

Ruiz Casanova, Encarnación; Maeso-Fernandez, Francisco; Riquelme Perea, Prudencio José

**Article**

## Immigrant women and household work in Finland and Spain: A local comparative analysis between Helsinki and Murcia

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# **Immigrant women and household work in Finland and Spain: a local comparative analysis between Helsinki and Murcia**

**Encarnación Ruiz Casanova**

*PhD .Facultad de Ciencias del Trabajo. University of Murcia.*

[encarbe74070@gmail.com](mailto:encarbe74070@gmail.com)

**Francisco Maeso Fernández**

*Professor. Applied Economics Department. University of Murcia.*

[fmaeso@um.es](mailto:fmaeso@um.es)

**Prudencio José Riquelme Perea**

*Professor. Applied Economics Department. University of Murcia.*

[chicamo@um.es](mailto:chicamo@um.es)

## **Abstract**

This paper compares the situation of immigrant women in the household labour market of Finland and Spain by using semi-structured interviews (in the cities of Helsinki and Murcia). Basic features of the labour and alien laws are stated, being more comprehensive and better enforced in Finland than in Spain. The interviews provide detailed information on the harsh conditions that immigrant women endured in Murcia, mostly due to overtime and the initial lack of social insurance. This contrasts with a formalized and professionalized market in Helsinki. However, on a monthly base, monetary income was lower in Helsinki than in Murcia. Changes in the Spanish alien laws have led immigrant women to register in the social welfare system producing an increase in the transparency in the traditionally opaque household labour market.

## **Resumen**

Este trabajo de investigación compara la situación de las mujeres inmigrantes en el mercado de trabajo doméstico de Finlandia y España, concretamente en las ciudades de Helsinki y Murcia en el año 2012. La metodología utilizada ha sido cualitativa, empleando la entrevista semi-estructurada como herramienta de investigación. Aunque las características básicas de la legislación laboral y de extranjería son similares en ambos países, es en Finlandia donde son más completas y se aplican mejor que en España. Por otro lado, las entrevistas proporcionan información detallada sobre las duras condiciones que han sufrido las mujeres inmigrantes en Murcia, especialmente por la cantidad de horas extraordinarias y la ausencia de seguridad social. Esto contrasta con un mercado formalizado y profesionalizado en Helsinki, en el que a pesar de las mejores condiciones laborales, los ingresos monetarios mensuales eran más bajos que en Murcia. Finalmente destacar que los sucesivos cambios de la Ley de Extranjería española han provocado el aumento de la inscripción de las mujeres inmigrantes en el sistema de la seguridad social española, produciendo un aumento en la transparencia en este tipo de mercado de trabajo, tradicionalmente vinculado a la economía sumergida.

*Jel Codes:* J Labor and Demographic Economics. J4 Particular Labor Markets: J42 Monopsony; Segmented Labor Market

*Keywords:* Immigrant women, household work, labour conditions, labour and immigrant legislation, mujer inmigrante, Trabajo del hogar, condiciones laborales, legislación laboral y de inmigración.

## 1. Introduction

This paper studies how the institutional arrangement in terms of alien laws and the labor market affect how immigrant women have joined the household labor market in two countries, Spain and Finland, with very different institutional set up. Both countries share, together with almost all developed countries, two common demographic features: the aging of the native population and the increasing engagement of women in the labor market. Both have relied on immigrant women to cope with the challenge these two trends impose on their societies. However, a complex interplay between existent labor laws, new alien's laws, the role of the State as provider of public services and the intensity of the immigrant influx have led to differences in how immigrant women joined these societies and how they affect existing institutional arrangement.

Domestic work is defined as a set of tasks aimed at attending and caring people as well as maintaining and organizing home (COLTRANE 2000; PARELLA 2003; O.I.T 2010; OSO and PARELLA 2012). This activity has a relevant role in the well-being of people but at the same time it has suffered discrimination from the society, mostly because it does not have the visibility of market-related job and due to its feminization (BECCHY 1998; HUMPHRIES and RUBERY 1984). This work used to be done almost exclusively by native women but changes in Western Societies have led in several European countries to hire immigrant women as household workers, nurses and auxiliary nurses with the aim of taking care of elder people. This is the case of Finland (NÄRE 2012; WREDE and NÄRE 2013), UK (ANDERSON 2014), France (FRESNOTA-FLOT 2009), Poland, Germany and Italy (KING and ZONTINI 2000; KINDLER 2011; NÄRE 2013) and Spain (GIL and GONZÁLEZ 2014; RIQUELME and RUIZ 2014; GUTIERREZ and BRITES, 2014).

Among European countries, there are significant differences between how social needs are covered, depending on what type of welfare State each country has. For instance, Spain has a Mediterranean Welfare State, where family plays an important role in providing attention to its members. The Spanish Welfare State does not offer enough social protection to families and for this reason they hire an immigrant woman directly. This situation is very different in Nordic countries since the State covers society needs, in many cases replacing families in children and elder people care. The fact that in one case a solution was found by recurring to micro-management (i.e., families) while in the other at macro-management impacts how laws are designed and it is going to affect both how immigrant women joined the labor market and how they affect existing practices in the labor household market<sup>1</sup>. While there are comparative

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<sup>1</sup>The Consejo Económico y Social (Economic and Social Council of Spain) (2009) calculated, using Eurostat data, the number of women occupied as housemaids in different European countries. In the case of Finland only 4,500 women worked as domestic workers, representing 0.4% of total employment, while in Spain there was 653,500, accounting for 7.9% of total employment in 2009.

analysis on this issue among countries with a Mediterranean Welfare system and between them and countries with a Continental Welfare system (FORSSÉN 1998; ESPING-ANDERSEN 2000), there is a lack of comparative studies of Mediterranean and Nordic Welfare systems.

The next section explains the basic features of the labor and immigrant legislation in Finland and Spain. It will focus on the special laws that apply to household workers. In the case of Spain, a notable feature is the almost continuous changes in immigrant laws, in part motivated by the sudden and intense flow of people entering the country in a very short period of time (mostly between 1998-2007) without following aliens legislation.

Section 3 focuses in the methodology applied in the paper to study the home care labor market. A fieldwork was carried in the city of Helsinki (Finland) and the city of Murcia (Spain). This choice is explained in detail in this section. A qualitative methodology has been employed in order to obtain comparable result. Semi-structured interviews with nine foreign women living in Helsinki and eight in Murcia have been done. This section describes the main topics covered in the interview and also the most relevant results. Section 4 carries on a comparative study of these two markets. It also uses the information provided in section 2 to highlight the interplay between laws and fast changing social conditions. Finally, section 5 summarizes and presents the main conclusions<sup>2</sup>.

## **2. Labour Law and Immigrant Legislation in Finland and Spain**

This section outlines the main laws that define the domestic labor market in both countries. They have in common that labor legislation predates the main immigrant law. Therefore, the structural features of this market were set up in advance. They do differ in terms of the scope of the laws and, particularly, on how effectively they are enforced.

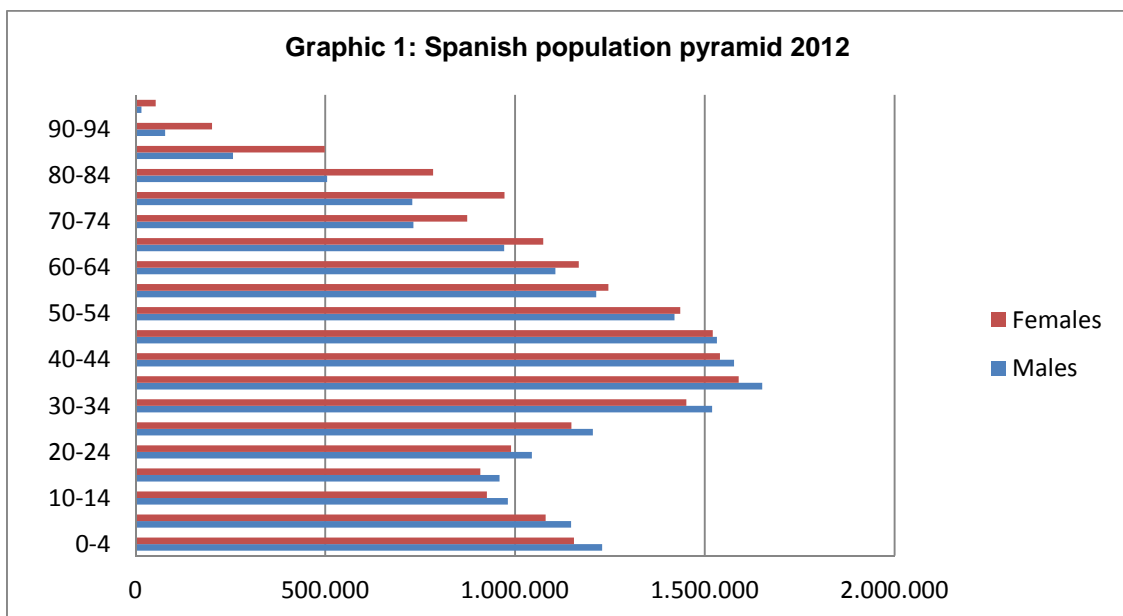
Domestic work is regulated by a general or specific law depending on the country being considered. In the case of Finland, the general legislation is the Employment Contracts Act (55/2001) that repealed the norm of 1970. This regulation is complemented by a specific law for domestic work, the Act on the Employment of Household Workers (951/1977), covering those aspects not treated in the previous one, especially in terms of working days, hours and wages.

In Spain the specific legislation applied to household workers is the Royal Decree 1424/1985, which regulates work at the household level. This Royal Decree was replaced by

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<sup>2</sup> This research belongs to the Doctoral Thesis “El Mercado de Trabajo de Ayuda a Domicilio: Regularización y Profesionalización de Trabajo Doméstico a través de las Trabajadoras Inmigrantes en la Ciudad de Murcia” 2014 (Chapter five), whose author is Encarnación Ruiz Casanova and it has been directed by Francisco Maeso Fernández and Prudencio José Riquelme Perea.

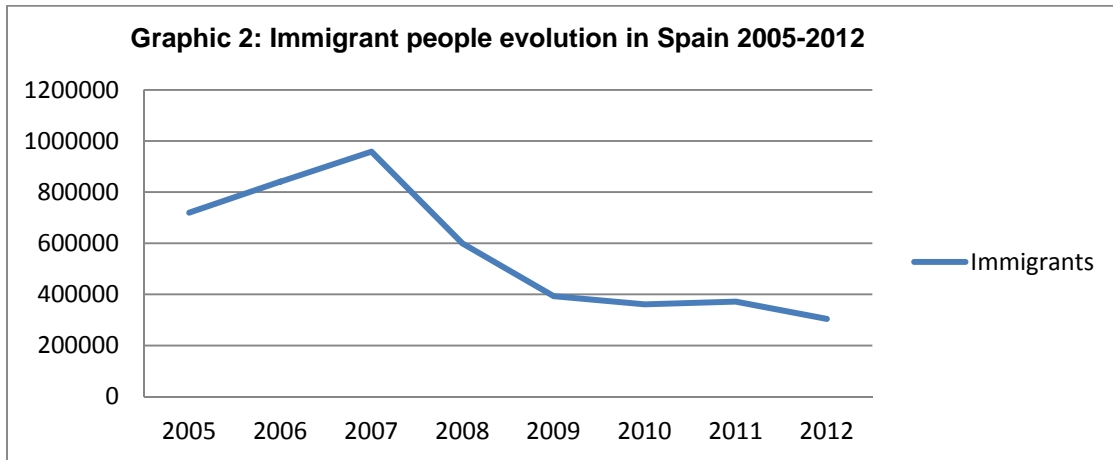
RD 1620/2011, which started to be applied in July of 2012. For this reason, the paper is focused on RD 1424/1985 due to the immigrant women interviews have been made between January and June of 2012 and it was the legislation applied in that time. The Workers' Statute (corresponding to a general labour law) is applied to most activities but not to household workers. This legislation has more advantages than the RD 1424/1985, especially in working hours, vacation and salary. It is due to the fact that RD 1424/1985 has several legal gaps in working conditions, something that does not happen with the Workers' Statute. These loopholes and the lack of an effective supervision by public authorities together with the impact of demographic and social changes: the aging of the society (as graphic 1 shows) and the increasing role of women in the labor market. Both issues allowed the creation of a large irregular labor domestic market. A majority of workers were either working in a completely irregular way (i.e., without being officially registered) or suffering a blatant breach of their rights (for example, in terms of working hours).



Source: INE

These structural features of the Spanish labor domestic market paved the way for the entrance of illegal immigrant women. Since 2000, alien laws are going to play a significant function in this market, both for immigrant and national women. First, during 1998 and 2007 Spain experiences a massive inflow of immigrants (especially since 2005, as graphic 2 shows); on the one hand, their share in total population rises from 0.9% in 1991 to 10% in 2007 (data from Instituto Nacional de Estadística); on the other, there was a composition change, from immigrants coming mostly from rich European Union countries and Morocco, to a large inflow coming from Latin America, Romania and other African countries. Second, as a response to the

rapid grow of illegal immigrants (DÜVELL 2006), a new law was approved (the Spanish Aliens Act LO 4/2000)<sup>3</sup>.



Source: Eurostat

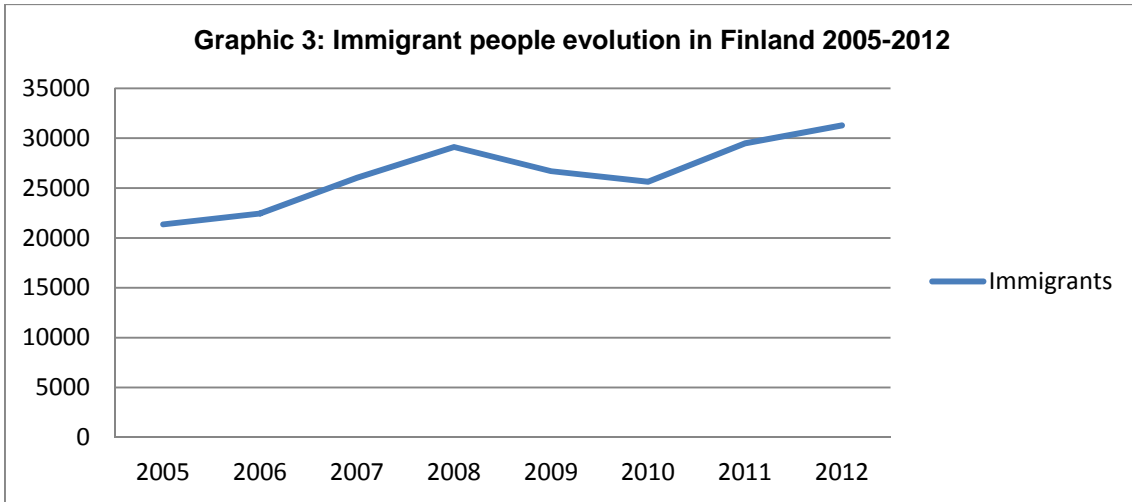
A main component was the possibility for an irregular immigrant of obtaining a legal status through the system of “Social Integration” by fulfilling some basic requirements (Article 31.3 LO 4/2000 and Article 45.2 b RD 2393/2004<sup>4</sup>): proof of having been living for three years in Spain (in a specific location), a positive report issued by the Town-hall where the immigrant is residing and a job offer (through a reliable document)<sup>5</sup>.

The Finnish Immigrant Law Aliens Act (301/2004) is very similar to the Spanish one, but it differs in terms of enforcement. A significant difference is the lack of an option for illegal aliens to formalize their situation through a figure of “social integration”. This is due to the fact that Finland has not experienced a massive influx of immigrants as Spain (graphic 3), although the immigration has been increasing in the last decade. However, the Nordic country has suffered an incredible growing in elder population (graphic 4), fact which shares with Spain.

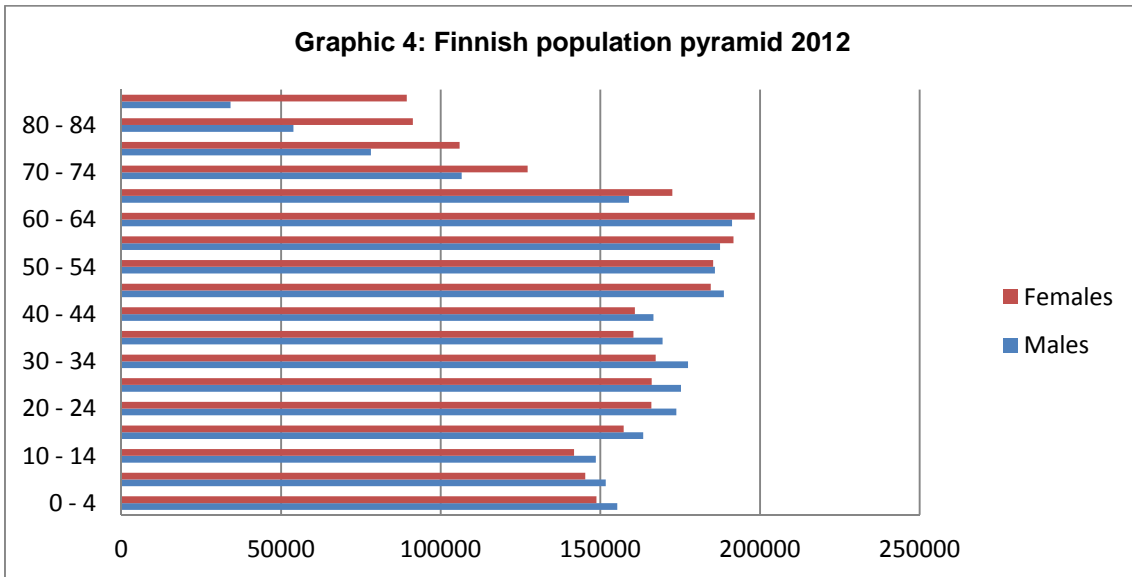
<sup>3</sup> LO 4/2000 has been amended by LO 8/2000, LO 11/2003, LO 14/2003 and LO 2/2009. The Finnish Immigrant Law Aliens Act (301/2004) is very similar to the Spanish one, but it differs in terms of enforcement.

<sup>4</sup> This law supplements LO 4/2000. RD 2393/2004 was amended by RD 1162/2009 and RD 557/2011.

<sup>5</sup> For this reason, different studies (OSO and PARELLA 2012; GARCÍA, SANTOS and VALENCIA 2012; RIQUELME and RUIZ 2014) have shown that in many cases immigrant women have been working in the domestic labor market in illegal situation during three years.



Source: Eurostat



Source: Statistics Finland



### **3. Labour itinerary of immigrant women in the labour market for home care services in the cities of Helsinki and Murcia**

#### *3.1 Methodology*

To carry out the fieldwork, a qualitative methodology has been employed in order to make comparable results between the city of Helsinki and the city of Murcia. TAYLOR and BODGAN (1987) and FLICK (2007) indicate that in any stage or among any group of people one can find some general social processes to explain the reality under study. The technique used was the semi-structured,<sup>6</sup> customized, open and flexible interview. Eight and nine interviews were conducted because the information started to become saturated. MORSE, BARRET, MAYAN, OLSON, and SPIERS (2002) indicate that saturated information shows the fact that there is no more new data. It is a verification strategy (saturation) of the performed research study since the interviewees do not contribute with new information. It has to be highlighted that the information provided by the interviewees is also very similar to the information suggested by the studies of MARCU (2009), MORENO and RIOS (2012) and TORRENS (2012), with the same methodology and study object.

The interview content was focused on the description of these women's working itinerary in Murcia and Helsinki: emigrating decision, working itinerary, type and quantity of the fulfilled tasks, working conditions, residence and work permit obtaining as well as its maintenance. The nationality and professional experience in Household and Care have been the criteria taken into account to select the candidates<sup>7</sup>.

In Murcia eight immigrant women were interviewed in 2012, five from Bolivia and one from Morocco, Colombia and Ecuador. It is due to the fact that in the Region of Murcia Bolivian women are the most representative group of Household workers (RIQUELME and RUIZ, 2014). To contact the interviewed immigrant women, different non-profit organisations with immigration programmes were reached. Thanks to this contact, several women were interviewed. The interview appointments were made by phone and were performed in their homes, a cafeteria and different parks. Those interviews lasted between 40 and 60 minutes.

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<sup>6</sup> Annex I shows the script followed.

<sup>7</sup> In this sense the script design is very relevant for the results analysis. It is because the main goal of the interview is achieve descriptions of labour itinerary and contrast it. In this case we want to contrast the information given by Immigrant women who are in the same situation, but in very different places (Helsinki and Murcia). It is through comparison how the analysis is done.

In the case of Finland nine foreign women living in Helsinki were interviewed in 2012; two women from Estonia and Poland and seven from the Philippines; given the interest of recruitment at their origin as nursing assistants and nurses to care for the elderly (NÄRE and CLELAND 2012; NÄRE 2012), though they have also worked and work as nannies and domestic maids. Hiring a housekeeper to work within the family is uncommon in Finnish society, due to the structure of the labour market of home care services, as well as certain cultural issues that will be explained later.

To establish contact with the women interviewed, we resorted to the information provided by the parish halls of two churches, two immigrant women associations and two student residencies. Meetings for the interviews were made via phone to meet up in their own homes and in coffee shops. The language used was English (except for the Polish woman who was interviewed in Spanish) and their duration ranged between 20 and 70 minutes<sup>8</sup>.

The first criteria to select both cities was the large number of immigrant population residing in them<sup>9</sup>. The second component was that they are similar in terms of size, though Helsinki is the national capital and Murcia is just the main city of a region (however, it is the eighth biggest in Spain). Others studies in Spain have shown that the situation of immigrant women is very similar independently of the geographical focus of the study<sup>10</sup>.

On the other hand this local study has several limitations because of the extension, location, number of interviews, time as well as the investment. As it was explain above, the places of the study are two very different European Cities, just seventeen women have been interviewed during 2012 (with their own opinions) and the researcher who stayed in Helsinki was through Erasmus Practicum for three months. However the study shows an interesting point of view about household labour market situation.

### *3.2 Labour itinerary of immigrant women in Helsinki*

In Finland it is relatively easy to find a job without resorting to social networks, although this path is not discarded. To obtain their first job, the women interviewed made use of both formal channels (agencies or companies that hired them to work in Helsinki) and informal ones (newspaper advertisements, through family members, or simply known contacts). An important factor is the mastery of the Finnish language:

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<sup>8</sup> All the interviews were made in both cities by Encarnación Ruiz Casanova. In the case of the research developed in Helsinki, it was thanks to Erasmus Program (Practicum) which allowed her stay in Finland for three months, with the aim of completing her Doctoral Thesis.

<sup>9</sup>In 2012, the region of Murcia was the second in Spain by the weight of foreign residents in total population with 15.38%, while the national average was 11.18% (the first one was Balearic Island, but with a composition of foreign residents different to the average). Uusimaa (the region where Helsinki is located) concentrated in 2010 51% of the immigrant residents in Finland.

<sup>10</sup> For example, see MARCU (2009) for Madrid, MORENO and RÍOS (2012) for Málaga and TORRENS (2012) for Catalonia.

"(...) through a company, an agency, an agency in the Philippines who contacted Finland, to get a job here in Finland (...) yes, through an agency, in 2009 (...) we were a work group of 19 persons"(I.6, Filipino woman 2).

"(...) it was the family that took me to Norway who found me a Finnish family so that I started to work. But the job was different, because in Finland they hired me as a nanny, like a real professional job,.. then they gave me a contract and I started working"(I.9, Filipino woman 5). "This job I got through my mother-in-law, she recommended me to a few clients, she stopped working and I started. She was my boss"(I.5, Filipino woman 1).

"(...) First I studied here in Finland for six months as a nursing assistant, but once I had spent a week studying I went to work at the nursing home and I also studied the Finnish language (...) and so did my Filipino friends"(I.7, Filipino woman 3).

A relevant issue is the demand for professional qualifications. Specific training for certain positions is required, such as to work in a kitchen or elderly care; this does not happen in other activities as in the case of cleaning and childcare within the family home where work experience is valued more. However, whether they are hired as housekeepers or through a company, the tasks to be carried out are clearly defined and no other tasks can be required:

"I was hired as a cook.... I just cooked for five people and for the other tasks the other girl took care of" (I.3, Polish woman). "The only work I did was clean family homes, offices, staircases in buildings (...) The families hired the services of the company and I went to work, but the contract was between the company and the family"(I.5, Filipino woman 1).

As for the care of children and adults, the key is to look out for them directly (which involves a subset of tasks such as medicines, accompanying them at night, waking them up, clean them, dress them, accompany them, etc.), leaving the housework on the background:

"I worked as an intern, because I lived at their home and I had to do... the most important thing was to take care of the children, then clean the house, iron clothes, sometimes do some cooking, not always because my boss's husband cooked, I also took the children to the nursery and picked them up, after about 4pm or 5pm I picked up the kids and gave them dinner and then I could do whatever I wanted (...) the most important thing was to be with children and play with them, the other tasks I did from time to time"(I.8, Filipino woman 4).

However, when the immigrant woman works as an intern, the possibility of an excess of tasks or working not following the rules arises:

"(...) They had four children, three elder children and a baby, plus pets and a big house because they were people with lots of money, I was the nanny and housekeeper at the same time, two different jobs for one person. That was the reason I said I could not keep up with everything. I had to take care of the children, the pets and the houses they had, they had two houses, I had to clean, cook, wash, iron, plus take care of the activities for

the children and they also had a pool that I also had me to take care of (...) one person alone cannot do all these things at once"(I.9, Filipino woman 5).

It should be noted that the Filipino woman who suffered this situation of overwork distinguishes two jobs that fell on her, being a nanny on one side and domestic worker on the other. Both positions have different tasks involved and therefore a specific professional profile<sup>11</sup>, justifying that it cannot be fulfilled by the same person.

Once the tasks have been set up, the second step is to analyse the working conditions in which they are performed, such as the working hours, schedule, salary, vacation, breaks or social cover. In the case of nannies and domestic workers it seems that the conditions are very similar. Most of them were satisfied, except for the case mentioned above. As for the day's work, it is generally not superior to the 40 hours a week, they have days off as well as public days off and paid leave. Most of them did not receive anything less than a gross salary of €1,000 per month for 40 hours of work a week<sup>12</sup>. Finally, they have a flexible schedule that often suits their needs and they all have social security coverage because, for the families, it is unthinkable to not pay the corresponding taxes to the state, even in the case of the Filipino nanny (I.9, Filipino woman 5) who considered herself being exploited.

The working conditions applied to work outside of a home environment does not seem to differ too much from the work done at a home. In the case of women who have worked in cleaning, none receives a lower wage than €1,000, they don't work more than 40 hours a week, they receive social cover to pay their respective taxes (including Social Security and the tax on wages<sup>13</sup>), they have days off and paid vacations as well as the possibility of double pay for working Sundays or holidays. In the case of nursing assistants, there does not seem to be any major differences between them and nannies, housekeepers or cleaners, with the exception of the salary. Both nursing assistants provide the same testimony about their job, they have a higher salary than the other women we interviewed, but not in terms of days off, public holidays, working hours, vacations, social cover or double pay; though they enjoy an additional payment in summer (never reaching the salary of a month's work) due to a collective agreement.

In most of the interviews, the issue of obtaining a residence and work permit to carry out their work in Finland was raised:

"Before starting to work, you need a residence and work permit. For this reason, I went with my employer to the immigration office carrying the contract, a copy of the passport, a supporting document about my wage and two photos. Finally, I started to work without problems "(I.5, Filipino woman 1).

"I got it before I came, I had it from Norway, because you cannot start working without a residence permit and work, because if the polices find out you can have many problems

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<sup>11</sup>It refers to the description of the job (what work it consists of, what its content is) and job specification (which is demanded of the worker so that they perform in a satisfactory way).

<sup>12</sup>In Finland there is no minimum wage as there is in Spain.

<sup>13</sup>The percentage of the tax varies according to the work performed, salary payments and family situation, in the case of cleaning workers we interviewed the rate applied was 23% in 2012.

because in Finland they are very strict about illegal things (...) the family was afraid of getting someone to work at their home without a contract"(I.9, Filipino woman 5).

"I think that, as I studied for six months and was working (...) I think the company processed a visa for me to be here, I don't think that immigration puts any obstacles as long as you come to work and have a job or someone offers you a contract (an employer), I think that's how you get your work or residence permit"(I.6, Filipino woman 2).

As interviews shows, jobs in Finland are well regulated and controlled by the relevant authorities, it is difficult to work on the shadow market because everything is formalised, professionalised and the laws are strictly enforced.

### *3.3 Labour itinerary of immigrant women in Murcia*

To find a job in the domestic sector in Murcia is relatively simple for an immigrant woman. Using social networks to find the first job is vital to enter this labour market. That is the reason why they need their friends, family, acquaintances and social or religious institutions' support:

"I got my first job thanks to the ladies we met at the nuns. I started working for a lady with three children and I took care of them during four months" (I.7, Bolivian woman 7). "My first job was taking care of a girl in a family (...) I worked for them for three months because the woman was moving to Madrid. I got the job thanks to my husband" (I.10, Columbian woman). "My first and practically only job was as intern for a very old lady. I got the job thanks to one of the first courses that FADE (Spanish foundation) offered" (I.2, Bolivian woman 2).

The role of religious institutions will be explained in detail in the next section, but it is worth taking into account from the onset that they play a very important function in the process of social inclusion of irregular immigrants, particularly, women. Due to the presence of immigrants from Latin American countries, the language was not a barrier; nevertheless, there was a segregation of tasks depending on whether the person spoke Spanish or not (for example, Latin American women for taking care of persons and Eastern European women for housekeeping).

The first job's tasks varied from taking care of the elderly and children and its associated tasks and also housekeeping both with equal relevance. Another aspect is the working conditions under which these workers performed those tasks. The very hard situations in which they found themselves during their first jobs are especially obvious due to the lack of experience, knowledge of the working environment and the typical situation of an undocumented person:

“At first I just stayed at night because she was able to move properly. I got up and cleaned her house and was done. After a while, she started feeling worse and I stayed a little bit longer and later I stayed as an intern” (I.2, Bolivian woman 2).

“She had very severe diabetes and she wanted to eat sweets. She was not allowed to eat what she wanted so when I said to her that she was not allowed to eat something, she was angry and started swearing” (I.1, Bolivian woman 1).

As these women stated, when they worked as interns, their vulnerability was bigger because they lived in the same house and their working hours could be increased or their employers could take advantage of this fact (like not paying their hours). However, this has also occurred working externally and on an hourly basis. Additionally, these women cannot be registered in Social Security System because of their illegal situation. Due to this, immigrant women report experiencing critical working and social conditions by suffering non-desirable working conditions (which affect their health due to a physical and emotional burnout):

“I worked there every day, every night, bank holidays or Sundays. At first, I did not work on Saturdays or Sundays. I earned 500 euros. They paid me 500 euros when I started. When I started going on Saturdays and Sundays, I also went on bank holidays (...). They paid me 600 euros without Social Security because I was undocumented but I received the whole payment” (I.2, Bolivian woman 2). “I worked 4 hours in the morning and was paid monthly. I was not contributing to the Social Security and had no contract.” (I.3, Bolivian woman 3).

Due to this, among the reasons of leaving their first job stands out the inadequate working conditions, in addition to changes of residence and death of the person they were looking after.

Immigrant female domestic workers have lived a complicated situation since they had to wait for three years to start applying for their documentation to allow them to live and work legally in Spain (according to RD 2393/2004). Once they find themselves near to their three years of residence goal which is necessary to obtain their legal status, they start considering the need of making their job visible, in other words, to turn it into a formal employment to enable their desired legal status. They explain how they managed to become legal through formalizing their labour relationship as domestic workers, therefore, legalizing their jobs:

“I had to live here for three years to obtain them [legal documents] and to hand in a written contract. It was of vital importance and it was supplied by the Immigration Bureau, trade unions or non-profit organisations. A favourable report from Murcia’s town hall was also required (I had to wait a long time for it) and other documents from my country such as criminal record (it is even required for children which does not make any sense), passport, photos and to be registered and contributing to Social Security. I obtained the

permit in October and travelled to my country in January (I had not travelled for four years) once I obtained the papers and came back in February” (I.2, Bolivian woman 2).

There were many reasons for these women to legalize their situation urgently. They do not mention obtaining the residence permit just for the sake of it but for being allowed to leave and enter Spain without problems. Not being arrested by the police (and hence deportation), being allowed to use regular health services (the use of the emergency health system is possible) and having any kind of social coverage:

“The police stopped me once to ask for my documentation when I was going to pick up the baby at grandmas’ and because I did not have any documentation; the police officer took me to the police station to explain me that I had to apply for the identification documents. I was afraid of being arrested more times while I was walking on the street with the little girl (...) and then, I discovered that I could apply for my documents after having collected three years of social bonds and of course, I applied for it (...) in May 2008 I applied for them and received my permit around August (residence permit). I had my permit in August” (I.7, Bolivian woman 7).

“I asked my boss after a year to apply for my documentation because she knew me more and I was going to pay for Social Security. I really needed it! I was informed at the health centre about the expiration of my health card and that my daughter would not be attended because her health card had also expired and I could not renew it. My husband is German and has no a steady job, he is not contributing and because of that, they would not take care neither of me nor of my daughter (...). I told my boss to prepare my documentation and that I would pay for my contribution and then, she understood my situation” (I.4, Bolivian woman 4).

Among the requirements to apply for a residence and work permit, being registered and contributing to the Social Security are the most important ones. This requirement is considered a benchmark to place a job position in the shadow economy or not.

Due to this is, since 2005 the number of immigrant women in the Regimen Especial de Empleados de Hogar (Special regime for household workers) surpasses that of the Spanish women in the Region of Murcia (6.721 immigrant women compared to 2.716 Spanish women in the same year, using data from Anuario de Estadísticas Laborales y Asuntos Sociales). It is necessary to emphasize the connection between the Aliens Law and labour legislation and how this varies according to the legal status of the working immigrant population. Hence the successive reforms of RD 2393/2004 in which immigrant workers are required to have a minimum contribution of 6 months per year in 2005 and 9 months in 2009 (RD 1162/2009). The effort of immigrant women to regularize their situation has led to a major shift in the household labour market that traditionally was basically in the shadow economy. This evolution has happened without a change in the labour law or in the effectiveness of its application; moreover,

the number of Spanish household workers registered in the social welfare system has also increased since then.

#### 4. Comparative Analysis between Helsinki and Murcia immigrant women labour itinerary

Table 1 summarizes the main features of the interviews to women in Helsinki and Murcia considering five items: how they obtained their job, the relevance of having a professional profile (i.e., whether it was a requirement for the job), whether labour legislation was applied or not, satisfaction with the working conditions and, finally, labour turnover.

**Table 1. Main features of interviews of immigrant women**

	<b>Helsinki (9)</b>	<b>Murcia (8)</b>
<b>Way of obtaining the job</b>		
Social net (informal channel)	6	8
Employment office (formal channel)	3	0
<b>Professional profile</b>		
With training	5	8
Without training	4	0
<b>Labour legislation it is applied</b>	8	0
<b>Satisfaction with working conditions</b>	9	1
<b>Staff turnover</b>	3	7

Source: Own data.

To obtain their job, immigrant women made use of their social networks, something that is common in both cities (such as friends, acquaintances, relatives or former employers). However, the advertisements in newspapers, new technologies and employment services generally perform well in Helsinki. In the case of the immigrant women in Murcia they relied on (catholic) religious organizations or non-profit organisations to facilitate obtaining their professional jobs.

The role of religious organization is, actually, very important. They operate as a very efficient non-profit employment office. First, they provide basic courses for immigrant women (without an official recognition and ranging from Spanish to housekeeping tasks); second, as there are several catholic institutions providing help for immigrants in the city, they have managed to organize themselves, sharing data on people requiring their services; and third,



they act as non-profit intermediaries between families looking for a domestic worker and people (mostly immigrant women) looking for a job.

Concerning professional qualifications, there are notable differences between Helsinki and Murcia. They come up in the case of working in a restaurant, a kitchen (public or private) or in elderly care, where a mandatory qualification exists in order to start working. It is important they master the Finnish language<sup>14</sup>, without which they cannot access certain jobs, as it is mandatory to obtain at least the basic title. Nevertheless, in other respects, there are similarities. For example, in the case of cleaning, no prior formal training is needed, but experience is required. Something similar happens with childcare in a home environment, as they neither require any basic knowledge, although they do have to have worked with children before.

As for the duties of the tasks, it was observed that the women working in Helsinki were hired to perform specific ones, without the possibility of claiming others, as it was well specified in the employment contract. In the case of Murcia, the women performed three to five tasks with most of families, often without specifying in writing as they are agreed verbally.

The content of the tasks related to care is similar for immigrant women in Murcia and in Helsinki. However, there is a big difference related to the type of position for elderly care. For the same tasks covered in Helsinki the professional profile is that of nursing assistant with a specific qualification, while in Murcia it is a domestic worker without any qualifications in elderly care. In the case of Helsinki the hiring of foreign nurses and elderly care assistants is increasing. In Murcia, it is the immigrant women who mostly cater to the elderly in their homes, not as nurses or assistants, but as domestic workers.

The working conditions in which the tasks were performed present important differences depending on whether they were held in Helsinki or in Murcia. For workers employed in the first city the working hours were no more than 40 per week, they enjoyed weekly breaks, public holidays off and paid vacation break. None of them had received a lower wage than €1,000 per month for 40 hours of work a week. They possess a flexible schedule that in many cases adapted to their needs, they all had social security cover, payment of any overtime and double pay for working on public holidays. These conditions were applied equally to nursing assistants, domestic workers, nurses, cleaners and cooks. The only exception was the salary, as they were higher in the more skilled positions.

The situation of the women employed in Murcia is very different, especially those who worked as an intern in their first jobs. As they resided in the home where they worked, it was much easier to extend the workday to 60 hours (€500 monthly for a 60 hour work week<sup>15</sup>) and suffer abusive behaviour of their employers, to adding more tasks unreasonably, not paying

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<sup>14</sup> In Spain, this is also relevant and it is the main reason why most immigrants working as housekeepers are from Latin America.

<sup>15</sup> In Spain in 2012 the minimum wage was €641 for 40 hours of work per week.

their wages in the early months or not granting days off. Neither did they enjoy paid leave, no compensation for overtime or double pay nor were they registered for Social Security.

In order to compare wage conditions in both cities it is necessary to take into account differences in price levels and payments in kind. Using Eurostat measures for 2012, the price level in Spain and Finland were 91% and 121% of the EU-28 average, implying that in Finland the cost of living can be regarded to be 32% higher than in Spain. As for payments in kind, in Finland, for an intern worker the law (art. 16, Act 951/1977) allows meals and lodging as a complementary benefit to the wage; in Spain, the law (Royal Decree 1620/2011) allows the family to apply a reduction of up to 30% of the wage for support and lodging, but without going down the minimum wage. Following RIQUELME and RUIZ (2014) the average net wage in Murcia, after any cost assumed when being an intern (as they worked in an illegal situation, no taxes or contribution to the social welfare system were made), is 700 euros.<sup>16</sup> In Helsinki, two Filipino women reported a net wage of 600 and 500 euros (in 2009). Taking into account the cost of living and from a strictly monetary point of view, it was more profitable to work as an intern in Murcia than in Helsinki<sup>17</sup>. Even, if the cost of the contribution to the welfare system were included, about 160 euros in 2009 in Spain, the net wage adjusted for the cost of living would be still higher in Murcia. However, in a per hour basis, and due to the extended working time, wage condition would be much worse in Murcia.

As it has been stated previously, the starting point of working conditions is related to the application of the labour law. In Murcia the legislation governing home care was the Royal Decree 1424/1985, a precarious law that applied softer rules than those established in the Statute of Workers standards, and that left several gaps in the regulation of working conditions. This law does not take into account the abuses that may occur, because by being done in the framework of the home, it can become invisible to the authorities most of the time. The Finnish legislation is more comprehensive than the Spanish one. This regulation has many differences with the one applied in Spain, but perhaps the most noteworthy is the obligation of the employer to keep a record on the worker. It is a work plan which specifies the start and end of the working hours, daily and weekly break time, schedule, salary and if they have worked for emergency reasons or performed any overtime. The dossier may be requested by the worker or the Safety and Health Inspection Authority.

This shows that domestic work in Finland is effectively regulated, controlled by the authorities and thus made visible to all in order to avoid any kind of abuse in the home environment. The same law is applied for the rest of jobs, but it is supplemented by a specific

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<sup>16</sup> Two interviewed women in Murcia reported a net wage as an intern of 500 euros. According to RIQUELME and RUIZ (2014), the net wage of an intern was 720 euros in 2009 (based on data of 164 immigrant women).

<sup>17</sup> Moreover, using data from Eurostat, the mean annual earnings for women in "Other service activities" in 2014 in Spain and Finland (there were no data in 2009 for Finland) was 17,190 and 37,330 respectively (implying that the wage conditions were much harsher in Finland, as the difference with the mean is bigger).

law to avoid loopholes that could occur in those aspects that are not covered in a workplace but is in a home environment, especially in terms of hours and salary.

In the case of the immigrant women working in Helsinki the main reasons for not continuing with the first job were personal reasons and family life. For the immigrant women in Murcia, changing jobs was related to the death of the person they were caring for, personal reasons and due to not being entitled to minimum working conditions. It is noteworthy that the reasons reported by the women who have worked in Helsinki and Murcia are very similar, but it is also true that the discontent regarding working conditions is more widespread in the case of domestic workers in Murcia than those in Helsinki.

Several of the immigrant women in Helsinki obtained a residence and work permit before starting to work and it was their employers who handled everything, including the visa, although they must renew their permit annually at the police station. It is true that the loss of a job and the inability to find another forced them to return to their countries of origin, but with a new contract they could continue working without problems.

The situation for immigrant women in Murcia is very different, because for them the simplest way to legalise their status is through the application of a "Temporary Residence Permit for Exceptional Circumstances", thanks to the system of Social Integration. To start the process of acquiring a residence permit they must wait at least three years, which marked them to be in an illegal situation, not only socially but also in their work lives because most of them were working with up to three different families during this period without holding a residence permit. Among the requirements for obtaining a residence and work permit, the employee must be registered and listed in the Social Security. This requirement is also key to maintaining a legal stay in Spain. In fact, after obtaining legal status they can lose it, if they do not continue working and paying social security for at least nine months in a year.

This reality has conditioned the work makeup of immigrant women in Murcia because, in many cases, the ones that have achieved a legalised status needed social coverage to maintain their permit, a work condition that by law requires employers to cover it but in reality it is not. This has forced several foreign employees to be the ones who completely cover their Social Security. They must decide if they want to receive the full minimum wage or if they want the family to deduct them the proportional amount for the Social Security, without making the allocation of expenses between the worker and the employer, as the law states. Thus, the registration and contributions to the Social Security becomes a right of the worker, so when they obtain it, they run the risk of losing or worsening other work conditions: wage cuts, longer working hours without any rewards or fewer days off. This also explains the high turnover of immigrant women in Murcia in search of jobs with better conditions due to the precarious employment situation in which they have been finding themselves along their professional itinerary.

Regarding the care of the elderly, unlike Murcia, in Helsinki families tend to neglect the elderly population, because it is the state who hires nurses and nursing assistants to care for

the elderly. On this point, a number of immigrant women we interviewed indicated that they noticed the loneliness and social marginalisation of the elderly that they were attending to, saying the physical care of the state was not enough for their welfare and quality of life, as they hardly ever received a call from relatives and in some cases never received visits.

In Murcia however, the immigrant women did not report this, as there were follow-ups by the family of the elderly person they cared for. They did not speak of any social marginalisation because not only were the elderly people visited, they were encouraged to go out and attend celebrations and family gatherings.

## 5. Conclusions

Social demographic changes in Western Europe related to the increasing rate of labour participation of women and the aging of societies have triggered an increase in caring services demand. With the aim of covering these needs, immigrant women are being hired as nursing assistant or household workers depending on the European country where they are seeking a job. This paper offers a novel look at this issue by comparing two countries (Finland and Spain) that have two completely different welfare-social systems (Nordic versus Mediterranean) and by applying a micro approach using semi-structured interviews.

According to the comparative analysis, there are differences between Finland and Spain in terms of legal norms and their application. In the case of the women employed in Helsinki, they were subject to the "Employment Contracts Act (55/2001)", including domestic workers, who have a specific law ("Act on the Employment of Household Workers 951/1977") covering those situations not foreseen in the general law. In Spain the legislation governing home care was the Royal Decree 1424/1985, a precarious law that applied softer rules than those established in the general Statute of Workers standards, and that left several gaps in the regulation of working conditions. This law does not take into account the abuses that may occur, as it does not have mechanism to make visible for the authorities the labour conditions of household workers.

Several of the immigrant women in Helsinki obtained a residence and job permit before starting to work and it was their employers who handled everything, including the visa, although they must renew their permit annually at the police station. The situation for immigrant women in Murcia is very different, first because they enter the country as illegal immigrants and second, once in the country, for them the simplest way to legalise their status is through the application of "Social Integration". To start the process of acquiring a residence permit they must wait at least three years, working without residence permit. This difference is related to the massive influx of immigrants in Spain since 1998 together with a relative large pre-existing shadow economy, particularly, in the household labour market.

The interviews allow observe a high degree of professionalism in Helsinki, in comparison with an almost complete lack of it in Murcia. The women working in Helsinki were hired to perform specific tasks, without the possibility of claiming other tasks, because it was well specified in the employment contract. In the case of Murcia, the women performed three to five tasks with most of families, often without specifying in writing as they were agreed verbally due to both the fact that it was the traditional way to agree on the terms of the job and also that they were in illegal situation. Wage conditions for interns on a monthly basis were better in Murcia than in Helsinki, even if payments to the welfare system were included in Murcia. However, in a per hour basis they were much worse due to the prolonged working week (easily up to 60 hours per week). For this reason, the dissatisfaction with working conditions is much higher in Murcia and it leads to a larger staff turnover.

The starting point in Finland is that alien women enter the country as legal immigrant, while in Spain is not the case. In order to obtain a legal status, according to RD2393/2004, they need to prove their social integration, which implies among other requirements, that they are registered in the social welfare system. In this process, non-profit organizations, particularly those linked to the Catholic Church, play a vital role. First by providing them with labour opportunities (as intermediaries between them and families) and second by informing them about legal requirements.

The changes in the Spanish alien laws in 2005 have produced a significant increase in the transparency of the household labour market, traditionally deeply inserted in the shadow economy. The number of both immigrant and national women registered in the social security system has been growing since 2005. This has happened without a modification of labour laws or a better enforcement.

In the future could be interesting to follow immigrant women direction in household work labour market in both cities, as well as the amends in labour and foreign legislation in Finland and Spain. Another point is the fact that with the increasing of elder population... Will continue European Countries hiring immigrant workers with the aim of covering their needs? Surly it would suppose that politics towards foreign people will be changed in next decades, especially in the case of women.

## **ANNEX: INTERVIEW GUIDE FOR IMMIGRANTS EMPLOYED**

The question for immigrant women in Spain were:

- Why did you emigrate to Spain? What kind of professional qualification did you acquire in your country of origin? What was your occupation there?
- How did you get your first/second/third job in Spain? What was it (tasks)? Under what working conditions did you work (weekday and weekly rest, salary, holidays and days off, Social Security, extra payments)? Are you still working in the same place? In case the answer is negative: Why did you leave it?
- How did you get the job and residence permit? How do you maintain it nowadays? How do your family, friends or acquaintances maintain the permit nowadays?
- Have you considered returning to your country of origin? Why?

The script is the same for women interviewed in Helsinki, with just one additional question regarding the requirement of a professional qualification.

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