

GUIDE FOR SAFER AND MORE SECURED FOOD COURIER WORK



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This guide aims to help platform-based food delivery workers to be protected better against occupational and employment-related risks at work. In addition to major safety issues, this guide informs on the basics of social protection and issues that can enhance well-being in courier work, particularly from migrant workers' point of view. The recommendations are based on the ORIFODY research project and other relevant research. This guide does not follow academic citation practise, though some useful policy-related references are made.

1. TYPE OF EMPLOYMENT: SELF-EMPLOYMENT

Once you begin to work as a food delivery worker, you usually begin a career as a self-employed individual. This means you are responsible for yourself much more than a situation in which you were an employee. You write a contract/agreement which sets conditions between you and the platform company in more detail. Your contract is not an employment contract. If you are in a rental relationship without your own account, formalise your position and let the platform company know about your deal with the account owner. Seek information and second opinion to make a fair deal.

Self-employment is not equal to employment.



2. RESIDENCE PERMIT

Different residence and migratory statuses allow you different working permits and different access to social security. The platform companies require you to have 'A valid residence permit and sufficient right to work as a part-time entrepreneur' (Wolt, 2023).

By having residence permit A (continuous) or P (permanent), you have all options available to formalise your role as entrepreneur, which improves your position with access to social security. However, you must pay social security payments. If you are a student (higher education students who entered 2022 onwards have permit A) with residence B (temporary), your options are more limited to operate as an entrepreneur. Changing from a student's Residency (e.g. when studies have ended) to an entrepreneur's residence may prove difficult, particularly if you have family outside Finland, which you are planning to bring to Finland. However, Finland is making work-related emigration easier for those who have completed a degree as one of the residency permit type is for students and researchers: "to look for work or to start a business" (Migri, 2023a; Migri, 2023b).

Residence status determines a lot.



3. YEL

It is a comprehensive social security scheme for entrepreneurs and self-employed individuals. Through this scheme, self-employed individuals can obtain substantial security to cover social risks. Below annual earnings of 8575 euros YEL is voluntary. However, if you have a temporary residence permit (type B), you are not entitled to entrepreneurship or YEL-based social security before your residence is regarded as continuous or permanent (NewCo Helsinki, 2018). YEL insurance includes a pension scheme where you pay 19–24% of your income. When you retire anywhere in the world, you will receive your earned pension from Finland to your country of residency.

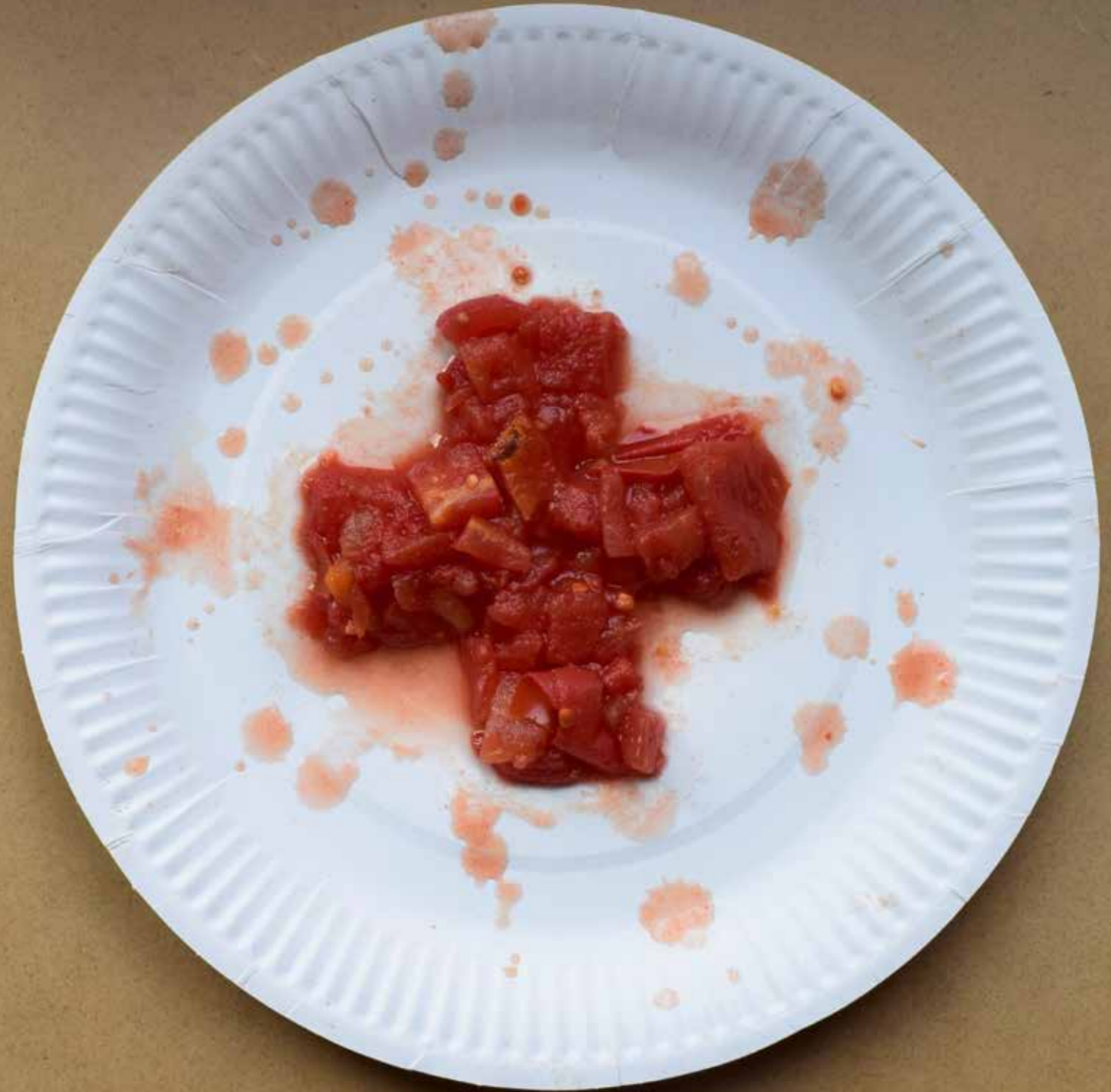
***Once you can enrol in the YEL scheme,
it pays back to pay the YEL insurance payments.***



4. SICK LEAVE

Once you pay the YEL scheme, you are entitled to income-related compensation when sick with a 1-day waiting period. Outside the YEL scheme, the public scheme includes 9 working day waiting time for sickness allowance with low levels of compensation. If you are not entitled to Kela's social security, your sick time is not compensated. Some companies may have private sickness insurances; check if your platform company has such.

There is a lot of variation in access to sick pay schemes.



5. OCCUPATIONAL ACCIDENTS AND RELATED INSURANCE

YEL-insurance compensation is based on the Accidents at Work and The Occupational Diseases Act. As some couriers are not entitled to entrepreneurship or the YEL, the accident insurance scheme that a platform company (like Wolt) provides makes a difference. However, there is a major difference in compensation between the private scheme and the statutory scheme of the YEL-insurance. The YEL-insurance is much more comprehensive.

Winter conditions matter for the selection of vehicles and related accident risks



6. COUNTING WAGE

Be realist about what you earn as a food courier. There is a temptation to compare your gross income to a salary, but those are two different things as the latter includes also a social security coverage, and there is an employer that pays work related expenses. Also, a net income, after all related costs paid and gross income, are two different things. Count your net wage, including all statutory costs. There is 9.5-11% of your salary sum, paid by the company (employer) for holiday when a person (employee) works for an employer. Count yourself a holiday pay.

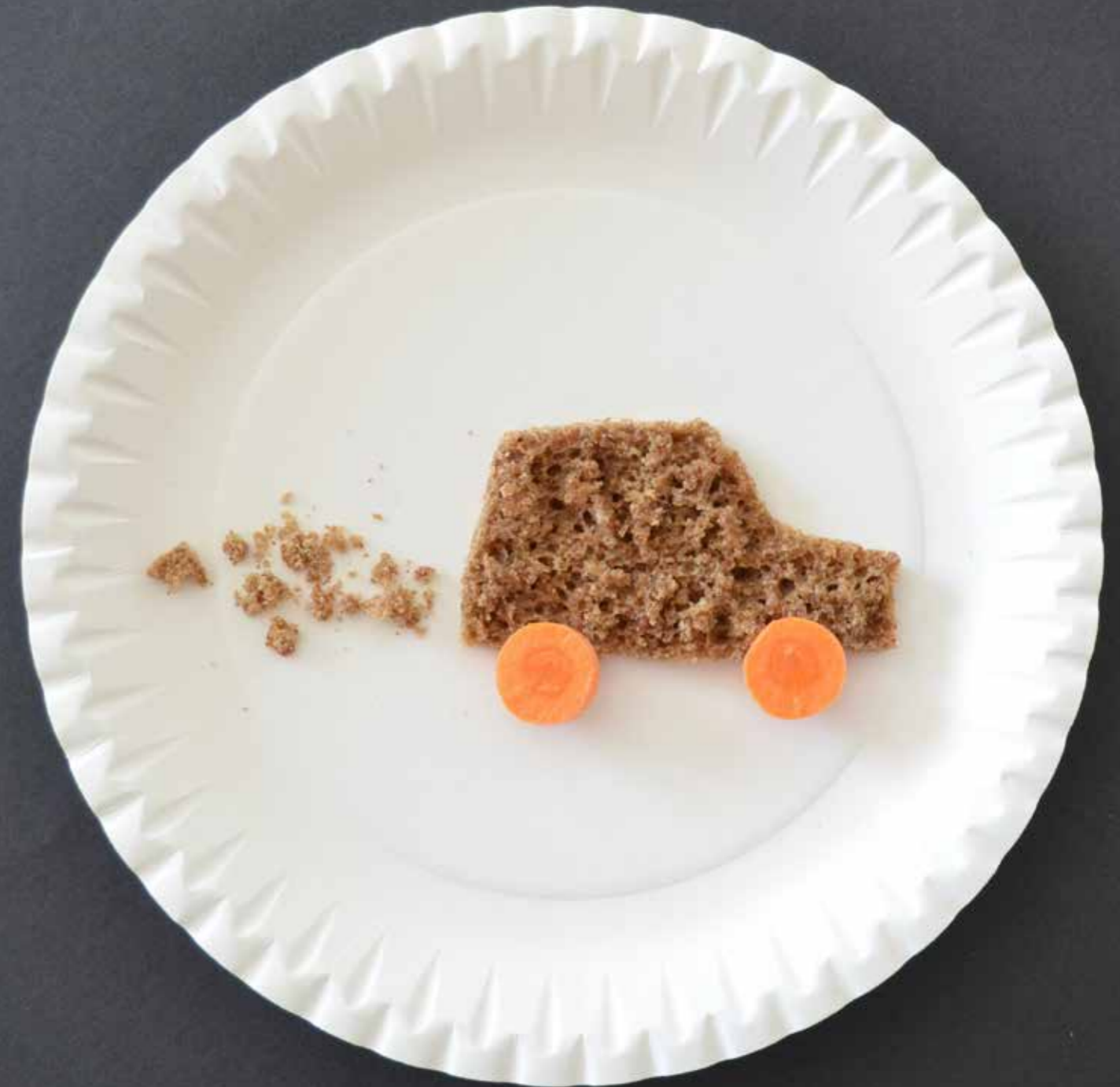
Be realist when counting your real wage.



7. PHYSICAL RISKS

Use of a normal bicycle may become burdensome, whilst an electric bike or scooter saves your energy. In Finland, you are working outdoors in a country with a cold winter. Think carefully what the best vehicle for each day is after considering the weather. Cars, scooters and bikes- all have different risk scenarios. Using a car, you pay for insurance, and in case you become professional, your car insurance costs much more than one for non-business/private car. Your bag is big and might be dangerous in some situations. Bags might become heavy when you get many orders in apartment buildings with no elevator.

Selection of vehicles matters to your occupational safety and health.



8. COLLEAGUES, FORMS OF SOCIAL SUPPORT AND COLLECTIVE BARGAIN

As a food courier, you work independently from others doing the same job up to the level you feel lonely at work. There are social media groups amongst workers that might be useful for venting your experiences as well as receiving warnings on doubtful situations. You are free to meet fellow couriers and discuss work-related issues. You are free to utilise social media to pursue your collective interest in working conditions. Consider joining the food courier association (PAM Couriers Finland, 2023) operating under PAM, a service worker's trade union. The EU is about to allow collective bargains for solo entrepreneurs to seek security they need to pursue improvements in working conditions.

Join the movement.



9. TIME MANAGEMENT

In platform work, you can often set your working time. Once you decide on your hours of working time, consider keeping working hours reasonable, as it enhances health on the longer haul. Have breaks in your working day, free day in the working week and holiday in your annual schedule. Count the costs of these into your wages. Recovery and health are reasons why vacation is a legal right for employees in Finland.

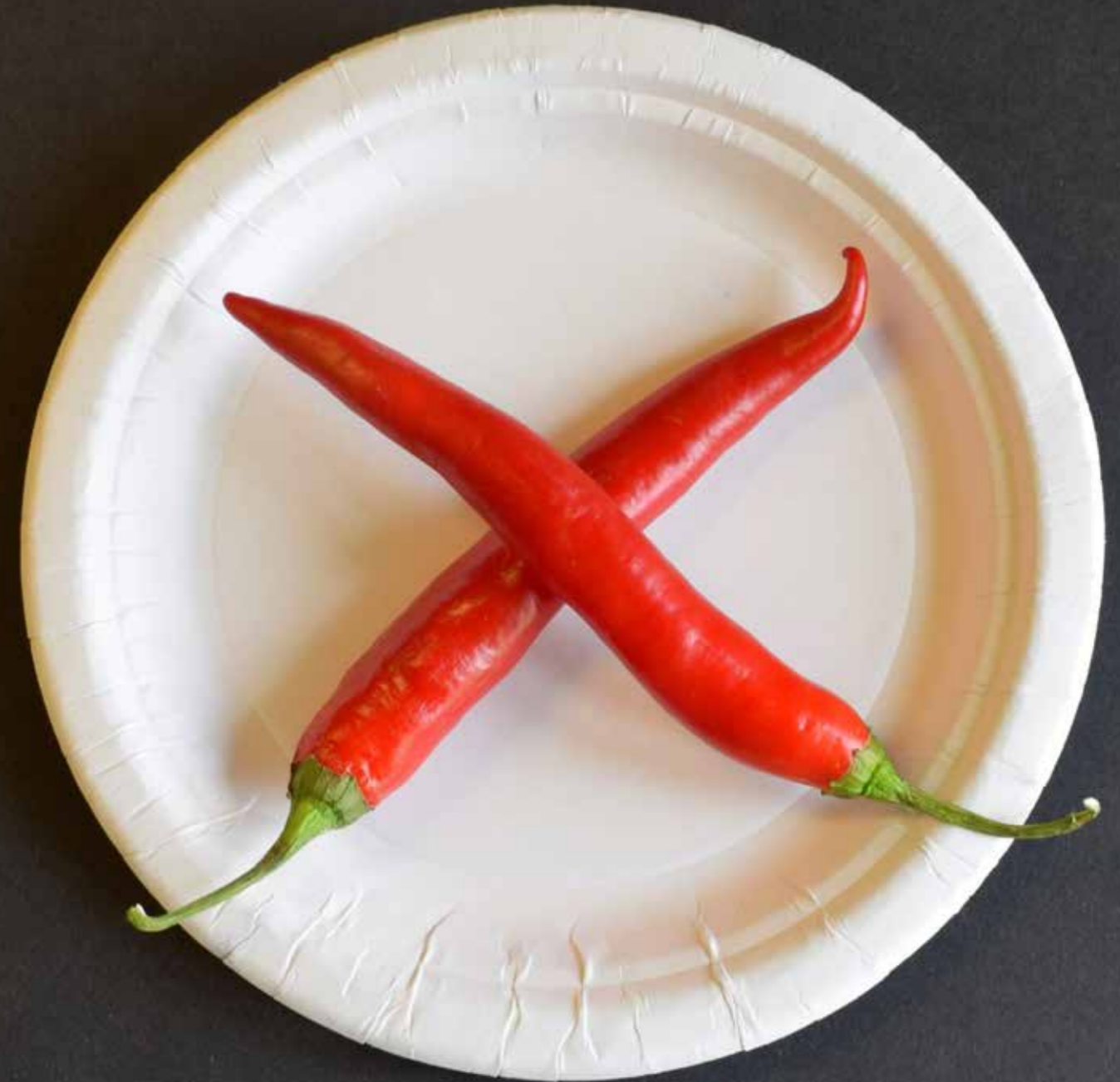
Take a break.



10. PSYCHO-SOCIAL STRESS

Your work includes sources of psycho-social stress. Your work performance is monitored and managed through digital technologies, and automatic decisions are made by companies. If you are highly educated, de-skilling may cause you frustration. Working evenings or weekends may risk your work-life balance. Furthermore, threatening situations and even violence may exist as well as discrimination up to racism. Being prepared helps you be able to process misbehaviour with the platform company's support service as a first contact and/or illegal action with police.

Stick to your rights and seek help when needed.



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All food used in the pictures was consumed after photos were taken.