised identifiers. At an annual level, we have detailed information on individuals' sociodemographic characteristics from the FOLK basic module and on the level and composition of their income from the FOLK income module for the years 2020–2023. From the Incomes Register, we in addition have monthly information on income from employment (years 2019-2024) and social benefits and pensions (years 2021-2024). Income from platform work cannot be directly identified in the register data, and thus our analysis focuses on individuals' overall income rather than income from platform work specifically. Further, we do not know to which extent income from platform work is reported to the tax authorities. All amounts are adjusted to the 2022 price level using the yearly consumer price index.

In Table 1 we present descriptive statistics for platform workers and two comparison groups of respondents who did not report platform work (all respondents and, more narrowly, those who were employed or self-employed during at least one of the labour force survey interviews in 2022). Compared to all non-platform respondents, platform workers were less likely to be women, more likely to be born abroad, and were more concentrated in younger age groups. Platform workers also had a lower (or missing) levels of education. These compositional differences are important to keep in mind when interpreting subsequent differences in income and labour market outcomes. When comparing platform workers to the employed comparison group, the same patterns generally hold, though differences in age and education were somewhat more pronounced, reflecting the more selected nature of the employed comparison group.

Table 1. Background characteristics of persons who reported platform work and persons who did not report platform work in 2022, %

Characteristic	Platform work	No platform work (all)	No platform work (employed)
Female **/**	44.7	49.4	49.2
Born abroad ***/***	26.7	10.4	9.7
Age group ***/***			
15–24	21.2	17.2	12.7
25–34	26.5	20.7	21.9
35–44	23.7	21.0	23.6
45–54	17.2	19.6	21.6
55–64	11.4	21.6	20.2
Education **/***			
Primary or missing education	22.6	18.3	12.6
Secondary education	38.5	42.8	43.3
Lower tertiary education	23.4	23.6	26.3
Upper tertiary education	15.6	15.3	17.8
Weighted number of observations	**132,839**	**3,259,981**	**2,612,657**

Notes: Differences across groups were assessed using χ^2 tests that account for survey weights. The first set of significance stars refers to differences between "Platform work" and "No platform work (all)" while the second set refers to differences between "Platform work" and "No platform work (employed)". Statistical significance reported as: * p<0.10, ** p<0.05, *** p<0.01.

3 Income level and composition in 2022

This chapter compares the annual income levels and income composition of platform workers and workers who did not report platform work in 2022. We document differences in wage and entrepreneurial income as well as the role of taxes and transfers in shaping disposable income. Overall, platform workers were more likely to have entrepreneurial income or a combination of wage and entrepreneurial income than those who did not report platform work. Average incomes were lower among platform workers across most income measures, but the gap was substantially smaller for disposable income than for wage income, consistent with taxes and transfers reducing gaps between gross and net incomes.

In this chapter we study income composition and levels of platform workers in 2022, comparing them with individuals in the two comparison groups: all who did not report platform work and individuals who were employed during at least one of the labour force survey interviews in 2022 and who did not report platform work. While we cannot observe the income from platform work explicitly, the analysis sheds light on the structure of income among platform workers. This comparison helps clarify the different ways income is earned and highlights variations in the economic position between platform workers and those who did not report platform work. Note, however, that differences between the groups need not be due to platform work – individuals who engaged in platform work may differ in their income levels and composition irrespective of doing platform work and irrespective of how much they earned from platform work.

All income measures in this chapter refer to annual amounts in 2022 euros taken from administrative registers. Earned income refers to wage and salary income (including taxable in-kind benefits). Entrepreneurial income refers to tax-recorded entrepreneurial income (including business and agricultural/forestry income and related categories). Earned income total in state taxation is a broader tax concept that includes earned income as well as pension income and taxable social security benefits. Disposable income is defined as gross income (earned income, entrepreneurial income, property income and current transfers received) net of taxes and transfers. See Appendix Table 1 for more detailed definitions of the income measures used.

First, we analyse the sources and levels of incomes of platform workers and workers with no reported platform work in 2022. Next, we study how much of the observed differences in income can be explained by differences in personal and work-related characteristics using regression analysis. We then study income dispersion of platform workers, before we zoom in on the claiming of pensions and social security benefits.

3.1 Sources of earned income

We begin by examining the sources of income among those who did and did not report doing platform work in 2022. Table 2 reports the share of individuals who received earned (wage) income, entrepreneurial income, or both in 2022. Compared to respondents with no reported platform work (all respondents), platform workers were about equally likely to have earned income (82.7% vs 83.7%). However, platform workers were substantially more likely to have entrepreneurial income (17.9% vs 9.5%) and to combine earned and entrepreneurial income (11.0% vs 6.1%). Overall, entrepreneurial income remained a minority income source even among platform workers, but the higher incidence of entrepreneurial and mixed income points to a more diverse income structure among those who reported platform work.

When using the more narrowly defined comparison group of employed individuals, differences in earned income become markedly larger (82.7% vs 94.6%), reflecting that the employed group by construction largely excludes individuals without wage income.

As entrepreneurial income here refers to tax-recorded entrepreneurial income and does not identify platform earnings directly, the patterns should be interpreted as differences in broader income sources among individuals who reported platform work in the 2022 survey rather than as evidence on the composition of platform earnings per se.

Table 2. Percentage shares with certain types of income among persons who reported platform work and persons who did not report platform work in 2022

	Platform work	95% confidence intervals	No platform work (all)	95% confidence intervals	No platform work (employed)	95% confidence intervals
Earned income	82.7	79.7–85.8	83.7	83.1–84.3	**94.6**	**94.5–95.2**
Entrepreneurial income	17.9	15.0–20.9	**9.5**	**9.1–10.0**	**11.0**	**10.5–11.5**
Both earned and entrepreneurial income	11.0	8.7–13.4	**6.1**	**5.7–6.4**	**7.2**	**6.8–7.6**
Weighted number of observations	132,839	132,839	3,259,981	3,259,981	2,612,657	2,612,657

Note: Bold numbers are statistically different from those of platform workers at the 95% significance level.

3.2 Income level

Next, we examine income levels among platform workers and the two comparison groups of respondents who did not report platform work: all respondents and, more narrowly, those who were employed or self-employed during at least one of the labour force survey interviews in 2022 (Table 3). Income levels are reported as mean annual amounts among those who received the respective income component in 2022 (i.e., individuals with an amount greater than zero). Individuals with zero amounts are excluded from calculations of conditional means but the prevalence of zero incomes is partly reported above in Table 2 and additionally in the income dispersion analysis (section 3.4). We report conditional means for earned income, entrepreneurial income, earned income total in state taxation, and disposable income.

Table 3. Mean conditional income among persons who reported platform work and persons who did not report platform work in 2022, €

	Platform work	95% confidence intervals	No platform work (all)	95% confidence intervals	No platform work (employed)	95% confidence intervals
Earned income	31,584.2	29,372.7–33,795.6	**36,982.6**	**36,514.0–37,451.3**	**40,034.9**	**39,554.6–40,515.1**
Entrepreneurial income	14,758.2	11,322.8–18,193.6	18,549.6	17,159.0–19,940.26	19,462.3	17,984.4–20,940.1
Both earned and entrepreneurial income	41,278.4	36,240.8–46,316.0	47,996.7	45,634.2–50,359.3	**49,656.2**	**47,248.4–52,064.0**
Earned income total in state taxation	32,210.7	30,247.7–34,173.8	**36,946.8**	**36,516.5–37,377.1**	**42,177.5**	**41,707.7–42,647.2**
Disposable income	27,095.9	25,709.1–28,482.7	**29,806.7**	**29,379.6–30,233.8**	**33,314.8**	**32,831.5–33,798.1**

Note: Bold numbers are statistically different from those of platform workers at the 95% significance level.

Compared to respondents with no reported platform work (all respondents), platform workers had lower average incomes across all measures. The gap was largest for earned income, where platform workers earned on average €31,584 compared with €36,983 among non-platform respondents. Platform workers also had lower average entrepreneurial income (€14,758 vs €18,550, although the difference was not statistically significant), and lower earned income total in state taxation (€32,211 vs €36,947). For disposable income, the difference was smaller: platform workers' average disposable income is €27,096, compared with €29,807 among non-platform respondents. Overall, the fact that the disposable-income gap was notably smaller than the earned-income gap is consistent with the tax-benefit system partially buffering differences in earned incomes.

When using the employed comparison group, gaps were larger (e.g., earned income €31,584 vs €40,035, disposable income €27,096 vs €33,315), reflecting that the employed comparison group is more positively selected in terms of labour-market attachment and earnings capacity.

Taken together, these results show that platform workers differed from workers who did not report platform work both in how income is generated and in overall income levels, while also pointing to the important role of taxes and the social benefit system in cushioning income gaps.

3.3 Income regressions

In the descriptive results above, platform workers had lower average income than respondents who did not report platform work. In this section, we assess how much of this difference can be accounted for by differences in observable characteristics using regression analysis. Throughout this section, the comparison group consists of all respondents who did not report platform work, regardless of their labour market status in 2022.

Table 4 presents estimates from linear regression models where the outcome variable is earned income total in state taxation in 2022. Model (1) includes only an indicator for reporting platform work. The estimated coefficient therefore captures the unconditional income gap between platform workers and all non-platform respondents. In the subsequent models, we add blocks of control variables to examine how the platform-worker coefficient changes once differences in demographic composition, education, and labour market position are taken into account.

Table 4. Estimated difference in earned income in state taxation between persons who reported platform work and persons who did not report platform work (all respondents) in 2022

Outcome variable: Earned income total in state taxation	(1)	(2)	(3)	(4)
Platform workers	-4,603.099*** (1,020.055)	-3,111.226*** (951.224)	-2,893.779*** (888.852)	-2,109.674*** (787.994)
Observations	18,778	18,778	18,778	18,778
R squared	0.001	0.218	0.329	0.417
Controlling for personal characteristics	No	Yes	Yes	Yes
Controlling for educational attainment	No	No	Yes	Yes
Controlling for socioeconomic status in 2021	No	No	No	Yes

Note: The difference in total taxable earned income is estimated using linear regression models. Model (1) only includes a dummy for self-reporting as a platform worker in 2022. Model (2) additionally includes controls for gender, age (5-year intervals), immigrant status, municipality type and marital status. Model (3) additionally includes dummies for level and field of education. Model (4) additionally includes dummy variables for occupational and labour market status at the end of 2021.
Standard errors in parentheses: * p<0.10, ** p<0.05, *** p<0.01.

Across specifications, platform workers had significantly lower taxable earned income than non-platform respondents. In the baseline specification, the estimated gap was sizeable. Once demographic characteristics (gender, age, immigrant status, municipality type, and marital status) are included in Model (2), the gap decreased markedly, indicating that part of the raw difference reflects compositional differences between platform workers and the overall non-platform population. Adding controls for education level and field (Model (3)) further reduced the estimated gap, though the change was more modest than when demographics are added.

The largest additional reduction occured when controlling for socioeconomic status at the end of 2021 (Model (4), combining labour market status and occupational status for those employed at the time). Even after these extensive controls, the platform-worker coefficient remained negative and statistically significant, suggesting that platform workers had lower taxable earned income than otherwise similar non-platform respondents in 2022. This earnings gap could reflect differences related to doing platform work, but it could also reflect selection into platform work. In particular, unobserved differences between the groups may explain part of the gap — for example differences in employment industries or occupations, working hours, or preferences (such as preferences for leisure or flexibility). As throughout this report, these results should be interpreted as descriptive associations rather than causal effects.

For comparison, we also estimate the same regression specifications using the narrower comparison group restricted to respondents who did not report platform work and were employed or self-employed in at least one labour force survey interview in 2022 (Appendix Table 2). In that setting, the estimated income gap was substantially larger in the baseline model, reflecting the higher and more homogeneous earnings capacity of the employed comparison group. However, once controls — especially those capturing prior socioeconomic status — were included, the results became more similar in qualitative terms: the coefficient for platform-worker status remained negative and statistically significant, indicating lower taxable earned income among platform workers even relative to this more selected comparison group.

3.4 Income dispersion

The analysis above focused on differences in average income levels between platform workers and those who did not report platform work in the 2022 survey. However, platform workers are a heterogeneous group, and differences between groups may be particularly pronounced at the lower and upper ends of the income distribution. To capture some of this heterogeneity, we examine income dispersion by analysing how platform workers are distributed across income quartiles, using (all) respondents who did not report platform work as the comparison group.

Table 5 shows the distribution of platform workers and individuals in the comparison group across quartiles of earned income, entrepreneurial income, total earned income in state taxation, and disposable income. Quartile cutoffs are defined using the distribution of the respective income component among the comparison group (all respondents) with positive income (income › 0). In addition, the table separately reports the share with zero income (income = 0), which implies that the shares in the four quartiles among the comparison group do not sum to exactly 25 per cent each.

Table 5. Income dispersion among persons who reported platform work and persons who did not report platform work (all respondents) in 2022, %

	Platform work	No platform work (all)
Earned income		
No earned income	17.3	16.3
1st quartile (‹16,265)	28.8	20.9
2nd quartile (16,265–34,815)	20.5	20.9
3rd quartile (34,815–49,405)	17.9	20.9
4th quartile (49,405‹)	15.5	20.9
Entrepreneurial income		
No entrepreneurial income	82.1	90.5
1st quartile (‹1,069)	3.9	2.4
2nd quartile (1,069–7,491)	4.9	2.4
3rd quartile (7,491–26,551)	5.7	2.4
4th quartile (26,551‹)	3.4	2.4
Earned income total in state taxation		
No income	2.6	2.6
1st quartile (‹17,230)	32.9	24.4
2nd quartile (17,230–33,779)	24.2	24.4
3rd quartile (33,779–48,515)	20.3	24.4
4th quartile (48,515‹)	20.1	24.4
Disposable income		
No disposable income	1.3	1.7
1st quartile (‹17,846)	32.6	24.6
2nd quartile (17,846–27,598)	23.4	24.6
3rd quartile (27,598–36,252)	20.9	24.6
4th quartile (36,252‹)	21.8	24.6
Weighted number of observations	132,839	3,259,981

The results show that platform workers were more concentrated at the bottom of the distribution for earned income. Platform workers were more likely to have no earned income than non-platform respondents, and among those with earned income they were overrepresented in the lowest quartile and underrepresented in the two highest quartiles. This pattern is consistent with our earlier findings that platform workers had lower average earned income and less stable attachment to wage employment.

A broadly similar pattern emerges for earned income total in state taxation and for disposable income. Platform workers were disproportionately represented in the lower quartiles and less likely to be found in the highest quartile, even after taxes and transfers are taken into account. This suggests that group differences are not limited to mean income levels but extend across the distribution, with a particularly clear gap at the upper end.

By contrast, dispersion patterns for entrepreneurial income differed from those for earned income. Because platform workers were more likely to have entrepreneurial income in the first place, they are less concentrated in the "no entrepreneurial income" category and more present across the entrepreneurial income quartiles. At the same time, entrepreneurial income among platform workers follows an inverted U-shaped pattern, with relatively few individuals appearing in the bottom and top entrepreneurialincome quartiles, and more bunching in the middle quartiles.

Overall, the dispersion analysis reinforces the conclusion that platform workers faced a more precarious income position on average and were more often located in the lower parts of the income distribution. At the same time, the presence of platform workers across all quartiles highlights substantial heterogeneity within the platform-worker group, implying that platform work is associated with a wide range of income situations rather than a single uniform profile.

3.5 Pensions and social security benefits

In this section, we examine the claiming of pensions and social security benefits among platform workers and two comparison groups of respondents who did not report platform work in the 2022 pilot survey: all respondents and, more narrowly, those who were employed or self-employed during at least one of the labour force survey interviews in 2022. Since we found that differences in disposable income between platform workers and those who did not report platform work were smaller than differences in earned income, analysing benefit receipt provides insight into the role of the social security system in cushioning income gaps.

Table 6 shows that platform workers were more likely to receive several types of benefits than respondents with no reported platform work, especially when compared to the employed comparison group. In particular, platform workers more often received unemployment benefits, housing benefits and social assistance, indicating a higher prevalence of situations associated with weak or unstable labour market attachment. Platform workers were also more likely to receive study grants. By contrast, platform workers were less likely to receive pension income, which likely reflects differences in age composition between platform workers and the overall population.

Table 6. Social security benefit claiming among persons who reported platform work and persons who did not report platform work in 2022, %

	Platform work	95% confidence intervals	No platform work (all)	95% confidence intervals	No platform work (employed)	95% confidence intervals
Sickness allowance	6.4	4.4–8.4	5.1	4.8–5.4	5.0	4.7–5.4
Pension income	4.0	2.7–5.3	**10.4**	**10.0–10.9**	**6.0**	**5.6–6.3**
Child home care and partial care allowance	3.0	1.6–4.4	3.3	3.1–3.6	3.0	2.8–3.3
Parental allowance	4.4	2.7–6.0	4.5	4.1–4.8	4.5	4.2–4.9
Unemployment benefits	21.1	17.7–24.5	16.2	15.7–18.8	12.5	11.9–13.0
Housing benefits	21.5	18.0–25.0	**14.9**	**14.3–15.5**	**10.4**	**9.8–10.9**
Study grant	13.4	10.5–16.3	**9.6**	**9.1–10.1**	**7.6**	**7.1–8.1**
Social assistance	7.8	5.3–10.3	**4.6**	**4.3–5.0**	**2.2**	**1.9–2.4**
Weighted number of observations	132,839	132,839	3,259,981	3,259,981	2,612,657	2,612,657

Note: Bold numbers are statistically different from those of platform workers at the 95% significance level.

Table 7 reports the average amounts received, conditional on receiving each benefit. Differences in benefit levels were in many cases modest. However, platform workers received clearly higher average amounts of housing benefits[4] and social assistance than both comparison groups, indicating more frequent reliance on benefits targeted at individuals with low or unstable income. For most other benefits, average amounts were similar or platform workers received lower amounts. This analysis is not informative of the reasons for the differences in benefit amounts, but there are many possible explanations, such as differences in age compositions, lower income used to calculate earnings-related benefits, or shorter benefit spells.

Taken together, these results suggest that platform workers were more frequently in income situations that trigger social insurance or means-tested support. The pattern is visible when comparing platform workers to all non-platform respondents, but it becomes clearer when using the employed comparison group, which is less likely (by construction) to include individuals with weak labour market attachment. This helps explain why differences in disposable income are smaller than differences in earned income, underlining the role of the social security system in mitigating income risks among individuals who reported platform work.

4 General housing allowance is recorded at the level of the applicant in the household and is not allocated across other household members in the register. As a result, differences in the level of housing benefits conditional on receipt may partly reflect differences in who is registered as the claimant (and household composition), rather than differences in the underlying housing support received by all individuals.

Table 7. Mean conditional social benefit levels among persons who reported platform work and persons who did not report platform work in 2022, €

	Platform work	95% confidence intervals	No platform work (all)	95% confidence intervals	No platform work (employed)	95% confidence intervals
Sickness allowance	2,051.7	1,332.3–2,771.1	**3,124.8**	**2,856.8–3,392.7**	2,802.1	2,503.2–3,101.0
Pension income	14,180.9	10,891.3–17,470.5	14,389.2	13,900.4–14,878.1	11,462.5	10,809.1–12,115.9
Child home care and partial care allowance	1,383.9	907.5–1,797.3	**2,341.4**	**2,176.0–2,506.7**	1,864.1	1,721.5–2,006.7
Parental allowance	5,547.8	3,177.6–7,917.9	6,114.9	5,681.0–6,548.9	6,043.4	5,561.7–6,525.2
Unemployment benefits	5,912.2	4,976.6–6,847.7	6,825.5	6,620.4–7,030.6	5,113.0	4,901.3–5,324.7
Housing benefits	3,165.8	2,728.7–3,602.9	2,893.9	2,805.1–2,982.7	**2,542.6**	**2,340.2–2,654.9**
Study grant	1,208.2	960.4–1,456.0	1,305.2	1,249.7–1,360.7	1,183.2	1,112.1–1,254.3
Social assistance	3,608.0	2,454.7–4,761.4	2,604.4	2,365.0–2,843.8	**1,674.9**	**1,452.4–1,897.3**

Note: Bold numbers are statistically different from those of platform workers at the 95% significance level.

4 Income changes over time

This chapter examines how income and benefit outcomes evolved over time among individuals who reported platform work in the 2022 pilot survey, compared with workers who did not report platform work in the same survey. Using annual register data for 2020–2023, we find that platform workers consistently had lower income levels and higher benefit receipt, but differences in trends were generally modest. Using monthly wage income data for 2019–2024, we show that platform workers experienced higher month-to-month volatility, largely reflecting more frequent transitions into and out of months with wage income.,

In this chapter, we first examine the same income measures as discussed in the previous chapter but focus on the trends in income for platform workers compared to two comparison groups: all respondents and, more narrowly, those who were employed or self-employed during at least one of the labour force survey interviews in 2022. The analysis spans years 2020–2023. Our only information about platform work is based on individuals who, in 2022, reported having performed platform work within the previous 12 months. We do not have information about when they first started doing platform work or how long they have been engaged in it. As a result, we cannot directly analyse the relationship between platform work and changes in income over time. Instead, in this chapter, we simply compare how the incomes of platform workers and individuals in the comparison groups developed over the four-year period from 2020 to 2023.

To assess whether income developments differ between the groups, we estimate regression models in which each income measure is regressed on an indicator for reporting platform work in 2022, time effects, and interactions between group and time. In the baseline specification, time is modelled as a linear trend and we test whether the group-specific trends were equal by including a platform-worker × trend interaction. To allow for nonlinear patterns, we also estimate a specification with year dummies interacted with platform-worker status. Finally, we estimate individual fixed-effects models that identify group differences in within-person changes over time. All models are estimated using survey weights, and standard errors are computed robustly and clustered at the individual level.

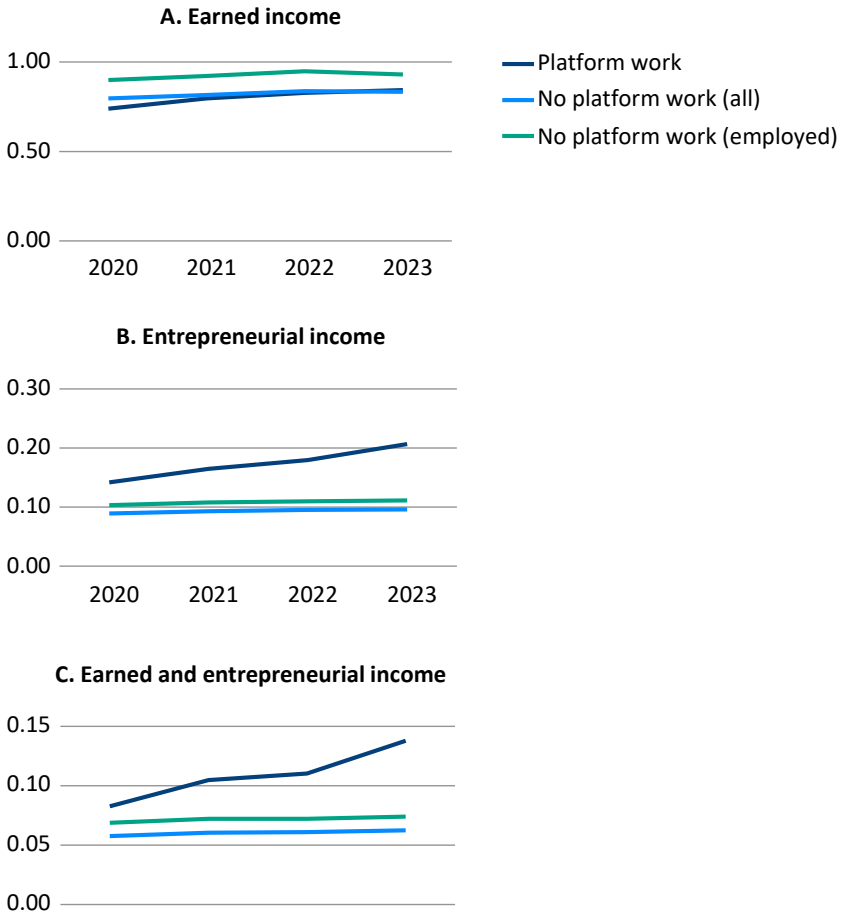
As the yearly data is likely to mask month-to-month variation in income, in the last section in this chapter, we use monthly data for years 2019–2024 to study trends in monthly wage income and study individual-level volatility in wage income by calculating month-to-month arc percentage changes.

4.1 Trends in yearly income

We next examine how income developed over time among those who did and did not report platform work in 2022 during the period 2020–2023 using two comparison groups: all who did not report platform work and individuals who were employed during at least one of the labour force survey interviews in 2022 and who did not report platform work.

We first examine trends in the shares receiving income from different sources. Figure 1 shows the share of platform workers and individuals in the comparison groups who had earned income, entrepreneurial income, or a combination of the two larger than zero in each year from 2020 to 2023. Over time, these shares increased slightly more rapidly among platform workers than among nonplatform workers for all types on income. Statistical tests reject the hypothesis of equal trends, although the observed differences are modest.

Figure 1. Shares with different types of income of persons who reported platform work and persons who did not report platform work in 2020–2023



We then turn to trends in income levels. Figure 2 plots average earned income, entrepreneurial income, total taxable earned income in state taxation, and disposable income for the same three groups. Platform workers consistently had lower income levels than those who did not report platform work across all income measures and throughout the period studied. For earned income,

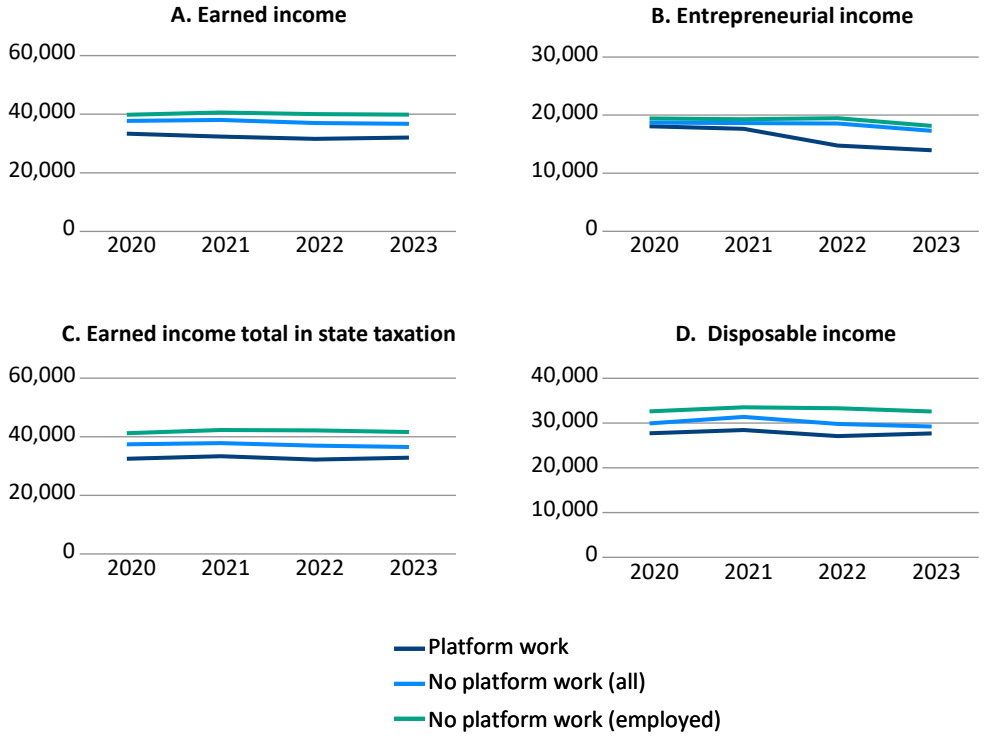
total taxable income, and disposable income, the trends were broadly parallel, indicating that the income gap between the groups remained relatively stable over time. By contrast, the gap in entrepreneurial income widened somewhat.

We conducted statistical tests to assess whether income trends differed between platform workers and nonplatform workers. The results vary by income type and model specification. For entrepreneurial income, tests generally indicate no significant difference in trends. For earned income, total taxable income, and disposable income, simple linear trend tests also show no evidence of differing trends. However, models allowing for non-linear year-specific changes — and especially those including individual fixed effects — suggest that trends were not identical. These results indicate that differences in income development were small and non-linear, and become statistically apparent only under more flexible specifications.

Taken together, the results suggest that while platform workers consistently earned less than workers who did not report platform work, income gaps were largely persistent over time. Differences in income development appear modest and sensitive to model specification and should therefore be interpreted with caution. It is important to note that any differences in trends should not be interpreted as consequences of platform work.

At the same time, annual income measures summarize total income received over a full year and may mask within-year variation in income. In the last part of this chapter (section 4.3), we therefore complement the annual analysis with monthly register data to assess differences in within-year wage participation, wage levels and volatility.

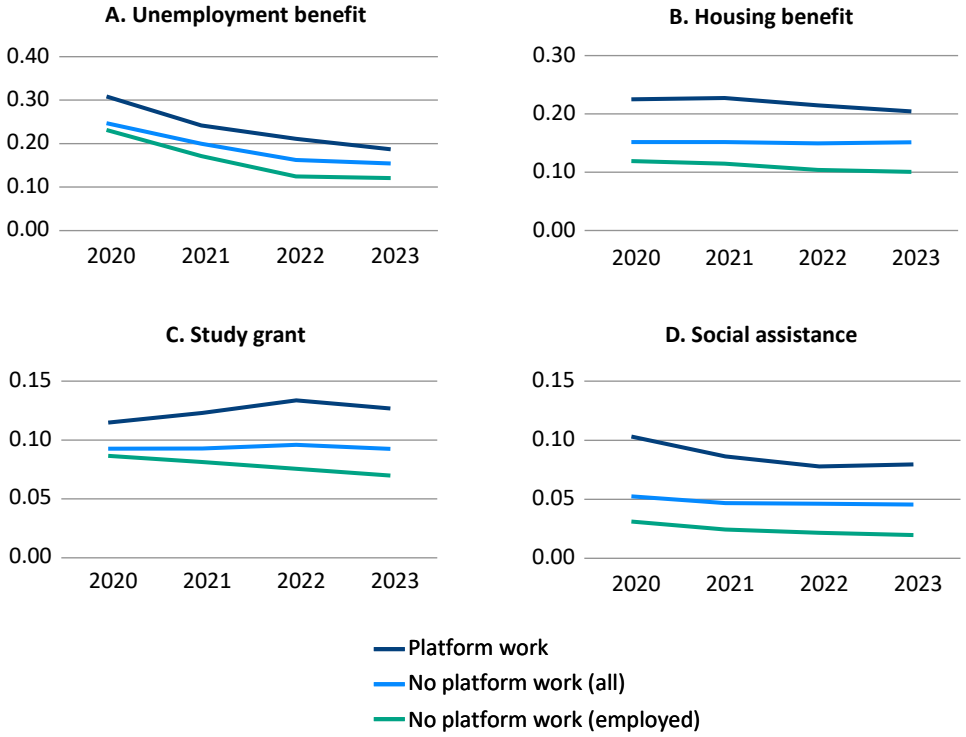
Figure 2. Level of income among persons who reported platform work and persons who did not report platform work in 2020–2023



4.2 Trends in yearly social security utilisation

Next, we examine trends in the annual receipt and level of the most common social security benefits among platform workers and employed non-platform workers during the period 2020–2023. We focus on unemployment benefits, housing benefits, study grants, and social assistance. Figure 3 shows trends in benefit receipt, defined as having received the benefit at any time during the year, while Figure 4 presents average annual benefit amounts conditional on receipt.

Figure 3. Share receiving unemployment benefits, housing benefits, study grants or social assistance among persons who reported platform work and persons who did not report platform work in 2020–2023



Platform workers were consistently more likely than the comparison groups to receive unemployment benefits throughout the period studied (Figure 3). In 2020, 31 per cent of platform workers received unemployment benefits at some point during the year, compared to 23 to 25 percent in the comparison groups. The share receiving unemployment benefits declined over time in both groups, reaching 19 per cent among platform workers and 12 to 15 per cent among the comparison groups by 2023. This pattern likely reflects the gradual unwinding of Covid-19-related labour market disruptions. The gap between the groups remained broadly constant over time, and statistical tests do not indicate differences in trends.

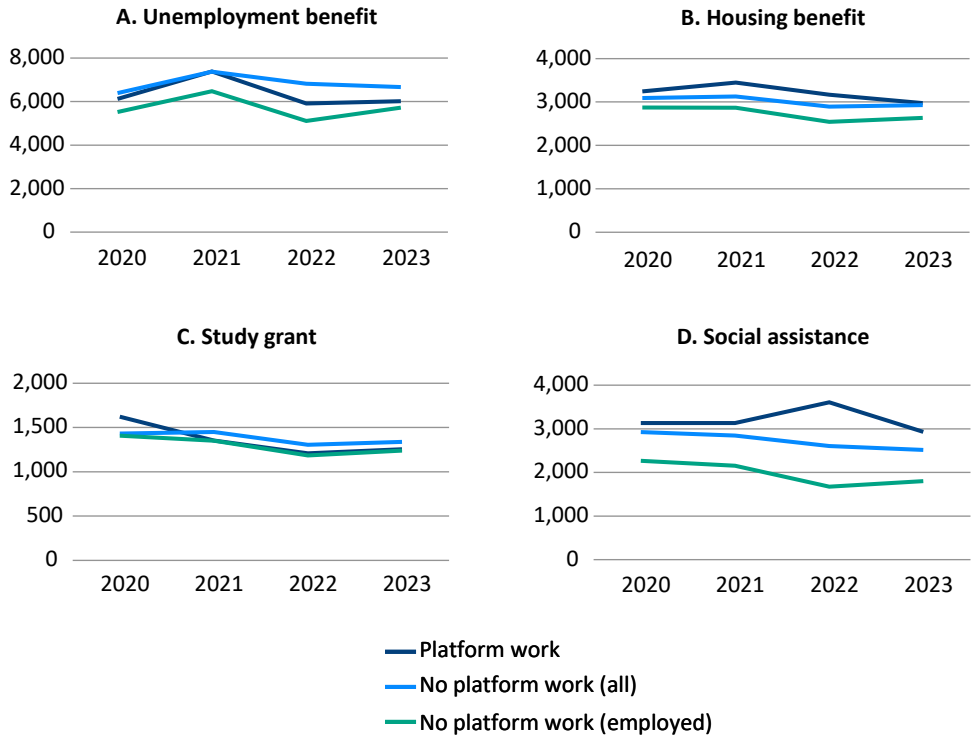
The share of platform workers receiving housing benefits decreased slightly over the period studied. Receipt of social assistance declined slightly among platform workers and in the employed comparison group, while remaining constant in the more broadly defined comparison group. The gap in study grant receipt between platform workers and the comparison groups widened somewhat, driven by an

increase among platform workers and a decrease in the employed comparison group. However, statistical tests do not provide evidence of systematically different trends for these benefits.

Figure 4 shows that, across the most common benefit types, platform workers generally received higher average benefit amounts compared to the comparison groups in each year studied with the exception of unemployment benefits in years 2020 and 2021 when platform workers and the wider comparison group received equal amounts. All groups followed similar trends in the amounts received for unemployment and housing benefits. For social assistance, the gap in average amounts widened temporarily in 2022, but tests cannot reject the hypothesis of equal trends.

Taken together, these findings suggest that while platform workers were more likely to rely on social security benefits, differences in benefit utilisation between platform workers and the comparison groups were persistent over time. Changes in benefit receipt and amounts largely reflect broader developments affecting both groups, e.g., Covid-19 recovery, rather than diverging trajectories specific to platform work.

Figure 4. Amount received in unemployment benefits, housing benefits, study grants or social assistance among persons who reported platform work and persons who did not report platform work in 2020–2023, €



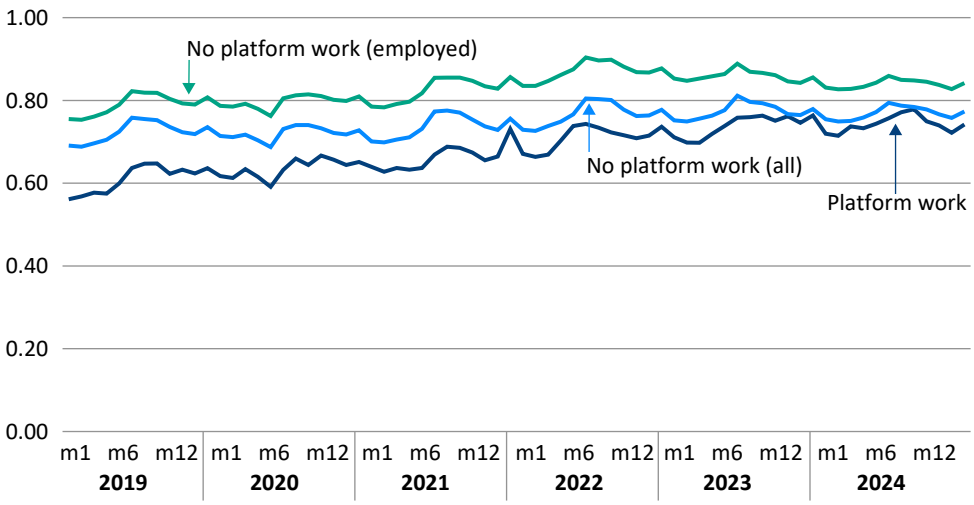
4.3 Monthly wage income volatility

Previous research has highlighted income insecurity as a possible risk associated with platform work, driven by uncertainty in the amount of work available from month to month (for example Cirillo et al. (2023)). Using monthly data from the Finnish Incomes Register for the years 2019–2024, we examine monthly variation in earned wage income among platform workers and individuals who did not report platform work. The analysis is restricted to wage income, as entrepreneurial income is not fully observed in the register.

For each individual and month, we sum wage income reported by all employers. We disregard that the payment period does not necessarily coincide with the month in which the pay is reported. For most payment slips, the month in which the income is reported coincides with the payment period or with the preceding month. The payment period may be shorter or longer than one calendar month. Shorter payment periods are slightly overrepresented among platform workers, which is in line with the nature of platform work, but could also be a sign of more fragmented labour force participation in general. Months without reported wage income are coded as zero wage earnings months, capturing periods without salaried earnings regardless of whether individuals were self-employed, receiving benefits, or otherwise outside salaried employment. Wage income is adjusted to the average price level of 2022 using the consumer price index.

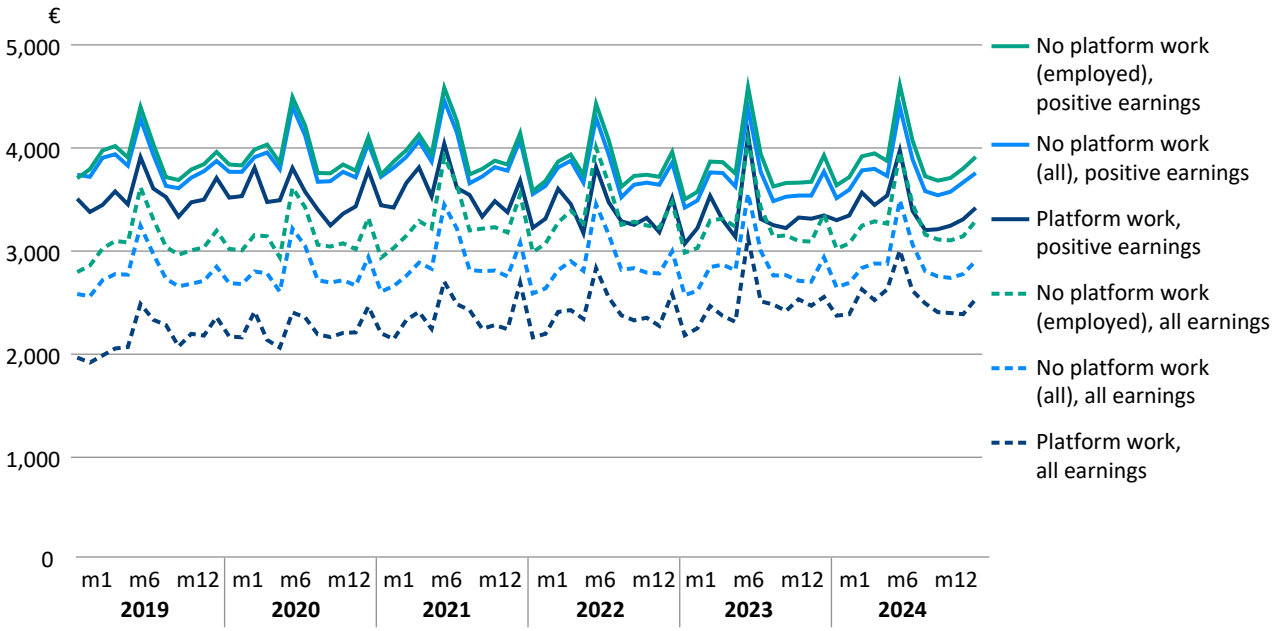
We first examine monthly receipt of wage income. Figure 5 shows the monthly share with at least some wage income among platform workers and in the two comparison groups. The share with wage income was consistently lowest among platform workers, although all groups display similar seasonal patterns, with peaks in the summer months and towards the end of the year. Over time, the gap between the groups narrowed slightly, reflecting both an increase in wage participation among platform workers and a modest decline among employed non-platform workers starting in 2022.

Figure 5. Monthly share with wage income of persons who reported platform work and persons who did not report platform work in 2019–2024



We next examine monthly wage income levels. In Figure 6 we study income levels both excluding (solid lines) and including zero earnings (dashed lines). Average monthly wage income was consistently lower among platform workers compared to the comparison groups throughout the period. All groups exhibit pronounced seasonal variation, driven by factors such as vacation pay and bonus payments. The income gap remained relatively stable over time. Income differences are considerably smaller when the analysis is restricted to positive earnings, reflecting that a larger share of platform workers had zero wage earnings in any given month.

Figure 6. Level of monthly wage income of persons who reported platform work and persons who did not report platform work in 2019–2024



Finally, we assess individual-level month-to-month volatility in wage income by calculating arc percentage changes in wage income (Brewer et al. 2025). For each individual i and month t, the arc percentage change compares wage income y_{it} with wage income in the previous month $y_{(i,t-1)}$ and scales the change by the average of the two monthly incomes:

$$arc_{it} = \frac{y_{it} - y_{it-1}}{(y_{it} + y_{it-1})/2} = \frac{y_{it} - y_{it-1}}{\bar{y}_i}$$

An advantage of this measure is that it is symmetric for increases and decreases and remains defined when income changes between zero and a positive amount.

We distinguish between two concepts. First, we compute labour market volatility, which includes month-pairs in which wage income is zero in one of the two months (capturing movements into and out of wage employment). Note, however, that individuals with no wage income may in fact have income from self-employment. This means that our measure should rather be interpreted as a measure of wage-attachment volatility. Second, we compute earnings volatility, restricting the sample

to month-pairs with positive wage income in both months. For each concept, we follow Brewer et al. (2025) and summarize volatility at the group level as the mean absolute arc percentage change, calculated separately for platform workers and individuals in the two comparison groups:

$$Mn(|arc_t|) = \left(\frac{1}{N}\right)\sum_{i=1}^{N}|arc_{it}|$$

Figure 7 presents labour market volatility (or more specifically wage-attachment volatility) among platform workers and in the two comparison groups. The level of volatility was high in all groups, and volatility was consistently highest among platform workers. Over the period studied, the mean absolute arc percentage change among those who reported platform work was 48.7 per cent and 39.8 per cent in the broader and 36.7 per cent in the more narrowly defined comparison group. All groups exhibit pronounced seasonal variation, with volatility increasing during the summer months and in December. These seasonal patterns are consistent with institutional features of wage setting and payment timing (e.g., holiday-related pay and end-of-year payments), although we do not isolate specific pay components in this analysis.

Figure 7. Trends in labour market volatility among persons who reported platform work and persons who did not report platform work in 2019–2024

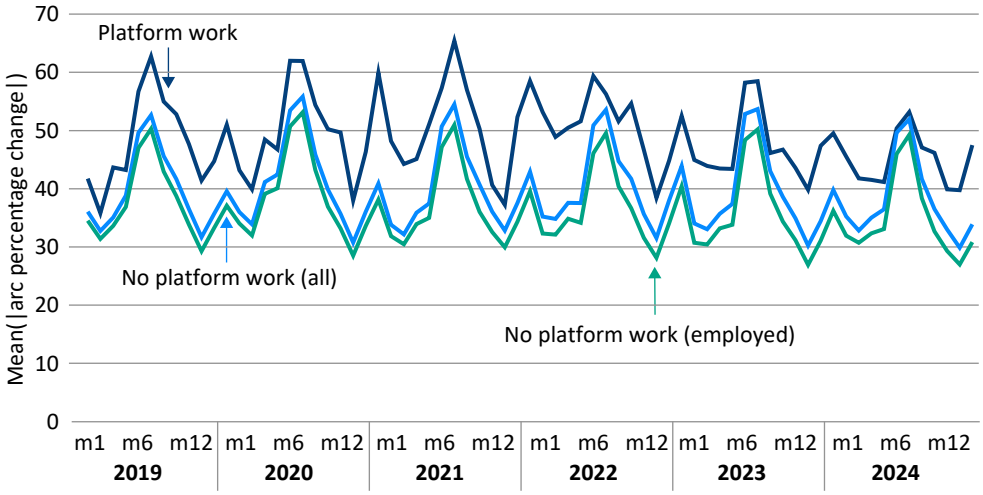
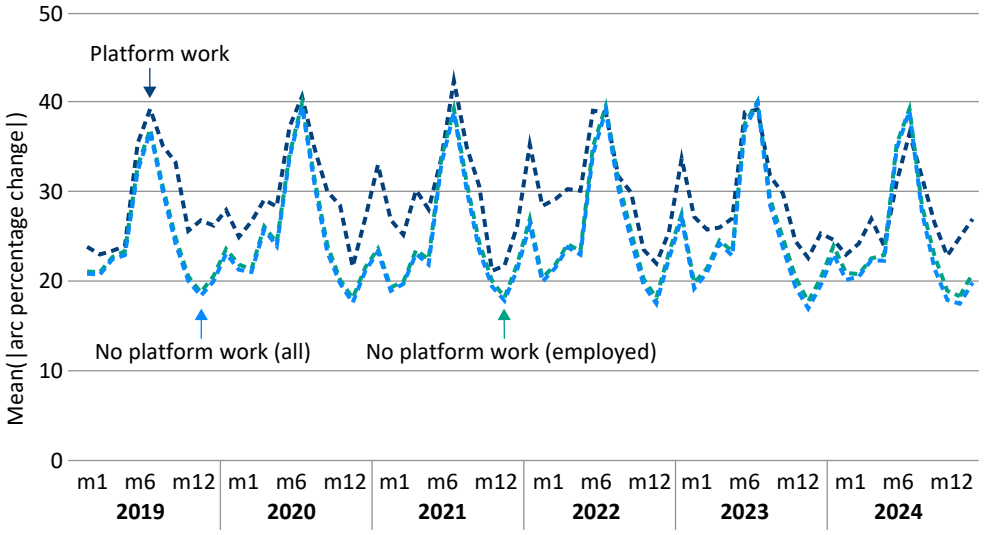


Figure 8 shows earnings volatility (conditional on positive wage income in both months in each month-pair). Platform workers also exhibit higher earnings volatility compared to those who did not report platform work, but the differences between the groups were substantially smaller than for labour market volatility (the mean was 29.1 percent among the platform workers, 25.2 among all who did not report platform work and 24.7 among those who were employed and did not report platform work). This indicates that the higher overall volatility among platform workers was driven by more frequent transitions into and out of months with positive wage income, rather than only by greater instability in wages conditional on employment.

Figure 8. Trends in earnings volatility among persons who reported platform work and persons did not report platform work in 2019–2024



To complement the mean-based analysis of volatility above, we also examine the prevalence of large month-to-month changes. We classify a month-pair as a "large change" if the absolute arc percentage change exceeds 25 per cent. When allowing for zero-income months (labour market volatility), 20.7 per cent of platform worker month-pairs involved a large decrease and 22.0 per cent involved a large increase. Among all of those who did not report platform work, the corresponding shares were 18.2 per cent and 19.2 per cent, respectively (17.6 and 18.6 for the employed comparison group). When restricting to month-pairs with positive wage income in both months (earnings volatility), the shares were lower in all groups but remain higher among platform workers (platform: 17.4% large decreases and 18.5% large increases; all no platform: 15.8% and 16.7%; employed no platform: 15.6% and 16.5%). Taken together, these results suggest that platform workers experienced somewhat more frequent large month-to-month wage changes than workers who did not report platform work, with increases and decreases occurring at broadly similar rates within each group.

Overall, the evidence indicates higher month-to-month wage income volatility among platform workers, particularly when accounting for transitions into and out of months with wage income. However, if income from self-employment were included, the patterns of volatility could look very different. As elsewhere in this report, these findings should be interpreted as descriptive differences between individuals classified as platform workers based on self-reported platform work in 2022 and the comparison groups, rather than as causal effects of platform work.

5 Patterns in monthly labour market statuses

In this chapter, we analyse patterns of employment and receiving benefits for platform workers and their comparison groups for the years 2021–2023. Compared to individuals with no reported platform work (both all and those employed in 2022), platform workers less frequently were in salaried employment and more frequently self-employed, unemployed or students. Platform workers more often transitioned between various labour market statuses and spent fewer months in employment during the observation period, but we do not find differences in terms of deterioration or improvement in labour market statuses during the observation period.

In this chapter, we shift the focus from income to employment and career development of platform workers. The analysis is restricted to the years 2021-2023, for which the most complete information on various monthly labour market statuses is available. The aim of this chapter is to identify and describe typical patterns in labour market statuses of platform workers in comparison to those of persons who indicated in the 2022 survey that they did not perform platform work in the previous 12 months. Employment in platform work is often considered as insecure, due to the on-demand nature of the work and the lack of formal employment contracts. Moreover, platform work has been described as a "dead end" due to the limited opportunities it offers to enter "regular" salaried employment (Adermon & Hensvik 2022). Therefore, special attention is paid to the stability, mobility and performance of regular employment in platform workers' careers during this short timeframe spanning three years.

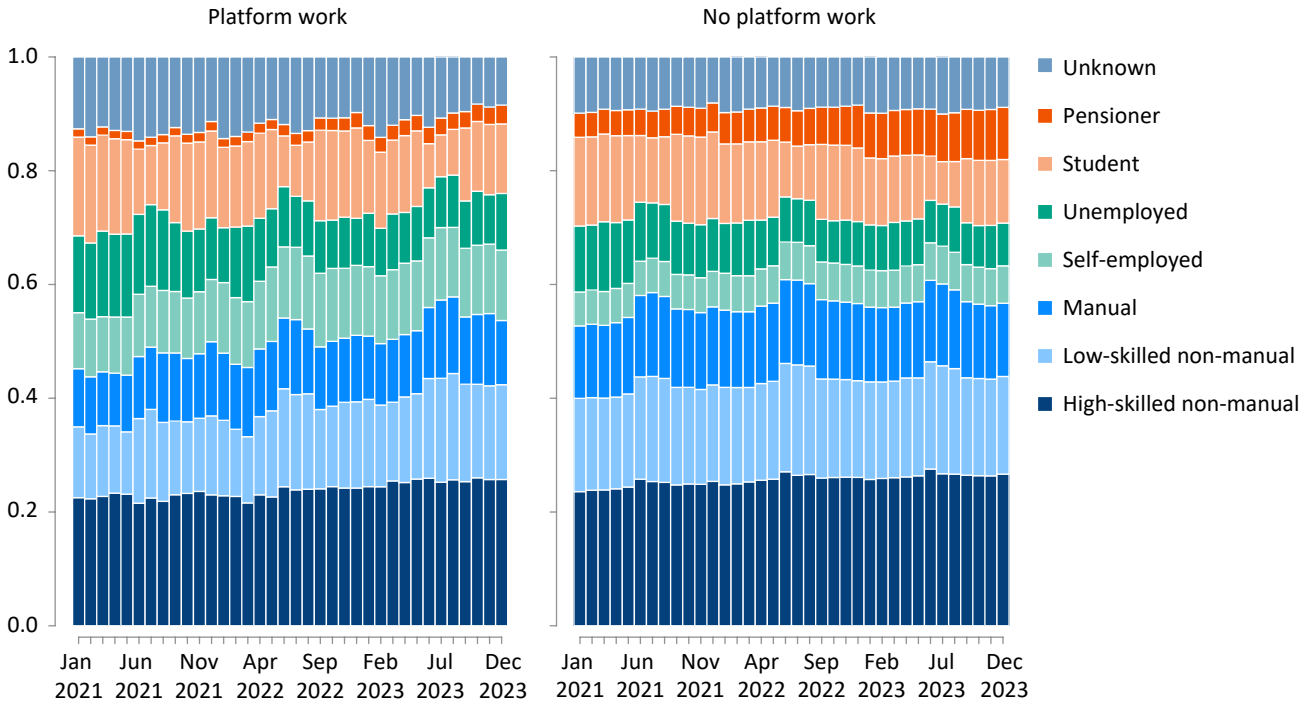
Using monthly data from the Finnish income registers combined with annual basic registers we determine for each month whether someone was employed, self-employed, unemployed, student, pensioner or other (including receiving other types of social benefits or having no source of income in the registers). When someone was employed (based on information from the Incomes Register for receiving positive earnings), detailed information is available on the occupation that was reported by their employer. This information is used to distinguish between high-skilled non-manual (Managers, Professionals, and Technicians/Associate Professionals), low-skilled non-manual (Clerical Support Workers and Services/Sales Workers) and manual workers (Skilled Agricultural/Fishery, Craft/Trades, Plant/Machine Operators and Elementary Occupations). If the yearly registers indicate that someone was self-employed, student or pensioner both at

the end of the preceding year as well as at the end of the current year, we assume that they have been in that same state during the whole year, unless monthly information from the Incomes Register indicates that they received positive earnings from employment or income from (other) social benefits during particular months during that year. Monthly information on being unemployed, a student or a pensioner is based on receiving unemployment, student or pension benefits in that month, respectively.

5.1 Sequences and clusters of labour market statuses

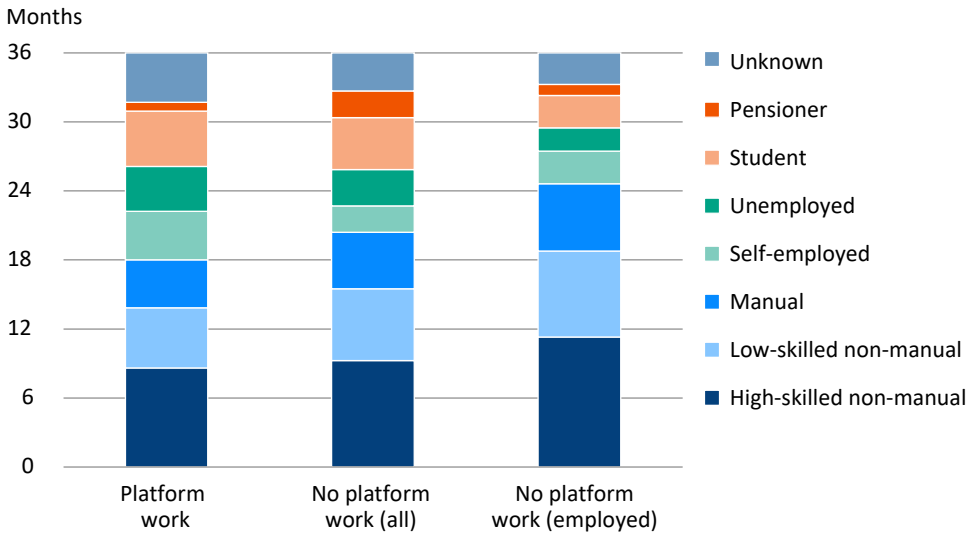
Figure 9 shows the state distribution plots of labour market statuses for the platform workers and the comparison group of all individuals who did not report platform work. The plot indicates for each month the share of individuals that was in a particular labour market status (survey weights applied). Overall, the plot shows that among platform workers, the majority was employed or self-employed during most of the observation period, with the largest shares in high-skilled non-manual work. Smaller shares were unemployed or students and only few received a pension. There were seasonal fluctuations in employment, primarily due to students entering and exiting the labour market during the summers. Compared to the group of individuals with no reported platform work, salaried employment was less and self-employment more common among platform workers. Platform workers also spent on average more time as students and unemployed and less time in retirement.

Figure 9. State distribution plots of labour statuses of persons who reported platform work and persons who did not report platform work



This can also be observed in Figure 10, which shows the mean time spent in each status for both groups as well as the employed comparison group. Unsurprising, workers in the employed comparison group spent considerably more time in the salaried employment states than platform workers. However, they spent fewer months in self-employment, in unemployment, or studying.

Figure 10. Mean time spent in each labour market status among persons who reported platform work and persons who did not report platform work



Next, we use sequence analysis and clustering techniques to help identify typical labour market patterns or trajectories in our pooled sample of platform workers and those who reported no platform work. Sequence analysis is a family of methods suited to analysing categorical time series data, such as sequences of monthly labour market statuses over the course of several years. Sequence analysis involves measuring distances between sequences based on an algorithmic approach whose parameters are set by the researcher. Once the distances are measured it is possible to group the most similar sequences into clusters, while separating the most dissimilar ones (Gabadinho et al. 2011). In these analyses survey weights can be used as well.

Based on various quality criteria for the cluster solutions (Studer 2013) and visual inspection of the clusters, we identify eight distinct groups, as displayed in Figure 11. Each of the groups mainly clusters around one of the statuses. Trajectories appear relatively stable: within each cluster the occurrence of other statuses than the dominant status is relatively rare, especially in the clusters dominated by the employment and self-employment statuses. Non-dominant statuses are more common in the “In school”, “Unemployment” and “Other” clusters. In the “Retirement” cluster, a considerable share transitioned from another state to the pension status during the years 2021 and 2022.

Figure 11. Eight distinct labour market patterns following sequence analysis and clustering, all persons pooled

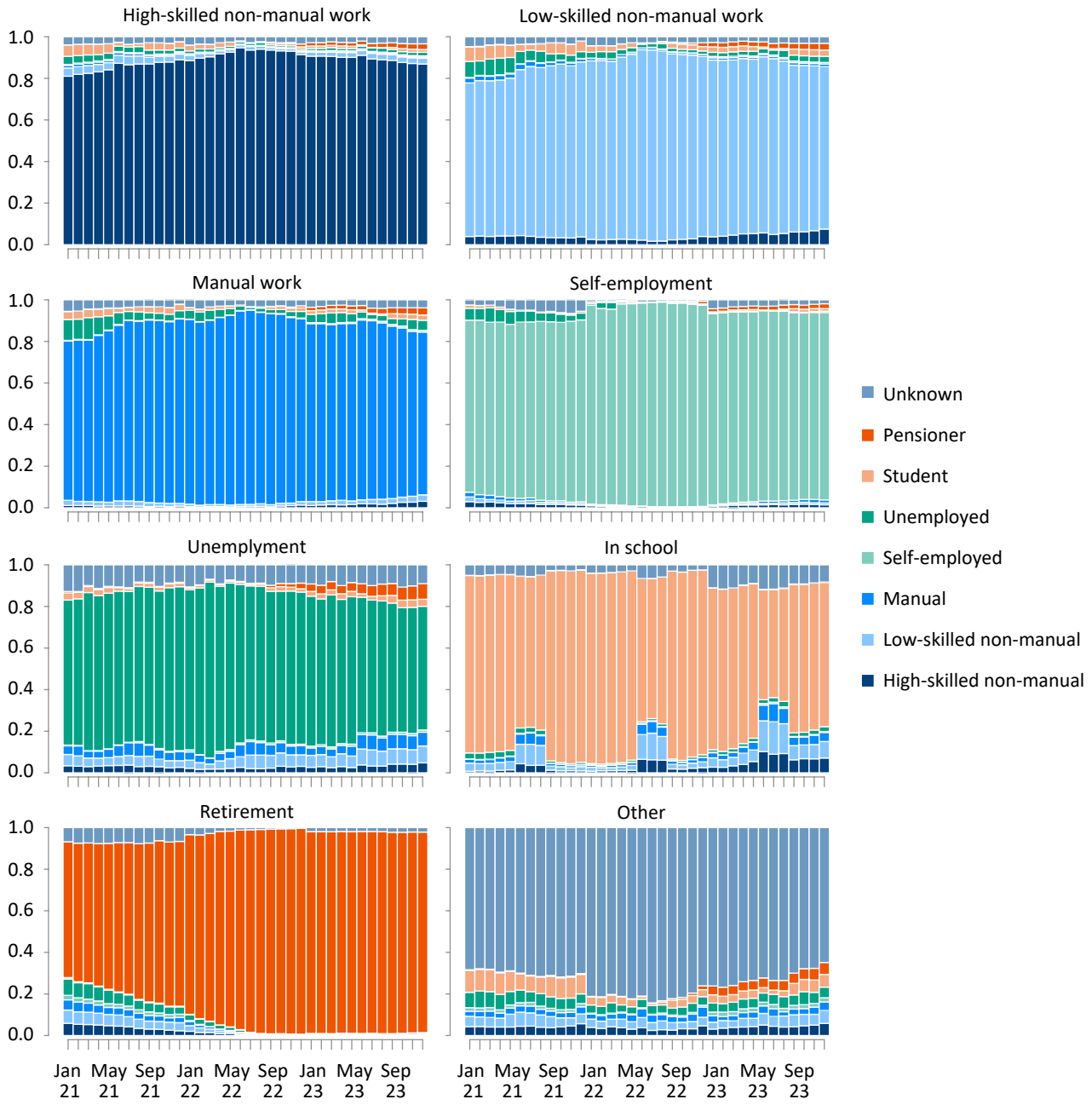


Table 8 shows how these different pattern clusters are distributed among platform workers and the comparison groups with no reported platform work. It largely confirms observations from Figure 10: platform workers were particularly more likely to be found in the "Self-employment", "Unemployment" and "Other" clusters than the comparison groups. Platform workers were especially more absent from the first three clusters dominated by salaried employment than the employed individuals who reported no platform work, but more present in the "In school" cluster.

Table 8. Distribution of clusters among persons who reported platform work and persons who did not report platform work, %

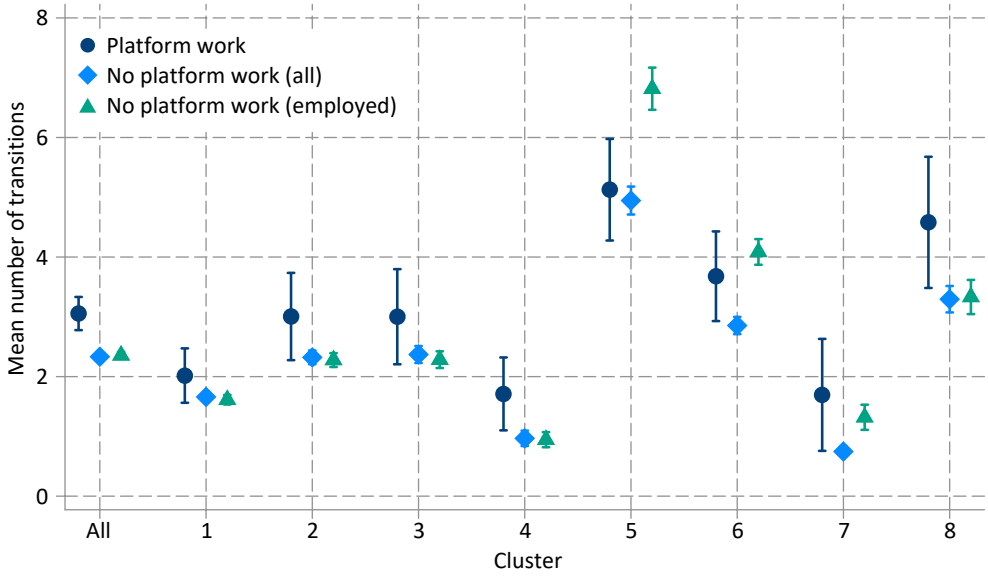
Cluster	Platform work	No platform work (all)	No platform work (employed)
1. High-skilled non-manual work	24.9	26.5	32.6
2. Low-skilled non-manual work	14.2	17.7	21.5
3. Manual work	11.6	14.0	17.0
4. Self-employment	12.2	6.5	8.1
5. Unemployment	11.5	8.7	4.8
6. In school	14.4	13.1	8.0
7. Retirement	2.2	6.3	2.3
8. Other	9.1	7.2	5.6
Total	100	100	100

5.2 Stability and mobility in employment patterns

While the clusters provide an overview of the typical trajectories of platform and workers with no reported platform work alike, it is possible that trajectories differ between groups of platform workers and those with no platform work within these clusters. As observed in Figure 11, individuals in a cluster were predominantly within one status (e.g., employment) but still may have spent time in other statuses (e.g., unemployment). The aim of this section is to explore the extent to which platform workers experience stability in their employment patterns, especially in comparison to those who did not report platform work but who can be found in the same clusters.

As a first indicator of sequence stability, we calculate the number of times that a person changed from one state to another during the 36 months observation period. Figure 12 shows that platform workers on average made 3.1 transitions compared to 2.3 transitions in the broad comparison group with no reported platform work and 2.4 in the employed comparison group. This difference is especially due to platform workers more often being in inherently more unstable clusters, such as “Unemployment” and “In school”. Within clusters, platform workers changed statuses more often in general, although with no statistically significant differences to the comparison groups. An exception is the “Self-employment” cluster, where platform workers’ confidence intervals do not overlap with those of the comparison groups. In the “Unemployment” cluster, platform workers had fewer transitions between states than employed persons with no reported platform work but a similar number of transitions as the broader comparison group.

Figure 12. Mean number of transitions between states (with 95% confidence intervals) among persons who reported platform work and persons who did not report platform work



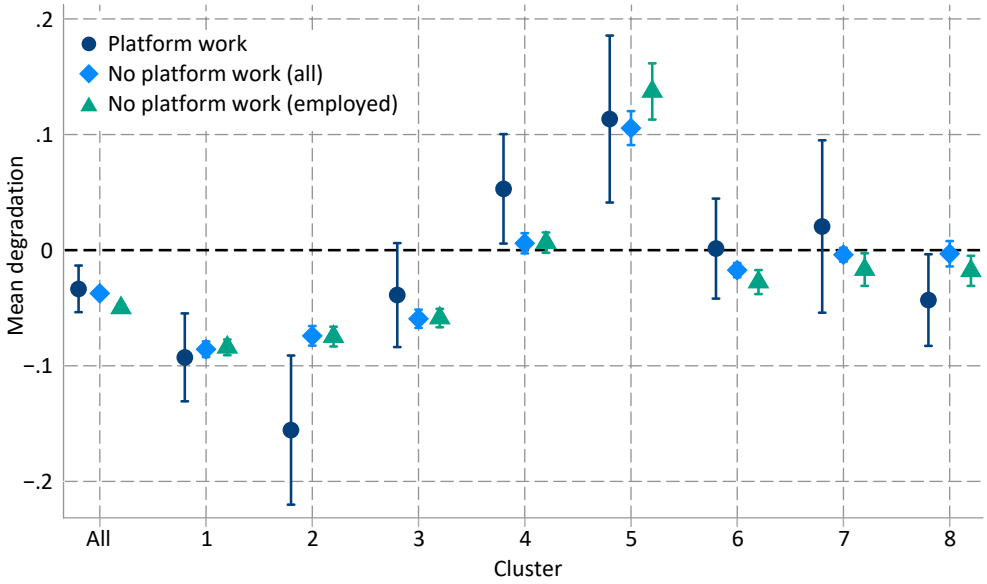
Note: Clusters: 1. High-skilled non-manual work, 2. Low-skilled non-manual work, 3. Manual work, 4. Self-employment, 5. Unemployment, 6. In school, 7. Retirement, 8. Other.

Transitions to other statuses can mean both changes for the better or worse in the labour market. At the same time, changes can be cyclical or seasonal, where someone temporary changes states but then returns to the original state (e.g., a student who works a summer job). To gain understanding of the direction of transitions between states, we calculate a degradation indicator. This indicator reflects whether the all transitions in a sequence combined result in a net higher (positive) or lower (negative) position (Ritschard 2023). The degradation index ranges from -1 to 1 and if no transitions take place or the sum of transitions was neutral, the degradation index equals zero. We classify salaried employment in a high-skilled non-manual occupation as the most desirable state, followed by employment in low-skilled non-manual and manual occupations. Considering that in current policy discussions it is often pointed out that a majority of platform workers is self-employed when in fact they should be granted the same rights and protection as salaried employees,[5] self-employment is ranked as less desirable than the three employment states. Unemployment is classified as the least desirable state, while we treat the student, retired and other states as neutral.

5 This is also the subject of the 2024 EU Directive on improving the working conditions in platform work (http://data.europa.eu/eli/dir/2024/2831/2024-11-11), which is currently being translated into national law in the EU member states. In Finland courts have already for example decided that workers for food delivery platforms fulfill the criteria of being in an employment relationship and should therefore be employed by the platforms instead of being paid as independent contractors (see, for example, Alaluusua-Listola (2026)).

Figure 13 displays the average degradation indicators by cluster and for the platform workers and their comparison groups. Overall, we do not observe any significant differences in upward or downward labour market transitions between platform workers and the comparison groups. Most clusters indicate neutral or slightly downward changes, except for the clusters “Self-employment” and “Unemployment”, which are dominated by the lower-ranking states and therefore have more possibilities for movement towards more desirable states. Cluster-wise, the degradation index is relatively similar between platform workers and persons with no reported platform work, except for the “Low-skilled non-manual work” cluster. Platform workers showed greater downward movements in this cluster with a statistically significantly lower degradation index. This is possibly due to more frequent transitions to unemployment or fewer transitions to high-skilled non-manual work than in the comparison groups.

Figure 13. Mean net degradation between states (with 95% confidence intervals) among persons who reported platform work and persons who did not report platform work

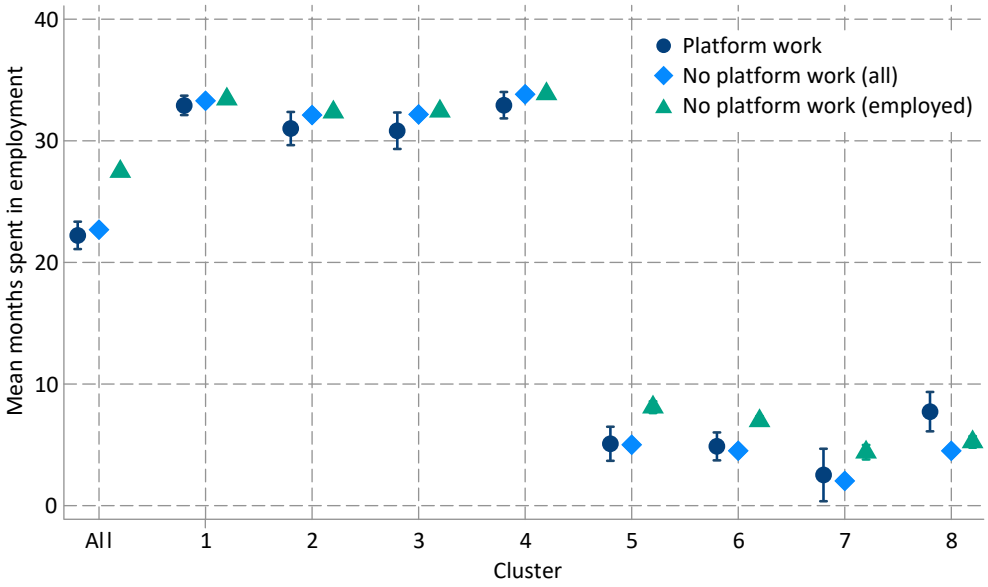


Note: Clusters: 1. High-skilled non-manual work, 2. Low-skilled non-manual work, 3. Manual work, 4. Self-employment, 5. Unemployment, 6. In school, 7. Retirement, 8. Other.

Continuous employment can be seen as another indicator of successful labour market attachment and stability. Therefore, we calculate the average number of months in employment or self-employment during 2021–2023. Figure 14 shows the mean time spent in employment or self-employment among the platform workers and persons with no reported platform work, again for all and by cluster. During the 36 months of observation, platform workers were employed on average for 22 months. This average is similar to that of all who did not report platform work (23 months), but lower than the 27 months for the employed with no reported platform work. The differences can be largely attributed to platform workers being less present in clusters dominated by salaried employment and more present in the “Unemployment”, “In school” and “Other” clusters which are characterised by fewer employment months.

Cluster averages of employment months did not differ between platform workers and persons with no reported platform work in the four first clusters dominated by salaried employment and self-employment states. Some differences can be observed in the clusters characterised by time spent mostly outside employment. In the “Unemployment” and “In school” clusters, platform workers spent fewer months in employment than the comparison group that was employed in 2022, but a similar number of months as the broader comparison group. In the “Other” cluster, platform workers spent 7.7 months in employment, which was higher than in the broader (4.5 months) and employed (5.2 months) comparison groups.

Figure 14. Mean time spent in (self-)employment (with 95% confidence intervals) among persons who reported platform work and persons who did not report platform work



Note: Clusters: 1. High-skilled non-manual work, 2. Low-skilled non-manual work, 3. Manual work, 4. Self-employment, 5. Unemployment, 6. In school, 7. Retirement, 8. Other.

In short, the results indicate that platform workers’ patterns in the labour market were more often characterised by statuses other than salaried employment, such as self-employment, unemployment and studying. This largely contributed to platform workers experiencing more instability in the labour market than the comparison groups. However, it should be emphasised that platform work does not lead to employment patterns being more unstable. Rather, it is likely that greater instability once again reflects selection into platform work.

6 Heterogeneity among platform workers

Platform workers are a heterogeneous group, and income and employment outcomes may differ substantially by the type of platform work performed. In this chapter, we compare income composition, income levels and social security benefit utilisation across individuals who engaged in different types of platform work. We find differences in income sources and benefit reliance across platform types, while total taxable income and disposable income were broadly similar across groups. The observed differences may primarily reflect selection into different types of platform work, rather than consequences of platform work itself. A combined analysis of type of platform work and socio-demographic characteristics, income levels and employment patterns suggests that platform workers distinguish amongst themselves along two main dimensions: whether they performed online or onsite platform work and whether they had high or low disposable income.

Although platform work is often discussed as a collective term, it consists of a wide range of different tasks, and there is substantial variation in the extent of platform work between platform workers. Consequently, it is likely that the personal characteristics and labour market situation varies between different types of platform workers. While it would be both interesting and useful to provide an in-depth analysis of platform workers who reported doing different types of platform work, platform work of different extent (i.e. full-time, part-time, occasionally) and by different socio-demographic subgroups, our relatively small sample of platform workers does not allow for this.

However, in this chapter, we present an analysis of income for some main groups of platform workers, categorized according to the types of platforms they have used. Specifically, we separate the sample into those who have provided online and onsite platform work. Further, we separate between those who have used labour-intensive and capital-intensive platforms. In Table 9 we present the distribution of platform workers across the different types of platform work they reported engaging in within the last 12 months in the pilot survey.

It is important to note that about 11.9 percent of platform workers reported using multiple types of platforms; some of these individuals indicated that they worked on both online and onsite platforms, or labour and capital-intensive platforms. Therefore, in the following analysis, the groups are not mutually exclusive.

Table 9. Types of platform work reported in 2022, %

Type of platform	Platform workers
Online platforms	70.1
Renting out accommodation	11.6
Selling goods	26.9
Online service delivery	11.8
Content creation	20.4
Other	6.5
Online platforms, excl. capital-intensive	32.1
Onsite platforms	36.3
Taxi and transportation	22.5
Offline service delivery	15.4
Labour-intensive platforms	67.6
Capital-intensive platforms	38.0
Many types of platforms	11.9
Weighted number of observations	**132,839**

Note: Relative to the categories included in the pilot survey, the following aggregations are done: Offline service delivery: Cleaning and handiwork, child and elderly care, medical services; Online service delivery: tutorials and teaching, translation, IT-services and online support and checks; Labour intensive platforms: taxi and transportation, offline and online service delivery, content creation, other; Capital-intensive platforms: renting out accommodation, selling goods; Online platforms: Renting out accommodation, Selling goods, tutorials and teaching, translation, IT-services, Online support and checks, creating content, other; Onsite platforms: taxi, delivery, cleaning and handiwork, child and elderly care, medical services.

6.1 Income and benefit patterns in 2022 by type of platform work

Below, we analyse differences in income composition, income levels, and social security benefit utilisation among platform workers by type of platform. We distinguish between online and onsite platforms and further between capital-intensive and labour-intensive platforms.

Clear differences emerge in how income is generated across platform types, although most differences are not statistically significant (Table 10). Online platform workers were less likely to have earned income and more likely to report entrepreneurial income or combinations of earned and entrepreneurial income than onsite platform workers. However, part of this pattern is driven by capital-intensive activities such as renting out accommodation and selling goods. When these activities are excluded, differences between online and onsite platform work in income composition become less pronounced.

Income levels also vary across platform types (Table 11). Conditional on having earned income, online platform workers had higher average earned income than onsite platform workers. By contrast, entrepreneurial income levels were substantially higher among onsite platform workers.

Despite these differences in income composition and specific income components, total taxable income and disposable income were broadly similar across platform types. This suggests that differences in income sources and gross income levels were partly offset by taxes and transfers. It implies that differences between platform types were more related to *how* income was generated than to the overall disposable income in a given year.

Table 10. Percentage share with different types of income among platform workers by type of platform in 2022. 95% confidence intervals in parentheses.

	Online platforms	Online excl. capital-intensive platforms	Onsite platforms	Labour-intensive platforms	Capital-intensive platforms
Earned income	80.8 (77.0–84.6)	80.2 (74.1–86.2)	86.6 (81.9–91.3)	84.3 (80.5–88.0)	81.3 (76.5–86.1)
Entrepreneurial income	19.0 (15.4–22.6)	17.3 (12.0–22.5)	14.1 (9.7–18.6)	15.8 (12.3–19.3)	20.4 (15.6–25.3)
Both earned income and entrepreneurial income	11.9 (9.0–14.8)	11.3 (7.0–15.6)	8.3 (4.8–11.8)	10.1 (7.3–12.9)	12.3 (8.4–16.3)
Weighted number of observations	93,121	42,670	48,221	89,735	50,451

Table 11. Level of income among platform workers by type of platform in 2022, €. 95% confidence intervals in parentheses

	Online platforms	Online excl. capital-intensive platforms	Onsite platforms	Labour-intensive platforms	Capital-intensive platforms
Earned income	33,470.3 (30,775.6 –36,165.0)	33,002.0. (28,949.9 –37,054.1)	27,984.1 (24,536.6 –31,341.7)	29,554.7 (26,941.7 –32,167.7)	33,860.8 (30,256.5 –37,465.2)
Entrepreneurial income	10,011.3 (7,131.3 –12,891.3)	7,383.1 (3,434.8 –11,331.4)	27,076.2 (19,121.4 –35,030.9)	16,967.7 (12,000.0 –21,935.3)	11,888.9 (7,888.0 –15,889.8)
Both earned income and entrepreneurial income	39,107.3 (33,103.0 –45,111.7)	40,445.7 (33,156.0 –47,735.4)	45,096.3 (36,580.0 –53,612.6)	43,483.1 (37,970.7 –48,995.5)	38,066.7 (29,084.9 –47,048.5)
Earned income total in state taxation	32,762.6 (30,381.8 –35,143.3)	31,794.1 (28,164.1 –35,424.1)	30,885.0 (27,748.4 –34,021.6)	30,964.5 (28,601.0 –33,327.9)	33,751.8 (30,431.2 –36,712.5)
Disposable income	27,332.1 (25,609.2 –29,054.9)	26,066.5 (23,649.5 –28,483.6)	26,218.5 (24,166.8 –28,270.2)	25,924.8 (24,537.7 –27,491.9)	28,384.2 (25,962.2 –30,806.1)

Patterns of social security benefit receipt further underline these differences, although most differences are not statistically significant. Onsite and labour-intensive platform workers were more likely to receive unemployment benefits, housing benefits, and social assistance, indicating greater exposure to income insecurity (Table 12). Online platform workers were more likely to receive pension income, but this pattern is largely concentrated among capital-intensive platform activities. Once these activities are excluded, benefit receipt among online platform workers closely resembled that of labour-intensive and onsite platform workers.

Table 12. Percentage share with different types of social security benefits among platform workers by type of platform in 2022. 95% confidence intervals in parentheses.

	Online platforms	Online excl. capital-intensive platforms	Onsite platforms	Labour-intensive platforms	Capital-intensive platforms
Pension income	4.9 (3.2–6.7)	2.4 (0.7–4.1)	1.8 (0.3–3.2)	2.1 (1.0–3.2)	7.0 (4.2–9.9)
Unemployment benefits	19.6 (15.8–23.5)	20.4 (14.4–26.5)	25.7 (19.3–32.0)	23.0 (18.6–27.4)	18.9 (13.9–23.9)
Housing benefits	18.3 (14.5–22.1)	21.7 (15.6–27.8)	26.7 (20.2–33.2)	25.2 (20.7–29.8)	15.4 (10.7–20.2)
Study grant	12.2 (9.0–15.5)	16.9 (11.4–22.5)	15.3 (10.0–20.6)	16.3 (12.4–20.2)	8.2 (4.6–11.9)
Social assistance	5.8 (3.3–8.3)	6.5 (2.6–10.4)	11.4 (6.3–16.5)	9.3 (6.0–12.6)	5.3 (2.1–8.4)
Weighted number of observations	93,121	42,670	48,221	89,735	50,451

Turning to the levels of benefits conditional on receipt (Table 13), differences across platform types were generally modest and rarely statistically significant. Capital-intensive platform workers stand out mainly through higher pension income and somewhat higher disposable income, likely reflecting differences in age composition.

Taken together, these findings suggest that differences across platform types were driven mainly by income composition and benefit receipt, while disposable income levels remained broadly similar. Importantly, these contrasts should be interpreted as reflecting selection into different kinds of platform work: individuals in different life stages, with different career histories and employment backgrounds, appear to sort into online, onsite, labour-intensive, and capital-intensive activities. The observed patterns are therefore unlikely to be caused by platform work per se.

Table 13. Level of social security benefits among platform workers by type of platform in 2022, €. 95% confidence intervals in parentheses.

	Online platforms	Online excl. capital-intensive platforms	Onsite platforms	Labour-intensive platforms	Capital-intensive platforms
Pension income	14,335.1 (10,669.0–18,001.1)	13,890.0 (7,521.9–20,258.1)	11,208.6 (4,151.9–18,265.3)	12,686.5 (7,885.9–17,487.0)	14,465.1 (10,120.9–18,809.2)
Unemployment benefits	5,367.7 (4,400.4–6,334.9)	5,662.8 (4,113.7–7,211.9)	6,190.0 (4,559.8–7,820.1)	6,011.7 (4,842.7–7,180.6)	5,098.0 (3,926.2–6,269.8)
Housing benefits	3,128.7 (2,611.8–3,645.5)	2,951.5 (2,173.4–3,729.6)	3,339.8 (2,595.9–4,083.7)	3,116.8 (2,601.9–3,631.8)	3,363.6 (2,772.0–3,955.2)
Study grant	1,338.2 (1,043.6–1,632.9)	1,347.4 (1,052.0–1,642.7)	1,051.0 (667.4–1,434.6)	1,185.9 (929.9–1,441.9)	1,324.2 (733.4–1,915.0)
Social assistance	3,312.5 (2,109.5–4,515.5)	3,857.4 (2,077.0–5,637.8)	3,593.2 (1,717.5–5,469.0)	3,723.6 (2,374.4–5,072.9)	2,740.1 (1,242.4–4,237.7)

6.2 Heterogeneity by platform workers' characteristics and employment

In section 5.1, we identified eight distinct patterns or clusters in platform workers' labour market statuses. In this section, we describe to what extent these patterns are related to platform workers' sociodemographic characteristics and income position, as well as the type of platform work they perform. Instead of cross-tabulating all possible combinations of variables, we identify and visualise relations between various characteristics by applying multiple correspondence analysis (MCA). MCA is an exploratory multivariate technique used for categorical variables (Greenacre 2017). In a two-dimensional MCA plot, each point is a category level. Categories that appear close together tend to co-occur among the same observations, while those far apart rarely do. The axes (Dimension 1 and Dimension 2) summarise the main sources of variation ("inertia") in the data. Categories near the origin have little discriminatory power, while distant ones are most characteristic. Among sociodemographic characteristics, we include gender, age group (younger than 35, 35–54 and 55 or older) and country of birth (Finland or abroad). Income position is based on quartiles of disposable income in 2022 (using the weighted data for all respondents to the pilot survey), with those who had no income as a separate category. Additionally, we include dummies for platform work that was done onsite, platform work that was capital intensive, and individuals who did more than one type of platform work.

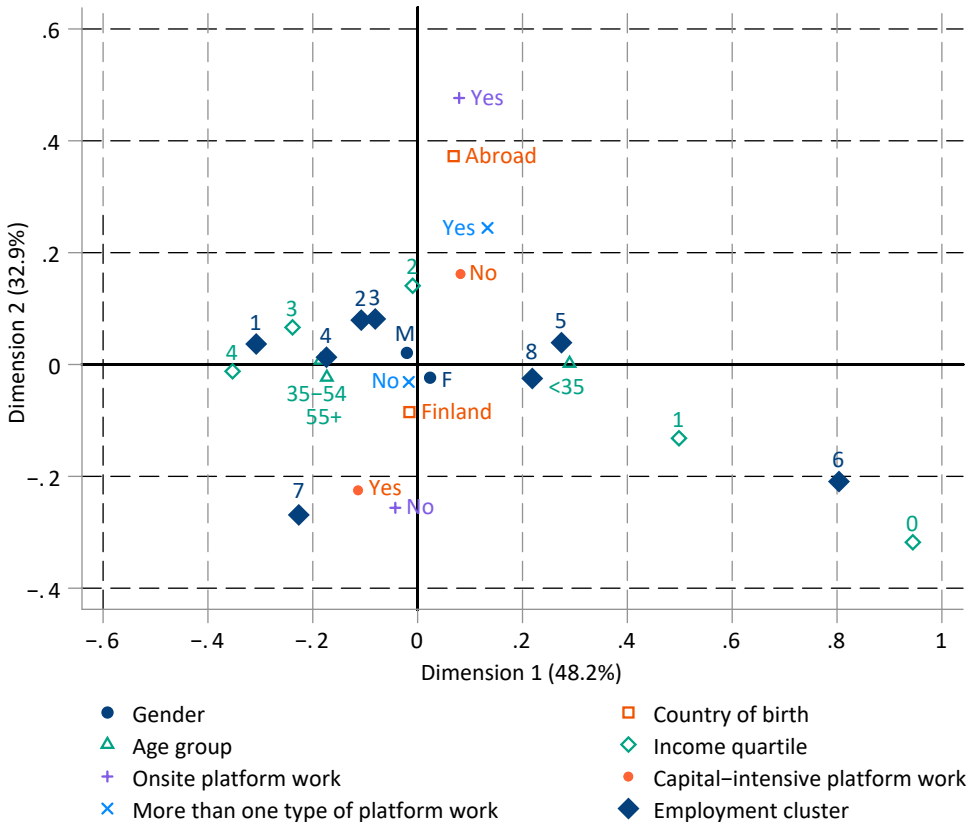
Figure 15 shows the two-dimensional MCA plot. The first dimension along the horizontal axis explains 48 per cent of variation. This dimension seems to mainly represent the contrast between platform workers in salaried work with earnings in the second, third and highest quartiles as well as pensioners on the left, and platform workers who had low or no income and whose income was mainly dependent on benefits on the right. This dimension also relates to the age of platform workers, with those 35 or older on the left and those younger than 35 more on the right. The second dimension on the vertical axis explains an additional 33 per cent of the variation. This dimension appears to mainly represent the contrast between onsite platform work (above the x-axis) and online platform work (below the x-axis). The axis also correlates with country of birth. Together, the two dimensions explain more than 80 per cent of the total association structure in the categorical data.

The four quadrants of the graph give an impression of how various characteristics are related in platform workers. In the upper-left quadrant we find those who were typically working as salaried employees or self-employed and had earnings in the second or third quartiles. The bottom-left quadrant represents those who mainly performed online platform work and more often platform work that is capital intensive. Pensioners, although a small group in our sample, were more frequent among them, as well as platform workers born in Finland. Platform workers doing mainly onsite work were more likely to be born outside of Finland, perform more

than one type of platform work and received unemployment benefits throughout most of the years 2021–2023 (top-right quadrant). Finally, in the bottom-right quadrant we find many who were students or had an unknown labour market status and had low income or no income at all in 2022.

The descriptive results of the MCA confirm that there is not one single type of platform worker, but that platform workers are a heterogenous group based on sociodemographic characteristics, income position, type of employment, and the type of platform work they perform. However, income position together with labour market status and the distinction between onsite and online platform work appear to be important in shaping this heterogeneity.

Figure 15. Multiple correspondence analysis plot of platform worker characteristics



Notes: **Income quartiles**: 0. No disposable income, 1. Lowest quartile, 2. Second quartile, 3. Third quartile, 4. Highest quartile. **Employment clusters**: 1. High-skilled non-manual work, 2. Low-skilled non-manual work, 3. Manual work, 4. Self-employment, 5. Unemployment, 6. In school, 7. Retirement, 8. Other.

7 Conclusion

7.1 Summary of the main findings

The aim of this report was to study the income levels and composition as well as fluctuations in income and employment of platform workers in Finland. We find that on average the income of platform workers in 2022 was lower than that of workers with no reported platform work. A larger share of platform workers had income from entrepreneurial activities or combined earned and entrepreneurial income. In addition, platform workers relied more often on social security, in particular unemployment, housing and student benefits, as well as social assistance. These findings illustrate that platform workers were more often in lower-income and benefit-receipt situations. However, our findings do not clarify whether platform workers are in more vulnerable income positions because they engage in platform work, or whether they undertake platform work because they are already unemployed or had low income from other sources.

A closer look at developments in income during the years 2020–2023 showed again that platform workers had lower wage income than workers with no reported platform work and were more often claiming social benefits, although generally we did not observe differences in income trends over time. Analysis of trends in monthly wage income data between 2019 and 2024 also showed similar trends but lower wage income levels. We also found that there was more volatility in platform workers' monthly wage earnings, largely reflecting more frequent transitions in and out of salaried employment, rather than by fluctuations in earnings when employed.

In line with our findings on sources of income, detailed analysis of employment patterns for the years 2021–2023 showed that platform workers were less likely to be in salaried employment and more likely to be self-employed, unemployed or students than others with no reported platform work. Platform workers more frequently transitioned between various labour market statuses (although not necessarily to more or less desirable statuses) and spent fewer months in employment during the observation period, at least compared to those who were employed in 2022 and did not perform platform work. These findings again illustrate that platform workers' income and employment trajectories were characterised by more frequent status changes and more time outside salaried employment.

Platform workers are far from being a homogenous group. When we split the analysis by broad types of platform, we found that onsite platform workers were more likely to receive income from entrepreneurial activities, as well as from

various types of social benefits, compared to those who do online platform work. This finding could indicate that online platform work is more often done as a side-job. An analysis of how different characteristics of platform workers were related suggested that platform workers distinguish amongst themselves along two main dimensions: whether they performed online or onsite platform work and whether they had high or low (or no) disposable income.

7.2 Limitations and the need for further research

While the data offer the rare opportunity to gain better insight to the income and employment of platform workers, it comes with certain limitations. The sample size of platform workers was small and the data did not allow us to establish exactly when the platform work took place, the first time someone performed platform work and how often and intensively platform work was done. We were not able to identify in the registers which share of income or employment can be attributed to performing platform work itself, while we also could not exclude the possibility that income from and employment in platform work do not show up in the registers at all. Moreover, since the survey was fielded relatively recently, we could not study developments in the longer run. These data limitations restrict possibilities for accounting for selection into platform work and identifying causal relations between platform work and (long-term) labour market outcomes. The small sample size also limited possibilities to study the heterogeneity of platform work types in greater detail.

Building on these limitations, two broad directions in future research and data collection appear particularly important. First, future survey and register-linkage efforts should be developed so that platform work can be measured with greater precision and in a way that supports longitudinal analysis. A key priority is larger samples of platform workers to improve statistical precision and enable subgroup analyses by platform type, sociodemographic characteristics and labour market position. In addition, surveys should measure the *timing* and *intensity* of platform work more directly — for example by recording when platform work started, in which months it took place, how frequently it was performed, and whether it constituted a main job or supplementary activity. Such information would allow future research to more directly study entry into and exit from platform work, and to better relate platform work histories to later income and employment outcomes.

Second, improved measurement requires better information on how earnings generated through platforms enter administrative data. Even in the Nordic countries, where register coverage of income is otherwise comprehensive, income from platform work cannot be separately identified in standard tax registers, and uncertainty remains regarding the extent to which platform earnings are fully reported. International evidence indicates that underreporting of platform income can be economically meaningful, particularly when earnings are not

subject to third-party information reporting. Using tax-return microdata from the United States, Garin et al. (2023) show that reported self-employment income is significantly higher when platform workers receive an information return from the platform, implying substantial underreporting in its absence. Importantly, the literature emphasizes that this underreporting is often driven by administrative and institutional factors — such as high reporting thresholds, lack of withholding, fragmented income sources, and limited worker awareness — rather than systematic concealment of income (OECD, 2024; U.S. Government Accountability Office, 2020). This uncertainty about reporting behaviour complicates the interpretation of register-based income measures and comparisons across platform types, especially when coverage and reporting practices differ.

7.3 Policy implications

Beyond measurement, our findings also speak to how platform work is discussed in regulation and policy. Platform work is often treated as a uniform phenomenon, yet both the descriptive results in this report and earlier research suggest substantial heterogeneity in tasks, work arrangements and the role of platform work in people's overall livelihood. In particular, platform work may not be intended – or able – to function as a full-time job for many workers, and it may instead be combined with studies, unemployment spells, self-employment or other wage work. This heterogeneity implies that regulatory debates should avoid assuming a single "typical" platform worker and should be explicit about which types of platforms and contractual arrangements are being targeted.

A practical implication is that social protection and administrative processes should be able to accommodate mixed and changing income sources. In our data, platform workers more often combine different labour market statuses and experience more frequent transitions into and out of months with wage income. This highlights the importance of social security systems that allow individuals to combine wage work and self-employment and that respond smoothly to month-to-month income fluctuations, without creating avoidable gaps in coverage or delays in support. At the same time, because our analyses are descriptive and platform income cannot be separately observed in registers, these considerations should be interpreted as reflecting the income and employment situations in which platform work occurs in our data — not as evidence of causal effects of platform work itself.

Appendix

Appendix Table 1. Definitions of income components

Income component	Definition
Earned income	Includes cash salary items, compensation for employment-related costs and in-kind benefits.
Entrepreneurial income	Includes combined agricultural and forestry entrepreneurial income, entrepreneurs' entrepreneurial income, business groups' entrepreneurial income and entrepreneurial income from copyrights, patents etc.
Earned income total in state taxation	Person's earned income total in state taxation. Includes earned income, pension income taxable social security benefits (such as unemployment and parental leave benefits).
Disposable income	Includes gross income (sum of earned income, entrepreneurial income, property income, and current transfers received) after taxes and other levies.
Sickness allowance	Sickness allowance paid directly to the insured by the Social Insurance Agency (Kela).
Pension income	Includes national pension, guarantee pension, earnings-related pensions, pension based on mandatory accident insurance and traffic accident insurance and national pension's survivor's pension, among other pensions.
Child home care allowance	Includes child home care allowance and partial care allowance.
Parental allowance	Maternity, paternity and parental allowances and special maternity allowances are parental allowances paid by the Social Insurance Agency (Kela).
Unemployment benefits	Unemployment benefits consist of unemployment allowance, labour market subsidy, job alternation compensation, and parttime allowance; adult study grant, training allowance, and annuity; employment subsidy for entrepreneurs.
Housing benefits	Housing benefits include general housing allowance, housing allowance for pensioners, housing supplement for students, and survivor's housing allowance. Data on general housing allowance is available to the person who has applied for housing allowance in the household. The paid allowance has not been divided among the members of the household.,
Study grant	Consists of study grant for secondary education, study grant for higher education and study grant for adult education.
Social assistance	Includes actual social assistance and preventive social assistance.

Appendix Table 2. Estimated difference in earned income total in state taxation between persons who reported and persons who did not report platform work (employed respondents) in 2022

Outcome variable: Earned income total in state taxation	(1)	(2)	(3)	(4)
Platform workers	-10,575.648***	-7,329.136***	-6,509.702***	-4,572.861***
	(1,110.736)	(1,014.353)	(899.255)	(805.368)
Observations	15,778	15,778	15,778	15,778
R squared	0.006	0.188	0.296	0.356
Controlling for personal characteristics	No	Yes	Yes	Yes
Controlling for educational attainment	No	No	Yes	Yes
Controlling for socioeconomic status in 2021	No	No	No	Yes

Note: The difference in total taxable earned income is estimated using linear regression models. Model (1) only includes a dummy for self-reporting as a platform worker in 2022. Model (2) additionally includes controls for gender, age (5-year intervals), immigrant status, municipality type and marital status. Model (3) additionally includes dummies for level and field of education. Model (4) additionally includes dummy variables for occupational and labour market status at the end of 2021. Standard errors in parentheses * p<0.10, ** p<0.05, *** p<0.01

References

Adermon, A. & Hensvik, L. (2022) Gig-jobs: Stepping stones or dead ends? Labour Economics 76: 102171. https://doi.org/10.1016/j.labeco.2022.102171

Alaluusua-Listola, A. (21.4.2026) Vakuutusoikeus 2024 ja 2026: Ruokalähetti on työsuhteessa [blog post]. Etk.fi. Retrieved 27.4.2026 https://www.etk.fi/blogit/vakuutusoikeus-2024-ja-2026-ruokalahetti-on-tyosuhteessa/

Bernhardt, A. & Campos, C. & Prohofsky, A. & Ramesh, A. & Rothstein, J. (2023) Independent contracting, self-employment, and gig work: Evidence from California tax data. ILR Review 76(2): 357–386. https://doi.org/10.1177/00197939221130322

Brewer, M. & Cominetti, N. & Jenkins, S. P. (2025) What do we know about income and earnings volatility? Review of Income and Wealth 71(2): e70013. https://doi.org/10.1111/roiw.70013

Cirillo, V. & Guarascio, D. & Parolin, Z. (2023) Platform work and economic insecurity in Italy. Structural Change and Economic Dynamics 65: 126–138. https://doi.org/10.1016/j.strueco.2023.02.011

Collins, B. & Garin, A. & Jackson, E. & Koustas, D. & Payne, M. (2019) Is gig work replacing traditional employment? Evidence from two decades of tax returns. Unpublished manuscript. IRS SOI Joint Statistical Research Program. https://www.russellsage.org/sites/default/files/19rpgigworkreplacingtraditionalemployment.pdf

Gabadinho, A. & Ritschard, G. & Müller, N. S. & Studer, M. (2011) Analyzing and visualizing state sequences in R with TraMineR.,Journal of Statistical Software,40(4): 1–37. https://doi.org/10.18637/jss.v040.i04

Garin, A. & Jackson, E. & Koustas, D. & Miller, A. (2023) The evolution of platform gig work, 2012-2021. NBER Working Paper No. 31273. National Bureau of Economic Research. https://doi.org/10.3386/w31273

Greenacre, M. (2017) Correspondence analysis in practice. CRC Press. https://doi.org/10.1201/9781315369983

OECD (2019) Measuring platform mediated workers. OECD Digital Economy Papers No. 282. OECD Publishing. https://doi.org/10.1787/170a14d9-en

OECD (2024) The sharing and gig economy: Effective taxation of platform sellers: Forum on tax administration. OECD Publishing., https://doi.org/10.1787/574b61f8-en

Pärnänen, A. (29.6.2023) Alustatyö on yhä vähäistä mutta ulkomaalaistaustaisten keskuudessa suosittua. Retrieved 15.4.2026 https://stat.fi/tietotrendit/artikkelit/2023/alustatyo-on-yha-vahaista-mutta-ulkomaalaistaustaisten-keskuudessa-suosittua

Ritschard, G. (2023) Measuring the nature of individual sequences.,Sociological Methods & Research,52(4): 2016–2049. https://doi.org/10.1177/00491241211036156

Song, F. & Lamb, D. & Soltenzadeh, K. (2025) What happens when the gig is up? The relationship between gig work histories and future career prospects. British Journal of Industrial Relations 63: 525–537. https://doi.org/10.1111/bjir.12875

Sten-Gahmberg, S. & Riekhoff, A.-J. (2024) Light entrepreneurs in Finland: A longitudinal study of careers, income and pension accrual. Finnish Centre for Pensions, Studies 04/2024. Finnish Centre for Pensions. https://urn.fi/URN:ISBN:978-951-691-371-4

Studer, M. (2013) Weighted Cluster Library Manual: A practical guide to creating typologies of trajectories in the social sciences with R. LIVES Working Papers 24. http://dx.doi.org/10.12682/lives.2296-1658.2013.24

U.S. Government Accountability Office (2020) Taxpayer compliance: More income reporting needed for taxpayers working through online platforms. Report to the Ranking Member, Subcommittee on Taxation and IRS Oversight, Committee on Finance, U.S. Senate. https://www.gao.gov/assets/gao-20-366.pdf

Vallas, S. & Schor, J. B. (2020) What do platforms do? Understanding the gig economy.,Annual Review of Sociology,46(1): 273–294. https://doi.org/10.1146/annurev-soc-121919-054857

Income and employment of platform workers in Finland

Platform work is a growing yet limited part of today's labour market. This report analyses the income, benefit receipt and employment patterns of platform workers in Finland, using a 2022 pilot survey linked to administrative register data. We document differences in income composition and levels, as well as in wage-income volatility and employment patterns, and highlight heterogeneity across platform types and worker situations.

2026

Finnish Centre for Pensions, Reports

The Finnish Centre for Pensions, an expert on earnings-related pensions, is a statutory body that develops pension provision and produces joint services for all parties to the scheme. In the Reports series, we publish reviews, surveys and projections that serve the assessment and development of the pension provision.

Finnish Centre for Pensions
ELÄKETURVAKESKUS