



DEVELOPING
INCLUSIVE
AND SUSTAINABLE
CREATIVE ECONOMIES

BETWEEN LABOUR MARKETS AND ENTREPRENEURSHIP: ENTREPRENEURIAL BEHAVIOUR IN THE CREATIVE ECONOMIES

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Between labour markets and entrepreneurship: entrepreneurial behaviour in the creative economies

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Authors:	Heinonen, Jarna – Hytti, Ulla – Hytönen, Kaisa – Nieminen, Lenita – Pukkinen, Tommi – Stenholm, Pekka
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Executive summary

The overall aim of this report is to gain in-depth understanding of creative professionals between labour markets and entrepreneurship in the creative economies in Europe. The research question addressed is: *“What are the forms of activity (i.e. paid and unpaid work and self-employment) in the creative economies with a particular focus on inclusive and sustainable forms of activity, and how can they be supported?”* This is done by relying on a purposive sampling strategy within the larger DISCE regional dataset by identifying six participants in each studied country (Belgium, Finland, Hungary, Italy, Latvia, the Netherlands, Sweden, the UK). The analysis is focused on those participants that are engaged in freelance work, self-employment or entrepreneurship activities (as least part-time). Theoretically, this report relies on entrepreneurship literature and theories informing the analysis and interpretations of the research materials.

Creative professionals engage in portfolio work combining different forms of employment (self-employment, waged work and unpaid work) in creative and non-creative domains. As most participants engage in work simultaneously or sequentially in different labour market positions, the boundaries between them are fluid and not clearly bounded. This multiplicity is considered as an opportunity as it provides flexibility and variation in their work. Despite of the stress it causes, the portfolio work is therefore the preferred scenario, not a transitional phase towards full-time employment or self-employment. The challenge however is whether these forms of employment generate sufficient earnings to cover even the basic living costs.

Overall, the findings highlight the low-income level of creative freelancers and entrepreneurs. They seem widely acknowledged, which we interpret as the “unsustainable creative deal” as the expected “rule of the game”. For creative freelancers and entrepreneurs, creative freedom and passion are driving forces and they tend to override economic and business issues. Freedom relates in particular to their ability to engage in creative work, for which they have passion for. Passion is an important resource but can have both the positive (harmonious) and negative (obsessive) side. Passion can lead to positive outcomes (ability to engage in their activities) but also negative outcomes (stress and burnout).

Seeking autonomy, versatility and meaningfulness in their work as creatives are important resources for creative freelancers and entrepreneurs. Being self-sufficient is an asset but it may also be a liability: time and energy are used in non-productive and non-creative routines. Creative entrepreneurs and freelancers feel insecure about their own skills but their passion for creative activities pushes them to acquire and learn new skills. Experimenting and learning by doing are integral and natural parts of creative work to acquire and organise the (scarce) resources to which they have access and resulting in new offerings, techniques, processes and materials, new pricing methods, new contacts and networks. However, the portfolio work and short-term contracts push the creative entrepreneurs to bear the costs of these experiments. Possessing business skills makes it easier for creative entrepreneurs and freelancers to run their businesses and strive for economic sustainability. Yet, the economic aspect is downplayed by their motivation to pursue creative activity and focus on quality outputs.

The creative freelancers seek support from their peers and role models, and their networks. These provide important resources; additional skills, expertise and capacities as well as energy and motivation. Creative places and spaces are important resources to co-create new offerings for new audiences but also as forms of mental co-working spaces to gain support, confidence and collegiality. The different actors from different sectors together form the regional creative ecology, entrepreneurial ecosystem, in which creative actions take place. Collaboration is of vital importance.

Public support of any kind is an important resource for creative freelancers and entrepreneurs. Yet, it is not always seen to encourage creative endeavours. Covid-19 has hit hard creative economies: the major impacts



concern reduced work assignments and income. Similarly to other sectors, Covid-19 has not treated all actors in a similar manner. Those with earlier savings and profits as well as wider networks have survived better. Covid-19 pushed creative entrepreneurs and freelancers to be innovative and reconsider new ways to work and reach their audiences. Some new approaches seem to outlive the pandemic but others were only a quick fix to react to the pandemic. Despite the economic hardship, the Covid-19 provided additional non-economic benefits: time for individual development, break and creativity.

By interpreting the findings through an entrepreneurship lens, we suggest that creative freelancers and entrepreneurs engage in highly entrepreneurial behaviour by being experienced in living with the uncertainty, being resourceful and engaging entrepreneurial experimentation and learning. Simultaneously, they are highly exposed to the dark sides of entrepreneurial behaviour: experiencing high-levels of insecurity and stress exacerbated by the portfolio working and low-income levels.

Most participants renounce from identifying with the (classic money-driven) entrepreneurial identity but rather use it as their anti-identity in constructing their creative (entrepreneurial) identity. This surfaces an important paradox: money is necessary for the self-actualization but it provides a threat: a slippage to the entrepreneurship side. Further, our findings highlight how creative and entrepreneurial identities influence the income of creative professionals. A creative identity is connected to the income inadequacy - earning less than the living costs. Further, business skills may buffer income inadequacy when one has strong entrepreneurial identity.

Suggestions for policy and practice based on the findings of this report are discussed in a report dedicated to policy recommendations of the DISCE WP4 (D4.4 Policy Recommendations).



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1. Introduction

In creative sectors, much of the work takes place in the boundary between labour markets and entrepreneurship because working as a freelancer or entrepreneur is common (Ball et al., 2010). Freelancers and entrepreneurs are important actors in the creative economy. According to Campbell (2018), 60% of all young people making a living in the creative sectors are self-employed. It is also common that individuals combine self-employment with paid employment in multiple jobs simultaneously (Ball et al., 2010; Eikhof, 2013; Hennekam & Bennett, 2016; Wyszomirski & Chan, 2017).

1.1. Scope of the report

In this report we will investigate the work of creative freelancers and entrepreneurs and their experiences of their work. Although we do not consider freelancers and entrepreneurs as exact synonyms (see the core terminology of WP4 below) in this report we use them interchangeably if not explicitly stated otherwise. It is difficult to make a clear distinction between freelancers, entrepreneurs and self-employed. This is particularly pertinent as many of the professionals in the creative economies – as well as in our data – work also in salaried employment. Hence, this report is titled “Between labour markets and entrepreneurship”, the boundaries of which are, indeed, blurred and far from clear-cut. Methodologically, the report relies on the regional case study framework of DISCE (Gross et al., 2019). The WP4 report focuses on individuals in creative economies whereas the D4.3 of WP4 focuses on businesses and organisations, innovations and networks. There is some overlap between the two reports as many creative businesses are very small, run by individuals and do not necessarily have any employees. The overall aim of this report D4.2 is to gain in-depth understanding of earning logics between labour markets and entrepreneurship in the creative economies in Europe. For this we seek to answer a more specific research question which was developed in the case study framework based on the DISCE overall aim. We ask:

What are the forms of activity (i.e. paid and unpaid work and self-employment) in the creative economies with a particular focus on inclusive and sustainable forms of activity, and how can they be supported?

The latter part of the question related to the ways in which policy can provide support to the development of inclusive and sustainable creative economies will be addressed in the D4.4 Policy recommendations - report. In this D4.2 report the focus is on micro level behaviours of individuals in creative economies. We begin with the driving forces of their creative activities, namely passion and freedom and continue by discussing the ways in which creative workers earn their living by conducting creative portfolio work at the blurring boundary between waged work and entrepreneurship. Then we focus on the resources on which creative entrepreneurs and freelancers rely on when creating their creative outputs. We discuss their individual resources, resources of others that they can tap onto, creative spaces, as well as programmes which they consider to be important for their creative activities. Given that the research data were collected during the pandemic, including also severe lockdowns in Europe directly influencing many entrepreneurs and freelancers in the creative economies, we also investigate the impact of the Covid-19 pandemic to creative work. The chapters 2, 3, and 4 are more data driven presenting the extensive empirical data from the regional case studies. The chapters 5, 6 and 7 are more theoretically driven in order to create more in-depth understanding of creative freelancers as entrepreneurial agents in creative economies. Based on the selected theoretical lenses we provide different readings to our rich empirical data in order to gain fresh and different insights on the forms of activities in creative economies. By doing so we also highlight a variety of different accounts and voices of creative professionals acknowledging the heterogeneity of the creative individuals

studied and the contexts in which they are pursuing their activities. The heterogeneity of the participants and their idiosyncratic situations when it comes to e.g. opportunities or challenges identified with the Covid-19, surfaces also many paradoxes and inconsistencies in our findings when the participants discuss their work and opportunities to be active in creative economies. This extends even to the case of individuals: the situation could be depicted as highly challenging yet providing opportunities simultaneously. At the end of each section, we have highlighted the core findings to make it easier for a reader to make sense of our very rich and heterogeneous empirical data.

Core terminology of WP4

Self-employed: An individual who practises a profession and is engaged in economic activities on one's own account and at own risk. An independent contractor, an own-account worker who does not work for a specific employer but as a freelancer or entrepreneur.

Freelancer: A self-employed professional, an individual who does not have a permanent employment contract but he/she may work simultaneously for several employers and clients/principals. Freelancer may work based on employment contract under managerial supervision and/or as an entrepreneur. It is common for cultural workers, such as musicians, journalists, photographers, etc. to work as freelancers.

Entrepreneur: An individual who creates and invests in a business, bears the risk and enjoys the rewards thereof. An entrepreneur is the one who creates/recognises an opportunity and exploits it and by doing so he/she creates new ideas, goods, services, innovations and businesses. (Filion, 2021)

Part-time entrepreneur: An individual who does not work as a full time entrepreneur, but devotes only part of one's working time to entrepreneurship and the rest to salaried work, leisure, being retired etc.

Portfolio worker: A person who works for several companies, organisations and clients at the same time. He/she may do such **portfolio work(ing)** in different positions: as an entrepreneur, self-employed, freelancer, and employee. Often also referred as 'independent' and 'contractors'. (see Gold & Fraser, 2002; Cohen & Mallon, 1999)

In Chapter 5, we investigate at the activities of creative individuals through the lenses of entrepreneurship and everyday entrepreneurship particularly to understand the ways in which they 'do' entrepreneurship in their daily work. Further, the chapters 6 and 7 focus on the identities of creative professionals. In Chapter 6 we investigate the meanings associated with being a creative freelancer/entrepreneur and in Chapter 7 we investigate an interplay of identity and skills in explaining income inadequacy among creative professionals. Finally, in Chapter 8 based on our findings we discuss the inclusivity and sustainability of their activities and present the conclusions and implications thereof.

1.2. Data and analytical strategy used in the report

This report draws mainly from qualitative research approach based on the regional case study data (see Appendix 1) which is complemented by quantitative reach approach based on the Finnish survey data (see Appendix 2) to provide some numerical 'snapshots' on the important and relevant topics focused (incomes, business skills, networking and impact of Covid-19).

As to our qualitative research approach we have applied purposive sampling within the larger DISCE regional dataset by identifying six participants in each studied country (Belgium, Finland, Hungary, Italy, Latvia, the Netherlands, Sweden, the UK). Based on our research question we are interested in identifying a variety of

forms of activity in the creative economies with a particular focus on their inclusiveness and sustainability. Furthermore, we are interested in the activities of freelancers and entrepreneurs, not all creative workers in the dataset. Therefore, in this report the data we rely on are mainly based on the interview data by focusing on those individuals who reported that their work included freelance work or they acted at least as part-time entrepreneurs. In the selection we also paid attention to selecting participants representing different creative fields (e.g. design, visual arts, cultural production (e.g. planning and organising events), content creation (producing content from text to video and voice content), artisan, creative consultancy), both women and men of different ages (see Appendix 1 Case Study Methodology, interviewees in **bold**).

In line with the qualitative research tradition, our selection of research materials chosen for the analysis was strongly influenced by research questions as well as the initial reading and preliminary analyses that helped us to determine that the materials were rich, nuanced, and offered the potential for interesting findings in relation to our research questions (Eriksson and Kovalainen, 2015). Hence, rather than trying to mechanistically report all of the data gathered in the report, our analysis and writing of the findings was guided by data saturation. New data from our data was included until the new informants did not add anything new to the (6 informants from each country, 48 interviews in total) findings.

For this report the analysis of the regional case study interview data was done firstly inductively and was focused especially on the interview contents in which the interviewees talk about entrepreneurship, different modes of work, their professional aims and goals, skills and resources, as well as income related issues and risk. Furthermore, we focused on how the Covid-19 pandemic was visible in their work experiences as the interview data was collected during the pandemic. At the first phase of the analysis, we inductively identified expressions of how the interviewed creative entrepreneurs and freelancers work and do entrepreneurship in the different ways. Here, the expressions related to for example uncertainty, freedom, resourcefulness, experimenting and making mistakes were identified. (Gibb, 2002). At the second phase of the analysis, the identified contents and expressions were further classified to associated themes. After having completed the preliminary analyses we verified and tested our findings by reading through the transcripts of other freelancers and entrepreneurs in the dataset to ensure that we had not missed any crucial perspectives of creative work due to our purposive sampling. After the inductive reading, we also investigated the data by applying an abductive logic (Eriksson & Kovalainen, 2015) by using theory e.g. of everyday entrepreneurship (Welter et al., 2017) and of entrepreneurial identities (Fauchart & Gruber, 2011) to inform our analysis as detailed in chapter 5 and 6. Hence, the main logic in our analysis has been on exploring and problematizing if and to what extent the creative professionals engaging in freelancing, self-employment or entrepreneurship relate to entrepreneurial goals or adopt entrepreneurial behaviours and modes of working. Thus, we are reading and analysing the data through entrepreneurship lenses to provide new and different kinds of insights and stories on the activities in creative economies as suggested in DISCE European Policy Brief 1 (Gross et al., 2020). This means that in WP4 the analytical approaches and readings of the data are informed strongly by entrepreneurship research and the analytical lenses it provides to interpret the data. Thus, the questions of how entrepreneurs make do with little or no resources (Baker & Nelson, 2005), or improvise (Adomako et al., 2018) to overcome challenges or how through constructing an entrepreneurial identity can be a resource to navigate the uncertainties and to achieve legitimacy (Radu-Lefebvre et al., 2021). We acknowledge that this offers a particular view and interpretation of the data, which is not the only “truth” but in the context of DISCE and together with the WP3 and WP5 reports it creates a more holistic and fuller picture of the individuals (self-employed, freelancers, (part-time) entrepreneurs, portfolio workers) in the creative economies. In line with the WP4 objectives the focus in this report is on financial and economic sustainability of creative entrepreneurs as well as their inclusivity.

In addition to the regional case study interview data, we collected a survey data in Finland which was not part of the original regional case study framework. Therefore, the data were not collected in all studied

regions. The survey data comprise of 456 Finnish creative professionals who work in creative sectors. Data were collected via Internet-aided survey tool during May-June 2021. (Appendix 2 Survey Data and Variables) The survey covers themes such as individual's business skills, income, and networking among creative professionals as well as the impact of Covid-19 on their work. The data are used in brief 'snapshots' across the report as well as in Chapter 7 when investigating an interplay of identity and skills in explaining income inadequacy among creative professionals.



2. Creative portfolio work and related consequences

2.1. Scope of the chapter

Previous research on creative workers demonstrates that their work is characterised by atypical forms of employment, such as irregular or part-time work and hybrid models of professions (Brown et al., 2010; Campbell, 2018; Carey, 2015; Comunian et al., 2011; Dörflinger et al., 2016; Grant & Buckwold, 2013; Ozimek, 2019; Tarassi, 2018; Throsby & Zednik, 2011). Creative workers are often involved in multiple jobs or several professional activities simultaneously, and work in the creative industries is often freelance or performed on short contracts and a short-term project basis (Eikhof, 2013; Eikhof & Warhurst, 2013; Snowball et al., 2017). Their earnings are based on portfolio working or portfolio careers. That is, creative workers are involved in multiple jobs and (entrepreneurial) activities at the same time (Ball et al., 2010; Eikhof, 2013; Hennekam & Bennett, 2016; Wyszomirski & Chang, 2017). For example, in the Netherlands, it is estimated that even three quarters of all creative workers hold multiple jobs (Hennekam & Bennett, 2016). Further evidence from the UK demonstrates that approximately half of the recently graduated creative workers had full-time work and the other half was engaged in multiple working activities (Ball et al., 2010). Multiple jobs may include working in different jobs as an employee in different organisations at the same time or as a freelancer/entrepreneur and employee simultaneously. Portfolio work may, thus, include a variety of simultaneous work as an employee and a self-employed as well as creative and non-creative work. Paid employment is often combined with self-employment or working as volunteer without pay. Undertaking portfolio work is creative workers' attempt to ensure financial and creative sustainability (Bartleet et al., 2019). For example, Morgan and Wood's (2014) study revealed that in the music industry portfolio work and day-jobs in non-creative occupations can be seen as a compromise between creative freedom and the pressure of poverty.

In our research data we found several interlinked themes which together portray creative portfolio work (including freelancing, self-employment and entrepreneurship). In this chapter we start by discussing passion and creative freedom which based on our data are the driving forces of their activities. Passion and freedom to pursue creativity tend to override economic and business issues and also lead creative professionals to portfolio working in order to gain some financial sustainability and to maintain their creative freedom. After having introduced these starting points of creative activities we discuss the ways in which the creative workers experience their creative portfolio work.

2.2. Passion and freedom to act

Our data reveal that individual's passion towards their work and freedom of creative work are highly important for the creative freelancers and entrepreneurs. It seems that the strong value given to independency and autonomy of creative work counteracts any aspiration to change the working conditions, such as limiting multiple jobs and portfolio work to favour more stable working conditions, even if it would diminish economic insecurity (Kovesi & Kern, 2018). The passion and love to pursue creative activities may be more important than spending time with the family, as creative work is prioritised.

“You don't get a salary, your girlfriend or wife is asking you why aren't you spending time with me and you're still working for no money. So you really have to love what you're

doing and in my case I love this music and this, and I love going out to good events. That's what drove me.” (EN8M20s)

The participants in our data want to do things, which they find fun and enjoyable, “...if we're gonna spend this amount of time on anything, why don't we spend it on something we do like and that's got to be that that's games.” (DU10M50s) Furthermore, they want to go beyond doing things they love as they want surprise themselves and search for their personal “wow-experience” as one puts it: “I want to be like ah wow shit what happens.” (LU23F50S). It may also be important to offer the same extra-ordinary experience for others:

“I want people to be impressed. I want to give them something they don't know yet and I want them to like it you know. I don't really like giving them something that they do know and they want. So, eh...”. (EN8M20s)

Many of the interviewed creative entrepreneurs highlight that creative freedom is the most important value for them, the starting point of their activities. Freedom to fulfil oneself is the cornerstone for being an artist and a creative entrepreneur. It is clearly acknowledged that this may compromise economic issues, but it is ignored: “I'm only walking on the creative, so I lead myself not to analyse and if it's good business I never think that way. Maybe it's stupid but I have always come through the inspiration...” (LU23F50S)

Creative freedom is also seen as a premise, starting point and energy as well as a core competence for other professional activities (in portfolio work, for example) as a visual artist puts it: “My own paintings when I do whatever I like, is in the middle, it's like energy I need, and I need this for everything. If I didn't paint myself, I'm not sure I would be a good teacher.” (LU24F50S) It seems that the competence as a teacher is related to the possibility to express herself by her own paintings. Furthermore, it is not only about being competent for creative activities but pursuing one's own interests in order to gain new experiences:

“Well, at the moment I can, I have given a very honest answer to myself, in fact it is very extensive selfishness. Mine. To pursue my interests about the world. For me this is a way to explore the world.” (LI9F40s)

Freedom to do what one loves to do and to stretch one's comfort zone go often hand in hand. Working independently as an entrepreneur makes it possible for a graphic designer to take and implement only interesting projects and commit fully to them: “I am never inside of my comfort zone. Always outside, exploring things, so it's very much fun all the time. And I can use the whole of myself now.” (LU20F50S). For her having freedom to choose the projects and deciding how to implement them implies that the projects are meaningful, enjoyable, and important. If too strict instructions are given, the interest may be lost: “So, I was only using the half of me or something.” (LU20F50S) Against this backdrop it is understandable that expressing oneself is considered rewarding as such. Doing creative things is important and a reward in itself.

“It is in my nature to do creative things and, and, and I can't say that I could perhaps earn millions with it, definitely not. But at least I think that in a way that creative activity, the ability to express myself and give, and be, that is also a salary in itself.” (LI7F20s)

On the other hand, our data show that thinking about income and money may be a constraint to creativity and even decrease creativity: “focusing on the income – calculating the income – is understood as ‘limiting oneself’” (LI24F20s), putting boundaries around one's creativity. This is further affirmed by another participant who explains how it is important to not focus on the financial issues and stress related to money in order to remain creative. His solution is to work as a self-employed designer but to hold also a teacher position which provides him some security: “And you can't be thinking too much about money because if you're worried about money then you can't be creative. And I found a way for myself to be creative and to

minimalize the stress with financial things.” (LE8M40s). Making money can also be equalled to selling oneself and compromising arts, which is considered as one of the obstacles within the field: “Many artist are so afraid, or that they will lose their artistry when they do something dirty as getting money. It means that you will get money for your work, yes. It certainly means that yes, it doesn't mean that you sell yourself.” (EN26M50s)

Interestingly, this participant acknowledges some colleagues who do the same but as entrepreneurs. He claims that they ‘love’ entrepreneurship and that there is nothing wrong with that. However, it’s not for him, as he loves his music, and does not have such devotion for entrepreneurship. Thus, passion and love for one’s doings is something that counts.

“But I also have colleagues who, they like the music, they really do but their main love is just doing business, they love it. And that's also a really good thing, there's nothing wrong with that. And they just love, entrepreneurship is the word I was looking for. Yeah, that's what drove them. I guess it's devotion.” (EN8M20s)

While research participants want to do things they like, they do not necessarily want to work all the time, and do not worry if they do not have loads of work. Some may take the work that ‘naturally’ comes for them and avoid selling their services. Some may wish to use their time to some other things they find interesting and yet useful for their own development as one freelancer in his 50s with multiple jobs states:

“I don't want to be a multi-millionaire, I just want to enjoy my life. I don't want to be working all the hours God sends. So we don't pursue massive amounts of business, we're not out there all time selling to people, we've let it grow organically. So it's by word of mouth and because we've got a good reputation, the business comes in. But then if I've got a week where there's no work, I've got a million and one other things that I love doing. I could go, okay, well, I know this month I'm gonna earn, x roughly X, that's comfortable, that pays my bills, it pays for all the other things I love doing so now I can concentrate on my extracurricular activities.” (CH24M50s)

Given his experience and reputation it is possible to him to be relaxed and focus on other activities when not engaged with his creative projects. This means also using expressions of ‘earning more’ even if not in the financial and monetary sense. Thus, there is the constant weighing of leading a good life – having time to do interesting things – versus earning more money and also earning in terms of time and experiences:

“I always was definitely working in two or three places of work. Well, in such - with regular income... To some extent, this provides stability, but I have a feeling that, since I am out of the... I disentangled myself from it, I actually earn more. Indeed, more. If I looked at the numbers, it probably wouldn't be so, but I see it differently. I have time to appreciate it, I have time...” (LI9F40s)

Co-operating with institutions can sometimes be seen to restrict their creative freedom. The institutions, such as municipalities, may not enable improvising, or they set boundaries for creative activities.

“Money hasn't been a challenge. Well, sometimes it might appear as a challenge, but only when... The greatest challenges have been ... cooperation with institutions... [...] Because I will be improvising, and there is no way I can tell what will happen in the exact moment and what it will have to say. Well, like this, to me such a stupid... to do something just for the record, that is something that really disturbs me.” (LI9F40s)

Improvising, not planning and knowing in advance how creative activities evolve, and appreciating the not knowing is integral to the freedom and to creativity:

“It's more accepting and knowing that after a while it will change, and that gives a lot of peace of mind that you know that things will change. It's not accepting like the way that's how artists work, they are insecure and whatever, I don't think so. It's more understanding that sometimes you don't know what you are doing, and other moments you think you know it all.” (EN26M50s)

For some it may be hard to pursue creativity in regular employment with fixed working hours. Thus, getting the work done as agreed upon, and feeding one's curiosity no matter how long it takes, is the most important issue.

“My ambitions' main motive has always been some kind of a general curiosity.... I think the key to success is open-mindedness, adaptability, and I think I was successful in this.... and it was never easy for me to be an employee... I still don't believe in regular working hours.... The only thing I care about is the task to be done by the deadline.” (PE1F50s)

Our data demonstrate that the creative entrepreneurs value freedom to choose between arts and business or between arts and employment differently. For some the arts comes first, for some it is about balancing and even so that the arts can be put aside for a while. Creative freedom is perceived as a freedom from business activities and not being too much engaged with business operations of entrepreneurship as these operations are considered remote: *“I have not a business mind, it have been working well but the main interest for me is not the money, it's the mission, the creativity.” (LU23F50S)* For them the artistic freedom implies a liberty to perform creativity without restrictions posed by others. Therefore, they find it important to have freedom to decide by themselves what projects are worth of implementing as an entrepreneur and virtual reality artist puts it:

“We should not be...forced by anyone to do something by practical reason, we want to have the artistic freedom somehow so that I have with me and it's quite difficult to get rid of that feeling that I want to be deciding myself.” (LU23F50S)

Creative freedom is also related to the value, and more precisely to the price of the art piece. If an art piece is made-to-order, it may be considered to lose its artistic value even though it pays well and is highly appreciated by others. This suggests that some creative workers rather work for themselves than for the customer. A visual artist highlights the difference and considers it important to have freedom to work for oneself and not only for customers:

“That's the difference between when I just do my own paintings and when somebody gives me work. It could be also making a picture of, say, anything and I just do it, but it's different and I like it, it's very good. [...] I have time for my own painting.” (LU24F50S)

Freedom to choose projects and work to be conducted means freedom to choose customers according to one's own values. *“These are our customers, the ones who want to change the world with us right here right now.” (LE18M40s)* When choosing customers, the intrinsic criteria might even be more important than the amount or the stability of economic return available from different projects and customers. A graphic designer wants to maintain the freedom and to do things she enjoys. Therefore, she feels that she cannot take a 'regular office work' although it would guarantee some regular income for her.

“And this small part [occasionally doing cartoons and logos for customers] is the funniest job. I want that part to grow. And that is, I have to do it, because very soon this web page

customer, they have said to me that they want to hire one person to sit on their office. I don't want to do that, so that will... I'm forced to do somethings else on that time, to find something new to do.” (LU20F50S)

The opportunity and freedom to be true to one’s own values may also be the reason for entrepreneurship and starting a business. Not all creative entrepreneurs are willing to accept the ‘harsh values’ of the business world. A graphic designer who had been working in the world of advertising agencies as an employee says that she did not have the ruthlessness that is required in such an environment. This made her to start a business of her own and to become an entrepreneur and feel free to do things in her own way.

“That’s when the idea of starting my own business matured. You can choose what kind of assignments you go to and how you handle your marketing.” (PO30F30S)

Doing arts is about having freedom to do the things in their own way as an entrepreneur working in creative services states: *“Well, I don’t ape them, I follow my own path. (PE1F50s)* The passion and ambitions are in good craftsmanship. A freelancer artisan acknowledges that money might bring some desired stability but still prefers to be locally recognized as an appreciated artist and a craftsman.

“I am recognised locally as an artist, a good craftsman, no, no, no, I have no ambition to become rich, because otherwise I would have done another job, but it would be an active economic serenity that could perhaps give a sense of the stability of the success I have achieved.” (LA9M50s)

Accordingly, it is important for him as a craftsman to be able to preserve local tradition:

“What I imagine is that through my work I am keeping alive a local tradition that would otherwise have been lost long ago, and this alone seems to me to have intrinsic value in itself.” (LA9M50s)

As demonstrated earlier, freedom is considered to be one of the main intrinsic reasons for artists to work as a freelancer or entrepreneur. It is not only restricted to one’s work but may also shape the leisure time. Freedom may also compensate for the stress involved in juggling with multiple jobs and work assignments by offering an opportunity for a good and flexible way of living to realize private or artistic dreams, for example, to take long trips abroad as suggested by a graphic designer:

“It’s a good life in the sense that it’s really easy to accommodate, for example, my own travel projects and others to this scattered life, like if I want to spend weeks traveling across Russia and Mongolia by train, then I can do that because I don’t have a fixed job where I would need to explain why I now want to be in Mongolia for a month.” (PO028F30S)

Schulte-Holthaus and Kuckertz (2020) noted that money and related financial terms are strongly present in creative entrepreneurs' talk. However, our findings highlight that for creative freelancers and entrepreneurs, creative freedom and passion are driving forces and they tend to override economic and business issues. Freedom to make one's own choices become visible in multiple situations, such as what jobs and projects to take, when to work and for how long a time, how to work and with whom, and even to whether to work at all and how to spend one's leisure time. Such freedom is acknowledged to improve individuals' work-life balance, when they have an ability to balance the needs of their work with the needs of their personal life (De Clercq & Brieger, 2021). They experience freedom through recognizing opportunities to their creative work, to acquiring and organizing resources as well creating the creative outputs. The consequences of being able to independently arrange one's time and work and to do what one loves are acknowledged and accepted but oftentimes not compromised. Freedom and passion extend to leisure time activities, which means that the different activities feed in to each other. Our findings also extend the current explorations of the sources of passion (Cardon et al., 2017) suggesting that passion can arise from being passionate and devoting one's time on creative activities one loves. This has obvious implications also for the family sphere. Passion is something that can be turned into something which is unique and rare but it is not necessarily easy to transfer into something which is valued by others. Entrepreneurship research recognises passion as an important resource in entrepreneurship (Cardon et al., 2009), yet it has been suggested to have both the positive (harmonious) and negative (obsessive) side. Obsessive passion can be related to positive outcomes in terms of venture creation but negative outcomes in terms of stress and burnout, for example (Newman et al., 2021).

2.3. Uncertainty and unstable income – an unsustainable creative deal

Based on our data, unstable income seems to be a stable feature throughout a creative career and regardless of workers' age (Hennekam & Bennett, 2016). For creative freelancers and entrepreneurs uncertainty is an integral and natural part of their work and life. The creative freelancers explain how they need to tolerate the uncertainty without letting it disturb their work and life: *"You are a freelancer, so you have to be able to tolerate uncertainty [...] It doesn't bother me [...] My life is like this but it's a good life."* (PO028F30S). This relates to facing uncertainty of one's income particularly but also of one's skills. The creative individuals get prepared for such uncertainty and freelance-based jobs with insecure and varying incomes already during their studies:

"Well, our school kind of prepared us for that, so it wasn't a secret that there were very few jobs – jobs at institutional theatres and most of us are freelancers, and for freelancers, the income level varies a lot and it's very uncertain." (PO028F30S)

Consequently, thin labour markets and low income do not come as a surprise for creative workers. It rather seems that they take it for granted and accept it particularly at the early phases of the career. Low wages or even unpaid period at entry-level is typical of creative work (Bennett, 2018; Eikhof, 2013; Siebert & Wilson, 2013). Unpaid work can even be an entry route to employment in creative industries (Siebert & Wilson, 2013). These expectations may explain why previous research has suggested that creative freelance workers (e.g. editors in publishing) tolerate precarity and unsecure working conditions better than full-time workers (Bridges, 2018).

Managing with low income seems, thus, to be expected. This is underscored by the example of one research participant who acknowledges to have lived below the poverty line prior to the pandemic. Receiving some Covid-19 subsidies has therefore offered him an opportunity to more money than previously. This is of course

far from sustainable but simultaneously the experience and ability of surviving with little money is an asset that helps with living with the financial insecurity and uncertainty as an artist claims:

“So, if I'm content with my financial situation at this moment, yeah, I think I'm, but I think I also have a very low standard, because for the past 10 years, I lived far below what you're calling the poverty line, which is an amount of money that I've never earned in my life so far”. (LE14M30s)

Based on our data it seems that for some, money – the financial compensation – is interpreted to be a wrong measure and instead being able to work creatively is considered an important reward as suggested in the previous section when discussing passion and freedom to act. Money is not the ultimate goal but it is means to achieve financial sustainability which then enables pursuing artistic activity. It does not really matter whether the money comes from sales or subsidies, but rather that there is enough money to keep on pursuing creativity: *“...So that what I want to do that I get the means for it, the money for it, any through selling or I don't know subsidies sometimes also helps but it's less sure.” (LE2F30s)*

The creative freelancers seem to tolerate insecure financial conditions. Professional success is not measured through earnings but through artistic performance instead and money is considered only as a means to achieve the goal to be a good artist:

“So for example, I think my main goal is to be the best in what I do. And if I can...that's why I work. For me it has less to do with money. The thing is that I need money to do these things so that's a bit...it's a difficulty, but I'm not a businessperson. I'm more working on the artistic part.” (LE8M40s)

Tolerating the low income does not always mean that they could live off from their own income. Some participants explain how the household funding or ‘the love money’ is needed for financing the creative work. For example, the spouse is having a regular paid job and can support the freelancer: *“Well, to be honest, when I was alone, I couldn't do this, so I can do this because my husband is [working]” (EN30F)*. Similarly, a man of his 30s realized that he needed to move back to his parents who supported his artistic work by providing subsistence or housing as his artistic work did not pay off. *“I realised that I would never get to an income where I could live on my own. Before I was on my own, now with my mum and dad, I'm not on my own.” (LA5M30s)*

Our data demonstrate that it is not only a question of having enough work and getting properly paid for it. It may also be a question of balancing between one's own time and work as in any other work. For some research participants, time is the preferred resource. It is the time against the money and having time for the creative work and leisure is put before earning money. The related consequences are acknowledged and accepted:

“So yeah, I can always make time. Of course, I make less money. That's basically the trade-off creative activities. The last month I didn't work so much, because I would go out from here at 4pm or 3.30. So that I can then spend two hours working on my project and still have an evening for myself.” (EN1M20s)

Equally it may be about balancing time between work and family, not only with money. *“We haven't mentioned yet that I do my job in 4-5 hours a day because of the children mainly. I never work more than 6 hours. So I am satisfied.” (PE17F40s)* For some working and earning less seem sensible and accepted in a given time. On the other hand, being single may offer an opportunity to work hard and long hours in comparison to those with family and small children:

“So I live by myself. I don’t have a partner and I don't have any children. So I think being a single person affords me the time to give more to projects and other people would be able to give. I guess I can see my colleagues who have children and other responsibilities like that's even more difficult for them, you know, trying to juggle all that and they are under a huge amount of pressure.” (DU21F30s)

For those participants who are comfortable in talking about money, it is important to be properly paid. The challenge is about focusing on offering high-quality output but not being paid properly or even being expected to work-for-free: *“I think we always feel that we're being squeezed money wise, you know, like there's not enough money to cover what we ideally want to do to deliver like a really good kind of quality experience”.* (DU21F30s) Sometimes, this quality work is done voluntarily or as a free service but at other times it is identified as an area to improve: *“Maybe if some of this stuff is more in a consultancy-kind-of structure then it becomes more, then my business would become more sustainable.”* (EN9F30s) It seems more acceptable to deliver below the high standards if the focus is not on the core of the creative activity but related services.

On the other hand, being properly paid can yield a position where it is possible to decrease the working hours but still have enough money to maintain the livelihood. The ‘increase’ in the productivity is assumed to take place by being better known and not needing to search for work. This is something that obviously comes with experience and networks. Getting properly paid for the work, enjoying one’s work and having satisfied customers are considered as good performance.

“If I feel good during work, and one [customer] is satisfied, I’m all right. For me it is important too to get the money my work’s worth. When I don’t have to chase work, but work finds me...it is also success. For the next 5 years I would like to achieve that I don’t have to work this much, but still keep the financial status I’m in.” (PE6F50s)

Reducing the working hours can be important in order to concentrate on their (creative) hobbies. This necessitates being in a good financial position. Yet, in the entrepreneurial logic they are not afraid of work and, indeed, they are prepared to work ‘full-on’ if it is needed. Working long and extensive hours is also often the reference points when describing entrepreneur’s work (Mueller et al., 2012).

“I suppose on average I probably work 8 to 10 days a month. And I like it that way because it then you can see how much time I spend on local history stuff, it's masses --- Well, yeah I do, and when I work, I work very hard. It might be that I might get up at four o'clock in the morning to go off and working on a new event, and not come back until two o'clock the following morning. So it's, you know, it's a very, can be very full-on.” (CH24M50s)

Our findings support the existing knowledge on the low-income level of creative freelancers and entrepreneurs. Modest earnings seem widely acknowledged and an unsustainable creative deal seems to be a kind accepted “rule of the game”. The creative freelancers and entrepreneurs do not necessarily aim at higher income levels as the monetary goals are secondary to their artistic goals. The balancing does not only take place between income and arts but also with family and leisure time.

2.4. Multiple jobs

There are different ways for creative workers to cope with widespread income insecurity. Multiple creative jobs and non-creative employment are widely used among creative workers in addition to financial support from relatives or spouses (Dex et al., 2000) as discussed in the previous section. Our findings corroborate

previous research on how the participants manage the risk of low or insecure income by having several roles or positions in conducting their creative work. There is also a shared understanding of how the creative field works: “...you're an artist, but you're not going to earn money with it so you always need to think of a second life.” (LE2F30s) This implies that many creatives are engaged simultaneously with waged work and entrepreneurship to create a portfolio of work activities for themselves. This can take place in different ways.

For many the salaried work represents the basic income that is needed for living and it mitigates the insecurity of the income as at least the basic living costs can be covered. “So you think of a job what is the actual thing you can do on a monthly basis so that you can pay the rent. So that's why I did the studies to be a teacher.” (LE2F30s) Creative work may thus represent an opportunity to earn some extra income. One is ready to tolerate and accept some risk with the creative work as fixed salary covers the basic needs.

“Where for four months I worked in Latvia, and then for four, five or six months I worked in Spain. Respectively, it is when in one country you have a fixed salary and, in another country, you earn as much depending on how good or bad a particular month has been. Respectively, it consists of both the fixed rate and the possibility that if you will work more, better, effective, you will earn more.” (LI24F20s)

The meaning of additional income from creative work can be multiple. It can be necessary to financing the creativity which requires materials or investments: ‘The money I perhaps earn with the design and art products I often spend buying materials to create more items for selling’. (LI7F20s). In this way the (creative) business side represents a playing ground for creativity. It only covers the direct expenses making it possible to conduct such interesting creative activities but offers no compensation for the time invested on it: “The costs related to my business I need to cover with the things I sell. But it's all. I don't have a salary from my business. It's just my playing ground...” (LE8M40s)

This does not necessarily imply that creative activities are not taken seriously, but rather the fact that it does not pay off financially when considering also the time invested in. Yet another playground for creative activities is provided by one self-employed who organises artistic events through his company. He wants to forward the money gained through the business to the artists – making it possible for them to do their creative work. He has multiple jobs as he earns his living mainly from his other job as a bartender and therefore is in position to forward much of his earnings from self-employment to the artists.

“So, I choose not to earn a lot for my work for Xx [name of a company removed for anonymity reasons], because I want the money to go to the artists or to stay in the organization. I don't feel it as money that's for me or for my work. It's just that, when I feel that I've put a lot of effort into something and weeks of work that I take a little bit of money for it, but that's it... I want to help as many people as possible as many young artists as possible.” (LE6M30s)

Our data indicates that oftentimes creative freelancers and entrepreneurs engage in portfolio work as the preferred option. The starting point of their activities – passion and freedom – is coupled with their portfolio work and multiple jobs. It is a kind of double-edged sword for creative entrepreneurs: portfolio work secures the creativity but does not enable focusing and developing the income streams. On one hand, having a part-time, but not too binding employment contract enables creative freedom as an artist:

“I think that is one reason why I don't want to just be a painting and illustrator the whole time, I'm very glad that I have paid work, then I can be more free in my own creations. I know people that are painters, and they just have to get things sold all the time and I couldn't work like that.” (LU24F50S)

Due to their part-time work, some can afford to be creative as they do not need to worry about whether their creative work sells well or not. Combining part-time employment with self-employment may not only be about risk management and financial sustainability at individual level, but also about making it possible for a creative worker to have time and resources to create arts and develop oneself. On the other hand, being an entrepreneur makes it possible to fulfil one's creative freedom, something they could not necessarily do if they had a full-time employment contract:

"I don't want to have 100% at the culture school [teaching] [...] I have 20% of this 80% from the culture school, I have 20% that I am free to do other things outside the school."
(LU24F50S)

Having multiple positions and working also as a teacher and being a creative oneself allows for 'being immersed with the creative field' and, thus, being more creative. Creative work of different kinds and other activities overlap and feed into each other:

"That is the field I work within, and I also participate at exhibitions as an artist for my own pleasure as well as for entrepreneurship and selling purposes. Something like that. But otherwise I am, in a way, inside the creative environment, I am interested in creative things, in culture... and definitely I participate in many ways – from attending theatre and cultural events to perhaps participating in some projects, and, and so on." (LI7F20s)

Thus, having the multiple jobs and positions have an important role in enabling freedom. The different positions are a source of doing interesting work and being creative in multiple fronts.

"And for me as..., it has always been interesting for me to work in more than one field, therefore all the activities undertaken by me are widely varying from the establishment of events and different cultural activities to implementation of ideas, directing, supervising.... umm, and more and more, and more." (LI9F40s).

However, juggling the multiple positions or having different ideas and opportunities is not always easy. It is difficult to set one's mind what they should concentrate on as different things seem interesting and useful for creative purposes, but it is impossible to participate in all of them due to time limitations.

"But I don't know perhaps exactly which is the most effective and what might have changed from it all, and what exactly should I concentrate on. I don't know that, honestly. But it has changed. Yes, definitely, there is more experience and thus... ideas are coming, so to speak, as to where it would be better to work, where I can risk, why should I participate at this particular exhibition and not at another one, should I be in this fair or is it not worth being there, and so on. At least I understand the clientele, the circle of people that will come. So that is what, so to speak... gives me grounds to say yes or no to something, and so on." (LI7F20s)

Having a creative break is also about finding some inspiration for the future, thus, becoming inspired by new experiences. Our data demonstrate that there are creative entrepreneurs who would not change for a regular employment although they are not satisfied with their insecure (portfolio) income. A cultural producer questioned her willingness to switch to full-time job as she found it boring, and something difficult to settle to after the experience of working flexibly - 'tweaking' as she says: *"Yeah, but then again, would I want to have this 8 to 4, one hundred per cent kind of job. After all this tweaking, it might even feel a little boring."* (PO4F40S)

Albeit in minority in our data, there are a few examples of creative entrepreneurs who engage in different activities (including teaching) but who organize all their activities via the business. Thus, they do not juggle between different jobs and labour market positions, but the business offers different services for different clients. For them their creative work creates a portfolio of activities but within their company:

“All of my income comes from the company, right? That's my only source of income even if I'm being paid for guest lectures, workshops, stage appearances. It is all invoiced through the company. I always represent the company. So this is 100%. [...] ..being able to pay out a salary for everyone, every month, we also have at the end of the year, a profit to work with to reinvest and grow with. So that's really great. What I'm not happy with, of course, is the numbers could be bigger.” (EN2M20s)

These entrepreneurs often times operate in fields that can offer full time earnings (event organiser, creative animation) i.e. not artistic side of the creative spectrum. However, having a business does not mean that all the work would be done for profit. Some adopt the same logic as the individual freelancers about segmenting their work and time. There is a corporate work for doing business – funding the activities and then other work (more meaningful projects), for example offering free work for non-profit organisations.

“We can keep on creating corporate work, commercial work that's really funding the space, employees and our income, so that we can step back, and we can approach, ?? or NGOs saying, Hey, we have a whole studio, running commercial studio, but we can afford a certain amount of hours for free to work.” (EN2M20s)

Similarly, it is possible for a visual artist and an entrepreneur to have the more ‘artistic’ and more ‘business-oriented’ companies separately. Setting up a limited company for a riskier activity highlight the possibility to continue with other projects if something goes wrong.

“I will put all of my VR [virtual reality] inside this is called virtual rehab this company and then I keep my theatre and my other projects in the first one so I separate a bit now, VR is more in the [limited company] so to say.” (LU23F50S)

Despite the need for balancing and the potential stress, contrary to previous research (Menger, 2017), our data reveal that for some earning such portfolio income may be a “desired” and accepted way of life. The participants regularly deny any wishes for having only one job or position even if they sometimes expressed that the division between the jobs could be different, e.g. of having two jobs, one of which would clearly be the main job. However, this may then require the ability to invoice more on an hourly basis. In most cases, the tone regarding the insecure income and the need to juggle multiple jobs and positions is mainly positive (‘of generating better possibilities for earning more income, allowing more freedom etc.). The different positions offer different schedules – for example in teaching, summers are often free or offer more free time that can be used in freelancing. This represents getting ‘two for one’:

“Given that I work at school, during summertime I have a lot of free time, and that is when I can host different events. Well, although at school I am employed as a career consultant which includes event hosting as well. So basically, I kind of get two in one. So, I have a greater passion for, I really enjoy hosting weddings, but certainly I host different corporate events, summer's sporting events for groups and sometimes various family events as well.” (LI21F30s)

Reasons for not wanting to put everything into the creative position are multiple: the creative work is considered demanding, challenging, even resulting in ‘a period of burnout’ (EN8M20s). This is even more so

if all income is dependent on the creative side. Therefore, it is often depicted that it would be nice to have a regular job (that one can leave behind), and then to have the more creative position as a side thing or as a playing field with allocated time. The emphasis is on not wanting the creative part to become a normal job as it is understood to be boring, routine-like, and perhaps forced activity: *“Yeah, the interference with everything else. I'd rather do only creative stuff. I guess actually, I'm not sure. Maybe it's also good not to just do that, maybe then that would also be a job.”* (EN1M20s) The stress from the creative work is also visible in the ways some explain their wish to have a normal job that does not require anything but the hours in the job and then one could be free.

“Like my dream job is to be picking tomatoes somewhere you know where I can do my work, not literally maybe but figuratively. I can do my work and then when it's time to knock off I go home and I don't have to worry about it anymore. This is my big problem with the events. It always continues you know. It's always, there's always something you can do.” (EN8M20s)

Although temporary and part-time jobs may be expected and taken for granted, they may also be a source of stress. They create a need for finding a balance between the different jobs and juggling the different jobs can represent a need for constant prioritizing. The benefit of having two interesting jobs outweighs the challenge of having overlapping ‘peak times’ of the different jobs although a clearer structure would be welcomed.

“Combining two jobs [...] At times it can be pretty stressful, especially when both jobs have busy periods at the same time, so it does easily cause overtime and pressure. Then again, having two jobs is also pretty interesting, and they do also partly support one another [...] Maybe it would be more fun to have the one 80 % and the other 20 %, so that the one of them would clearly be a smaller one and wouldn't require that much.” (PO4F40S)

The juggling between different positions is to manage the different work domains but trying to secure some time for rest and self-care, which is not easy.

“I guess that's the biggest challenge is squeezing it into everything else and arranging your indeed your schedule, so that you can still have some time to rest but also, you know, you got your work down and you gave a little space for everything, for socializing, for resting and for creating stuff”. (EN1M20s)

Having multiple and temporary positions and limited resources for the projects may also cause a feeling on inadequacy as the work cannot be properly completed although the job itself ends: *“It really is a big pain in this life of temporary jobs that you usually have to leave the job somewhat unfinished.”* (PO4F40S) This implies that one is not able to use their expertise to complete the project, which creates unpleasant feelings of *“always being in a whirlwind”* (DU21F30s).

Being involved in multiple jobs and projects characterises the work of creative freelancers and entrepreneurs. Although such multiplicity may cause stress it can also be considered as an opportunity as it provides some flexibility and variation to their work. On one hand, salaried work may provide desired security, but as an only job it may be considered too boring and making it impossible to invest enough time on creative activities. A variety of accounts highlighting the flexibility and freedom as well avoiding boredom at work suggest that for many having multiple jobs and a portfolio of activities may not be a transitional phase towards having one job or position but rather the preferred scenario – despite some disadvantages.

2.5. Snapshots to income inadequacy among creative professionals

The survey data of creative professionals in Finland are informative of their income (see Appendix 2 Survey Data and Variables). Concerning the income status of the studied creative professionals, we explored the income inadequacy because a modest and insecure income is a phenomenon widely referred to in the creative sectors (Hennekam & Bennett, 2016).

About third of the respondents reported that monthly income does not cover the living expenses and 13% that monthly income exceeds living costs (Table 1). For further analyses the income inadequacy was measured with a recoded dummy variable in which “1”=“monthly incomes does not cover living costs” and “0”=“monthly income equals or exceeds living costs”.

Table 1 What describes the current financial status of the respondents?

	n	%
My monthly income doesn't cover my living costs	157	34
My monthly income equals with my living costs	241	53
My monthly income exceeds my living costs	58	13
Total	456	100

The further analyses focus on studied creative professionals who have had worked during (at least some of) the previous 12 months and whose income comes mainly from creative work (n=410). Among these creative professionals, women perceived income inadequacy more than men as also previous research suggests (Conor et al., 2015). Moreover, income inadequacy is higher among those whose income is based on something else than steady monthly wages. For instance, those living on grants (from trusts or foundations), those who get financial support from their own close networks (family, friends) and or have received unemployment benefits during the 12 previous months perceive higher income inadequacy. In addition, income inadequacy is higher if the income varies on a monthly basis. In our data income inadequacy was not associated with the number of professions or income streams the creative professional had or one’s work experience in creative sectors. Furthermore, respondents’ experience in entrepreneurship or general work experience were not connected to income inadequacy.

Income inadequacy is higher among those with fewer weekly working hours (on average 26hr compared to 31hr). Moreover, income inadequacy is higher if one has lost a large part of their income or number of customers during the previous 12 months at the time of survey. In addition, these professionals have reduced the prices of their offerings and applied for financial support from the state or municipality more often than those who did not experience income inadequacy. However, those facing income inadequacy felt less often that the Covid-19 pandemic would have caused major changes to their creative work despite the fact that they felt the influence of Covid-19 more negatively than others. This is surprising given that creative economies particularly have faced income losses due to lockdowns. This finding can imply that those with income inadequacy have not interpreted the Covid-19 to represent a major difference compared to their (seasonal) challenges in generating sufficient income. In addition, since those with higher income inadequacy have applied for public financial support more often than others, one interpretation may be that although Finnish government has at least partly compensated income losses related to Covid-19 for many, the income level of these respondents has been low for a longer period of time already before the Covid-19 and therefore nor Covid-19 or support have made a big difference. Finally, income inadequacy was higher among those

who identify more strongly with a creative identity and when one perceived her business skills low. The Table 2 summaries the findings on income inadequacy across the studied creative professionals.

Table 2 Summary of income adequacy across the studied creative professionals

Income inadequacy	Income adequacy
Women, those living on grants or being funded by their own circles, those on unemployment benefit, less weekly hours on average.	Monthly wages
Those who have reduced the prices of their offerings, applied for financial support, stronger creative identity, low perceived business skills	

The survey findings echo well with the experiences of creative workers across Europe as presented in previous sections. For some creative freelancers and entrepreneurs, monthly wages provide fixed earnings to cover basic living costs. However, in terms of income inadequacy the (living) costs tend to be adjusted according to earnings. Therefore, if one third of the respondents claims that their income does not cover their living costs, they may find it difficult to make any adjustments. It is, indeed, hard to say whether having living costs covered equals with decent living. As one of our interviewees stated, *“I think people would be quite amazed with how little money you can survive” (LE14M30s)*.

Our findings resonate with previous research indicating that creative professionals engage in portfolio work combining different forms of employment (self-employment, waged work and unpaid work) in creative and non-creative domains. Contrary to some previous research findings, this portfolio work seems the preferred mode of work for many and the full-time employment or self-employment is not necessarily the desired aim. The challenge however is whether the form(s) employment generate sufficient earnings to cover even the basic living costs.

3. Resources of creative individuals

3.1. Scope of the chapter

Valuable, rare, imperfectly imitable, and non-substitutable resources and capabilities that a firm controls are seen important for them to build sustainable competitive advantage (Barney 1991, Barney et al. 2001). At the firm level these tangible and intangible resources comprise management skills, organisational processes and routines, and the information and knowledge a firm controls (Barney et al., 2001). These findings have been transferred also to the individual level in order to understand how entrepreneurs use their individual-specific resources in their entrepreneurial process. Based on the resource-based view (RBV), Alvarez and Busenitz (2001) suggest that entrepreneurship involves the entrepreneur's unique awareness of opportunities (opportunity recognition), the ability to acquire the resources needed to exploit the opportunity (acquiring resources), and the organisational ability to combine inputs into heterogeneous outputs (organising resources and creating outputs). Accordingly, individual resources such as entrepreneurial alertness, insight, entrepreneurial knowledge, and the ability to coordinate resources are important resources for an entrepreneur to build sustainable competitive advantage (Alvarez & Busenitz, 2001).

Scholars have jointly developed different perspectives to the RBV and gradually started to use the term resource-based theory (RBT) instead of RBV (Barney et al., 2011) to highlight that the seminal ideas have developed into a theory. When developing the RBT further it has been acknowledged that micro-foundations for RBT need to be explored. Particularly heterogeneous human capital (individual's skills and experiences) is a critical underlying mechanism of capabilities (Barney et al., 2011) and success as an entrepreneur (Gimeno et al., 1997), and its meaning for success increases together with individual's social capital (access to networks and expertise) (Davidsson & Honig, 2003). Although the RBT has originally been developed for the purposes of strategic management of a firm, it is applicable for analysing the resources of entrepreneurs and freelancers. The elements of RBT seem highly relevant also when exploring the resources of creative portfolio workers. Given their work in precarious environment, creative professional may need to employ bricolage (Baker & Nelson, 2005) or even improvisation (Adomako et al., 2018) to overcome the challenges set by resource scarcity. Hence, it is important to explore what kinds of individual-specific resources in opportunity recognition and creation of heterogeneous outputs creative entrepreneurs and freelancers employ in their creative work and in creating sustainable living and competitive advantage for themselves.

In our research data we found different types of resources, which the creative entrepreneurs and freelancers rely on when creating their creative outputs. In the following sections we first discuss the individual resources that relate to their skills and ways of working to tackle the issue of scarcity of resources and skills. Then we discuss resources of others, which complement their own resources. Finally, we look at the creative ecosystem, namely creative premises and spaces, as well as external support programmes which they consider to be important resources for their creative activities.

3.2. Individual resources and working modes

3.2.1. Self-sufficiency and using resources in hands

Driven by freedom and passion but having limited resources, creative freelancers and entrepreneurs rely on their own individual resources to create something new. Our data demonstrates how creative entrepreneurs are highly apt in bricolage which implies *“making do by applying combinations of resources at hand to new problems and opportunities”* (Baker & Nelson, 2005, 333). The participants emphasize using their own skills and resources and being self-sufficient as much as possible in order to save money and to be able to generate sufficient income. Being “self-sufficient” or “trying to learn to do as much as possible by oneself” are important goals. One of the interviewees, a photographer, highlights how he tries to do everything by himself to reduce the costs: *“I am doing everything myself, including, if you will, selling, which happens you know three or four times a year that I sell something. The rest is just costs.”* (LU16M60S).

Being in charge of everything by oneself implies freedom but also requires self-discipline and persistence. There is no one to tell you what to do and when, but one needs to be responsible of one’s commitments and performance:

“Self-discipline is very important...when I have to finish something for a deadline, I do not need a boss or leader who tells me when I should start and finish working. I can split my own time so I can be effective.” (PE6F50s)

“I think that the attitude you need to maintain to want to do this job is a good predisposition and the determination to want to do it, because if you are not more than convinced, then the sacrifices are too great to face, and you might as well change perspective and change direction immediately.” (LA9M50s)

Delegating or hiring of additional help may not be easy as the tasks are small, and thus aiming to delegate them may not be worthwhile use of time: *“...there’s a lot of different tasks. And because it’s a small company, all those tasks are relatively small. So, it’s tricky to give those tasks to someone else.”* (EN9F30s). Furthermore, there is not necessarily anyone to rely on and no backup available if needed. Therefore, self-sufficiency, flexibility and trusting on one’s own skills are highlighted:

“And normally it’s done, sort of at the weekends when there’s no one to call upon at the office and things, you’ve got no backup. So, you kind of have to be, quite confident in being able to cope with situations sometimes.” (CH2F40s)

Such self-sufficiency and doing it all by oneself can be a necessity and a constraint, but also a source of job satisfaction. Multiple, even basic tasks may enrich the work and provide different experiences.

“Everything, everything, absolutely, yes. It is... it is something interesting, very, very interesting experience that most probably I would not gain in another profession [laughing], so diverse. Concerts, preparing for concerts, arranging the hall, the most basic things that no one will do. Also, you have to change toilet paper rolls in WCs, and so on, so on.” (LI13M30s)

Resourcefulness is not only an asset when completing a given assignment. It is also a useful mindset or a way of working when trying to find new solutions in an unexpected situation. If one door closes, it may be possible to open up new doors when putting effort on solving the dilemma, as one participant explains:

“Sometimes a project ends because the funding or funder says no. You cannot really, it's not your own decision. And depending on what's the reason, you decide whether or not you should go forward in another direction. Yeah, so, it's difficult to give one answer to that question. But usually what I do is I try to always with the situation and see if I can turn it around. Or make another solution and be proactive in it and not just sit down and say oh shit, it's not going to work. Because then stuff ends.” (EN9F30s)

A visual artist learnt to do her bookkeeping by herself but continued to be hesitant about her skills and therefore asked her friend to check it on regular basis: *“She says I don't need her help but I don't believe her, I think I still very much need her help. I'm very happy for her to just do the last check with me because I hate that. It's horrible, I think. (LU22F50S).* Feeling insecurity of her business skills, by being self-sufficient she wants to learn by doing. On one hand, self-sufficiency is an asset which makes it possible for creative professionals to run their businesses with low cost. On the other hand, an attempt to master all aspects of the business by oneself may also be a deficiency as one easily loses the target.

Being self-sufficient does not only cover business-related tasks but it is important also in activities related to arts. For example, in performative arts a variety of skills are needed in order to be able to organise an event. By working in different kinds of projects, it is possible to learn different skills which are needed. It is important to be able to integrate business and arts in order to get it all done by oneself as described by an entrepreneur in performing arts:

“So, I've been able to do some, the Festival website, I did that myself. And, I did some work for a little bit, a few years ago, running a website for another company, as a little side project. And then, things like my own projects, I've learned how to do them technically. So, I can walk into a space and I can know how to set up some lights and connect my computer to their lighting, and their sound, and all of that. So, yeah. So, the business side and the art side, I've tried to learn to do as much as possible myself, just so I can do stuff.” (LU26M30S)

The ways in which creative freelancers organise scarce resources to create outputs oftentimes translates into self-sufficiency and flexible use of resources at hand. This makes it possible for creative entrepreneurs and freelancers to pursue creative activities, which they find meaningful and interesting. In entrepreneurship research it has been found that the self-employed are consistently more satisfied with their jobs than waged workers, which is explained by autonomy and versatility of their work and that they are engaging in meaningful work (Hytti et al., 2013). On the other hand, self-employed are less likely to be satisfied with their job security (Millán et al., 2011) which is also visible in a form of unsustainable creative deal among creative professionals as discussed in previous chapter. Seeking autonomy, versatility and meaningfulness in their work as creatives are important resources for our study participants. Being self-sufficient is an asset but it may also be a liability. There may be nobody to rely on even if needed and time is used in too many non-productive routines. Furthermore, self-sufficiency requires constant learning by doing in order to cope with new situations which will be discussed next.

3.2.2. Learning to tackle uncertainty and lack of own (business) skills

Many of the creative entrepreneurs in our data bring out the feelings of uncertainty in relation to themselves as skilful freelancers and entrepreneurs when taking care of everything by themselves. Creative entrepreneurs use their own skills as a resource as much as possible as was highlighted in the previous section. It certainly implies learning new things: *“It's just I learned when I needed it, learned by doing. I'm very much a doer, I do things and I learn and when I need something.” (LU24F50S)* Further learning is

important, particularly in business-related skills and tasks. For example, the interviewees learn to do compulsory business-related tasks, such as bookkeeping themselves to reduce costs. *“When you were thinking about that, that’s part of the business, that’s part of having your own firm. You can leave it to someone but then that costs money of course. So I did a bookkeeping course and just took the bull by the horns and, so, yeah.”* (LU22F50S). The participants consider business-related tasks remote for themselves and feel uncertain about their own business skills. Lack of business skills and uncertainty are not discouraging the interviewee as an artist or preventing her to do what she is interested in. On the contrary, the desire to become a good artist pushes her to step into the unpleasant field of marketing to find ways through education for example to demonstrate one’s work: *“It’s not very easy to get a good exhibition place always if you’re not that good at selling yourself. [...] Then I found other ways, through education for example, but I have never given up my own artwork.”* (LU24F50S). Another younger freelancer who had studied (arts) for years feels embarrassed of needing to rely on someone else to be able to manage their businesses.

“I just had to sign forms without knowing what was written there, something like that. So I felt really insecure about that and I had also a bitter feeling that they were messing with me. That I was being super naïve and... [...] I was five years...eight years studying and I didn’t know how to make a bill. Ridiculous.” (LE2F30s)

Business-related tasks may be considered even scary, and they may pose a barrier for efficient work: *“I know that that it sometimes keeps me from doing stuff because it’s an unknown territory and therefore difficult and scary.”* (LU22F50S) Business is considered messy and something not desired: *“This stuff to run a business, because these things are, kind of, not in my area of expertise, so they take up an incredible amount of the time, and then there’s a lot to learn.”* (PO31F20S).

Creative entrepreneurs often find the business environment and the language of sales and marketing difficult and remote for them. *“I don’t really know, who my target audience could be”* (PO028F30S) stated by a graphic designer illustrates how creative entrepreneurs often think about their markets and audience. This may imply a wish not to be engaged in business practices of trying to identify the ‘target audiences’ and ‘customer segments’ for the purposes of targeted marketing and sales. However, there are also creative entrepreneurs who identify their target audiences and are comfortable in promoting their work for them.

“I would say that the age range for my target group might be, like, middle-aged women, I feel like that’s about it, if I look at my Instagram followers [...] And maybe those, who are interested in hand-made and Finnish products. And then, because my products are often pretty colourful, so you do notice that it’s people, who are inspired by colours and have that kind of courage in their style, because they aren’t everyone’s style.” (PO31F20S)

The designer who makes hand-made shoes speculates about the target group of her products based on her Instagram followers and the qualities of the product. The choice may not have been deliberate to start with as she made the first shoes as a present to her sister, and the business evolved from there.

Creative entrepreneurs also referred to their insufficient skills in selling and marketing particularly as they understood that they would need to become known in order to get projects for themselves. It is important for all new entrepreneurs to find a way to becoming known by the potential customers. This is obviously more difficult for those in the beginning of their career. They are uncertain how they balance between pushing themselves at the forefront and remaining in the background to be found:

But they need to find you somehow? They need to be the ones who go and show interest and then you can...it’s kind of a love game I guess if it’s too direct it doesn’t work. So yeah, it’s important to be visible and how do you make yourself visible? (LE2F30s)

The participants identify a direct relationship between how known they are and their ability to generate income. Therefore, building a name is a goal which brings money and, thus, a possibility to do creative activities. However, being recognized is not only a business issue, but it gives also personal satisfaction as a successful creative professional.

It works on making my name more known and promoting is one and of course it also will get more money and it's always helpful to have more money because then you can do more and nicer things. (LE8M40s)

The business can be divided into two, there is the creative industry thing, and the operational thing, starting from marketing for example... I usually say that there were great artists who died by hunger. Since we are in an economic cycle, that part is not negligible, it has to be a fertile thing, success is not always related to business, success is to put it in one of the Facebook groups and get 5 thousand likes and get messages from people about how beautiful the dresses are. Recognition coming back from the audience is like applause in the theatre, because the actor does not only do it because he gets paid, or earns a lot, it's not the point. (PE3M30s)

Along with experience partnerships and clientele also develop and some more experienced interviewees with a longer creative career indicate that they do not necessarily need to do any customer acquisition. Particularly at later career phases long-term relationships are important resources in the business.

When I started to be self-employed it was hard to create a basic partnership. Now, I mostly have permanent assignments. I edit newspapers, magazines, so I built my partnership and now I don't have to think about who to ask. The other orders are just bonuses. (PE6F50s)

Related to the difficult relationship with money, our data also demonstrate that pricing is something that creative entrepreneurs consider challenging and somewhat remote for them. Pricing and talking about money make them feel uncomfortable, something that they definitely cannot or do not want to handle: *"Well, [pricing] is horribly difficult and I hate this money stuff."* (PO028F30S). Pricing is an area where support is appreciated: *"I could use some help there sometimes. But also, for example negotiating about prices. That's not my favourite thing to do and it is very important."* (EN8M20s)

Our data further demonstrate that uncertainty can also be related to the experience of not been taken seriously as a skilful artist e.g. due to age and gender in combination with the technology as experienced by an entrepreneur in the field of films and virtual reality:

"Now I'm going into a new area of VR for example, and as a woman 56 years old...you can sometimes feel that young guys, you have to like...show them that you are good, if you are 28 yourself and a guy they respect you from the first but if you are 56 and a woman and a priest...you have to show them that you know something because they don't believe it." (LU23F50S)

She felt that the emerging field of virtual reality was not considered possible for her but rather for younger men with more suitable education. This made her demonstrate her capabilities and challenge the expectations. One of the female participants explained how it is important to be 'deaf' to the questioning and doubts, in order to go forward (LI9F40s). A participant was striving hard for doing good arts but still he was unsure about whether and how he can make it:

"I always have this feeling that I'm doing, that I'm not doing enough, that I'm almost not there, and it is this constant feeling of trying to be more than what you are, which is a

good way of striving, but it's also very annoying because you, at the end of the week, you always feel like you didn't move anything, you didn't make a step.” (LE14M30s)

Digitalisation has transformed also the ways in which creative entrepreneurs can approach their audience and customers (Gross et al., 2020). This has become more visible during the pandemic (see also Chapter 4 Impact of Covid-19 to creative work). Therefore, learning to use social media for example is also being resourceful: *“I mean you try to make yourself digitally or online available by more frequently and in different ways reaching people who cannot come to your place.” (LU16M60S)*

Social media brings visibility to wider audiences although it is acknowledged that all potential customers are not accessible via social media. An entrepreneur who at the age of 26 years has just got her bachelor's degree as a shoe designer also utilizes social media when communicating and networking. She is pondering whether *“Instagram is not that kind of a platform for all people in the age range [of her target group].” (PO31F20S)*

Learning new things and trying out new, even difficult ways of doing, such as utilising technology in new ways, is important for creative freelancers and entrepreneurs. This is also important for keeping up the creative energy. Learning by doing can be empowering and take place all the time also at later stages of one's career as one photographer in his 60s described:

“I learn things everyday and that's, I think that's what keep us going. The moment you sit down and say no I can't do that, no I'm not interested, no it's too complex for me etc, then you are beginning to learn. Simply. It is very fascinating with the modern technology. I've always used it.” (LU16M60S)

Our data show how the implementation of creative piece of work may also involve new production processes, materials and approaches with learning and experimenting. A young cultural entrepreneur did not follow the taken for granted thinking of making shoes of leather but designed a pair of shoes as a Christmas present for her vegan sister. An idea of shoes made of fabric for a vegan is about experimenting with a new approach.

“When you do something that is completely your own thing, then no one else can really say how it works before you try it yourself. [...] They [school] had this principle that the leather shoes were kind of the default, everyone would be doing them, and then for me that was kind of, that I don't really know if this is for me. Then I thought that I would try to make shoes out of fabric.” (PO31F20S)

It is not only a lack of business related skills than cause anxiety and insecurity among creative freelancers and entrepreneurship, but also the creative activity *per se* is considered to be challenging. The high standards put to the artistic work may cause insecurity although high goals at the same time encourage to strive for better performance. Feeling that the work is never 'ready' or 'perfect' may cause anxiety. Therefore, insecurity can be an important strength as it is the resource that motivates to aim to do better by constantly questioning oneself:

“But... but the... perhaps the ineptitude, I should not like to say that it is a positive aspect of myself, but the ineptitude to overcome my low self-esteem is the thing that ensures my capability and the success.” (LI9F40s)

The creative field is also depicted as draining – and an arena where it is not only others who doubt you but one also easily doubts oneself:

“...thing that sometimes drags me down is unrelenting doubt, that... Well, I don't see myself as someone impressive. The way I see myself is that whenever I go in a room full of people, somehow it seems to me that everyone there is smarter than me. Well, not in

terms of wisdom, but I have the feeling: “Oh, that’s like...” And that is my inner feeling.” (LI9F40s).

It is also about persistently striving for the better and finding one’s own way to do arts. A freelancer artist strives for the ‘perfect’ piece of arts and dreams that one day he could understand the meaning of his works and the ways in which he finalizes any of his projects:

“...with the hopes of one day having some kind of clue of what I’m doing, and to finally formulate what it is that I don’t understand, that I would like to understand. Yeah, I think that’s the big project.” (LE14M30s)

Continuous learning and experience gained during the career is an important resource when doing creative work. It is also important to keep on developing the magnitude of skills and be updated in order to be competitive.

“I think the main skill is my working experience, my 10 years working experience and I think developing my professional skills is also very important. I think we have to be up-to-date with the information about these online marketing things because it’s not so difficult to learn how to be an online marketer or how to be a social media manager. The secret is that you have to be up-to-date, because if you’re not and you miss one news and you won’t use it in the campaigns, you easily can be the loser of the race.” (PE25M40s)

Meeting one’s own standards put on creative work requires continuous learning. This gives possibilities for following one’s own path without copying others in creative activities as well as pushing yourself to new challenges and experimenting:

“There is always something new in this, you can develop yourself in it.... I like to try new techniques. If it works well, it’s a success for me. ...it’s not a success for me to make a tattoo from a picture, but when they are asking for my own art. It is a much greater success. I think it is very important that I work hard, keep improving...” (PE9F20s)

Tackling uncertainty requires hard work and persistence. Doing arts may require learning new techniques when exploring and exploiting one’s own creativity. It is not only about completing the creative assignment, such as tattoo, well enough to please the customer, but being able to express oneself in doing it.

Creative entrepreneurs and freelancers feel insecure about their own skills but their passion for creative activities pushes them to acquire and learn new skills by doing. Such learning is vital for their development as creative professionals if and when it allows discovering their strengths and weaknesses in front of new opportunities and constraints (Hanage et al., 2021; Honig & Hopp, 2019). Uncertainty of their own skills is visible in business-related issues particularly, such as bookkeeping, pricing, talking about finances in general, selling, and marketing, which they also find remote for themselves. They acknowledge a need to become known in order to get new assignments, but it is challenging to gain such visibility. Also new digital technologies and techniques are being learnt and experimented in order to create something new. They feel uncertainty of their artistic skills – whether they ever can perform well enough – but strive for a high quality energizes them to learn new skills and experiment new techniques and approaches. Experimenting and learning from mistakes and failures will be discussed next.

3.2.3. Experimenting and making mistakes

Uncertainty of the skills and need to learn new things pushes creative entrepreneurs and freelancers to experiment and learn by doing. This supports them in acquiring and organising resources to produce creative outputs. They are prepared to throw themselves into the (creative) process in order to create something new although they do not necessarily foresee the outcome. Many explain how it is important to “*face struggle, to take on something complicated*” (LI9F40s) – and how art and creative things are born out of this struggle.

“Because to me, I have always liked to achieve the best result under the most impossible circumstances. As a matter of fact, that is how everything in my life has been accomplished. Because when I look back on how something has started in my life or what I have commenced, and how powerfully it has developed, at a dizzying speed. Taking into consideration that the very beginning of it has been, well... in general... not very promising [laughing].” (LI9F40s)

“And from the point of being having to be self driven and realising that if I wanted to do the things that I wanted to do to earn a living from then I had to do it myself. So that was the biggest thing I learned. And, you know, out of quite what I would say 'It's a bad situation' that was the positive was that it made me use initiative. -- And it absolutely helped me on an ongoing basis of working out 'Right, well, if I want to do that, then I got to do this first'.” (CH20F30s)

Taking initiative and just starting to develop something new is crucial for being able to work as a creative freelancer or entrepreneur. It is also very much about realizing that the work is actually never finalized but there is a continuous need to develop one’s skills and activities. A glass maker who continued his long family tradition emphasizes constant experimenting and development:

“And I started experimenting, developing various things, because I realised, and I have always been told, that everything you do is never finished: you are your own competitor”. (TR15M50s)

An important resource or motivation for the creatives to experiment is linked to the idea of wishing to challenge things and existing practices. The outcome may not only be an impressive and memorable creative event but also a possibility to create one’s name and benefit from it in a longer run by not being forced to market or sell for new assignments:

“Well, I always have, let’s say, for example, I have always wanted to host a rocker wedding, to me that would be a great challenge, something absolutely different. And yes, this type of challenges, so that there is no such daily routine, the same type of events all the time. Yes, perhaps it would be nice if I no longer had to advertise myself so much, so that people already know who I am, that they are aware of my existence without unnecessary advertising.” (LI21F30s)

Ideation and thinking differently are elementary parts of creative professionals' work. However, they do not take place automatically but need continuous effort as the interviewee, a visual artist, explains:

“I am a very creative person, I think. I have it very easy to find new ideas. [...] It was somebody that told me I was so lucky to have to do that and I said, ok I'm not lucky it's because I work for it. It doesn't just come to me. I have to work and work hard to get it visible why it's important.” (LU24F50s)

The creative ideas need to be worked for – they do not just fall from the sky. In that sense they can be paralleled to business opportunities, which need to be created in order for entrepreneurial action to take place (Alvarez & Barney, 2007). By investing time on ideation and experimenting different ways to implement them may pay back when the project becomes true and something new and meaningful may be accomplished as an outcome. An important enabler is that the person identifies as someone who likes experimenting and accepting of new things and identifying as some “*who doesn’t say “no”, but rather “well, ok, let’s give it a try” (LI21F30s).*

Creative work is sensitive, and involves emotions. Making mistakes and imposing oneself to critique from the audience is part of being a creative artist and an entrepreneur: “*Experimenting and testing and exposing myself to the opinions of other people, it is what has honed me [my skills].” (PO30F30S).* However, one should not let them lead too much one’s work or to be too hard on oneself as it hampers creativity as an entrepreneur, photographer describes:

“I’m not a kind of self-killing, self-censorship and say no I’m never good enough. It doesn’t lead anywhere. I respect people who are very critical of their own work and hardly will show them to anybody and all that, but it’s not me. I rather bring it out and see, what are the reactions here and then I say shit that was not so good, I better do something else.” (LU16M60S)

On the other hand, he also urged for some self-criticism, and encouragement to “killing your darlings” to keep up the high quality:

“Whereas when you see it as your own work only, then of course you love it, you think it’s fantastic and bla bla bla. So that distance from your own work is very important, and that’s a challenge because you have to kill your darlings sometimes. You thought this was great and it turned out to not be great.” (LU16M60S)

When experimenting it is evident that mistakes and failures take place. Then it is important not to become discouraged but rather to find the way out, learn and improve the offering based on the experience. It is not possible to prepare oneself to everything but rather try to learn to tolerate insecurity as the interviewed shoemaker stated:

“And when you have these failures or a partnership is not working or a deal ends up and someone calls you that the shoes got broken the same day and things like that, so can you prepare for that, so that you don’t completely fall apart if something doesn’t work out immediately.” (PO31F20S).

Experimenting can take place in any processes and techniques related to creative work. It can also take place in business related issues. Our data is informative on the variety of ways in which creative entrepreneurs and freelancers’ experiment and apply new approach to pricing for example (see more on pricing D4.3 Value creation modelling –report, 2.4.4 Pricing practices). Creative work is something that they feel difficult to value and price. Some customers may still think that creative work is something that should be available for free for everyone and that it would be fair enough for creative entrepreneurs to have a possibility to reach the audience with a possibility to perform. Therefore, creative entrepreneurs try to learn and experiment new ways of pursuing economic value, pricing, and setting enough monetary value to artistic work as emphasized in the interview by an entrepreneur in the performing arts:

“I think that there’s still that group of people expecting you to work for free, that stays with you for quite a while, I think. [...] So, I’ve learned a lot from understanding how sound recordists actually charge for their time, because I’ve been doing that as well. So, now, in

my artist work I'm also going, okay, but this is my day rate, effectively, for doing sound work. So, my artist work shouldn't be less than that. You know, it's a different type of work, maybe, but I don't really, if I get that day rate then I'm happy. [...] I'm being a bit more careful about that and saying, no this is my minimum. If you don't pay this then you don't get the project.” (LU26M30S)

Fair salary or compensation for the hours worked is considered good enough a business. However, there are possibilities for some extra as one participant explains:

“My income is basically linked to the good performance of the centre ...we can imagine that in some particularly prosperous periods we also have a bonus, let's say so, we've all given ourselves a monthly basis so that we have a fair wage based on the work and the hours of work.” (TR24F40s)

It seems that pricing is based on the hours invested to accomplish creative services. However, it may also be about experimenting and daring to charge enough for one's services. A visual artist offering group sessions to teach pottery making decided to consider a more customized pricing model as she was demanded to give private lessons. She found it strange to start with but through successfully experimenting realized it as a new opportunity to expand her activities and sales:

“Last week there was a man who sent me a message and asked if I could have a course for his wife, just her. And I was thinking [sighs] no, but then I was thinking well, okay, let's see what they are ready to pay.[...] So that might be another way of expanding.” (LU22F50S)

Data demonstrate that capturing the value for one's work is challenging for creative freelancers and entrepreneurs. Finding the right price for a project or a piece of art requires balancing and experimenting: expensive offerings do not get sold, but inexpensive do not cover the time and costs invested to produce it. Calculating every single cost may be hard and therefore a painter defined the right price in a mundane manner as *“...the best thing is if I get some of my paintings sold but it should be very hard to get everything sold.” (LU24F50S)* So for her the right price tag was a price where demand and supply meet, i.e. she was willing the sell and the customer was willing to pay. She also considered that she could sell her painting a bit cheaper if the customer comes to her studio to purchase it as she then does not need to pay the rent of the exhibition room. Furthermore, too low a price may danger the markets of the future products as described by an early-career freelancer artist who accidentally was 'forced' to sell one of his big works which he, however, considered not to be ready for sale.

“I don't think it's very intelligent to sell works too quickly, too fast, at too low rates...I don't know if you know a lot about like the primary and the secondary markets in the art world, but like if there is too much pieces on the secondary market, it can completely destroy your primary market career... But yeah, for the sculpture, it was very difficult, because I was also not expecting somebody to be interested in buying it. It's quite big, in volume. For this, it was very hard to calculate a price and it was also really in the moment, something which happened quite fast. And then, there was this element of having the, I didn't pay for building it, so it was all budgets of different other projects that I did, so it was quite expensive to make, but it was all paid by different organizations, which gave me the idea of lowering the price, but I don't know if this was a very good idea, but yeah.” (LE14M30s)

A content creator working as an entrepreneur describes how she has found her way to differentiate herself in the markets not only locally, but most importantly in larger cities, too. She justifies her lower prices by

working in rural, less expensive region and acknowledges that customer coming from a more prosperous regions find therefore her services appealing:

“I think that the sector’s disadvantage is that they can’t sell themselves, even though they are perfect artists. I also had a personal campaign like this - professional quality, rural price. It is present in marketing absolutely, even in my activities. But I experience that a lot of people love Pécs based entrepreneurs, so I had customers from Budapest who told me that they look for Pécs enterprises, because they know we are so creative. Somehow they realize the creativity and good quality and they know we work for rural prices.”
(PE17F40s)

This example suggests that it is important to understand the right price in the context. It seems that creative entrepreneurs and freelancers try to apply and are happy with cost-based pricing method and it is harder for them to price their services based on the value created for the customer. Sometimes the value for the customer may exceed the costs occurred (either hours worked or material costs) which then implies ‘missed’ income for the entrepreneur. On the other hand, our data also reveals that it is not always possible to charge for all the costs occurred as the customers cannot afford it due to (too many) hours of experimenting and learning or many professionals involved in organizing the event, for example.

Experimenting is done also for the creative offerings *per se* or the channels and the ways in which the services are made accessible to the customers. Examples of experimenting with new approaches link to questioning the existing ways of doing things. The interviewed creative entrepreneurs discussed their ideas for increasing their (business) activities, offerings and income: *“And I also have this, I will try to do [and offer] courses in design and Photoshop illustration. And do courses online, so that could be a good income, if they sell.”* (LU20F50S) In concrete forms, the experiments are done to get contacts and make oneself known but also sharing them with the creative community. By talking to a lot of people, work starts to come in.

“Even if I hadn’t started the podcast, maybe that work would have still come in. But the podcasts have been one of the best ways that I’ve been able to make connections in the creative community and build an audience around that as well.” (DU25M30s)

By being open for new experiments and having fertile enough a ground to experiments it is possible to learn important skills and get access to networks that help one to get started. Even at later career phase one remembers how important the connections built in the early phases were for his business.

“...kind of quite interesting virtual circle of pure technology, corporate, so all the US-based culture of NCR, the creative sector that’s music, both music and arts and design in general, and then because of the size and scale of the city if you had had an idea and you wanted to try to do something, the business community I had a great network in Dundee that could let me get on and try and do the things I wanted to. And I think, you know, in those early years of what I was trying to do it was exactly the right decision and it helped me certainly get my first business off the ground”. (DU10M50s)

The nature of creative work in attempting to create new offering involves experimenting and development. Many interviewees communicate their inclination to do something unique and challenging, which has not been earlier done by others. This may involve new materials, techniques or processes, which are unknown and need to be tested. New trends such as sustainability or circular economy may also be important triggering and guiding issues of their creative offerings:

“Well, from it all I like experimenting, and usually I am that person who accepts the unusual orders which are not completely. Well, which touch a little bit of what I do but

additionally to that they also offer something new. And then I try to find out how to make it, how to do it. And in this case the last orders were from the cycling industry, I was sewing and making the so called steering gloves and cycling bags, things like that. But those were individual orders, and if necessary, I can send them over for you to see. (L17F20s)

And next to that because it's bit on the forefront and developing, in its textile development, I'm participating in several research projects in the field of sustainability, and also of wearable technology. (EN9F30s)

Further, embracing versatility, allowing oneself to go back and forth between the different positions and different areas of expertise without knowing the ultimate outcome and how it might be used is considered important. New experiences and endeavours are believed to refresh one's thinking and capabilities to deliver something new and different, but it certainly implies throwing oneself to the process and trusting on the process:

"Well it's not art, it's not science, but what is it? I have no idea, it's developing, I'm working now on landscapes, building landscapes, actually literally making small models of landscapes, for now they can be used in education, in for better understanding water management. And I'm totally back in my old study again, water management. I graduated on water management and now I'm working on water management, so it is very interesting. People ask me: aren't you afraid that you lose your artist ability? I say, it's coming back one day it will just hit me that this is something that I really have to develop as a piece of art or it's already there and I just have to finish it. I have confidence that it will just happen that way, because it's nice, it's kind of an exploration toward it at the moment, I think that's good just to switch after successfully building 30 years theatre sets, it's good to do something else, refresh yourself, and well just see where you can go." (EN26M50s)

The impact and difference they can make with their creative experiments are highlighted as suggested by an entrepreneur who ran some local art courses and small cultural clubs to make it possible for others to pursue their creativity. She considered her activity as economically sustainable, but more importantly as something which has a wider impact in the community. Balancing these were ideal for her:

"It is the awareness of having created a unique space of its kind,... so for me the biggest gain is the security of having started an activity that not only has an economic impact for me, but also has a social and cultural impact for the place where I live. ... I have to say that what I have is already my ideal model." (TR24F40s)

Experimenting oftentimes involves mistakes, which are embraced as a possibility to learn. Through experiencing and making mistakes during the creative process the end result can be much better, even something extraordinary. An entrepreneur working with virtual reality productions told how she by mistake positioned the camera wrong but this accidentally lead to a very successful outcome. Therefore, she praised the mistakes as excellent learning opportunities, which were also enjoyable. *"It's more about for me to let myself have so much space so I can make a lot of mistakes because know the end result will be much better than if I try to know everything before. [...] I know that I have to fail a lot, the funny things is to fail. Because it can be more fantastic then." (LU23F50S)* She further assured that her best ideas stem from the issues she does not know or has not thought before. This is what she calls her 'creative flow', which she wants to experience. However, being creative entrepreneur is also about balancing between the personal need for absolute creative freedom and the concrete realities of entrepreneurship: i.e. doing arts through free

experimenting and trial and error but on other hand taking into consideration high costs of producing a certain art piece, which can also go to waste if everything goes wrong:

“My best ideas are from the not knowing point, not from my pre-ideas, I can sit and do pre-ideas but when I work in the creative flow from not knowing point, that is the best ideas I had and how to get that into VR when it's so expensive to lose...” (LU23F50S)

Our data clearly demonstrate how our interviewees have made mistakes, learnt from them and found new ways of pursuing creative work. One interviewee highlights the importance of making mistakes during his career. He even challenges the educators not to teach to avoid failing but rather to consider it as something inevitable and crucial for one’s development.

“With failing, you know, failure is so valuable, teaches you so much and actually can make you catch up with the ones who didn't fail and even overtake them because of what you learn from your failure, I think it's kind of still a taboo topic that's being avoided between students and teachers and so on. Hey, you know, failing is not a not a wise thing to happen. Exactly. And again, don't encourage them to fail. Just take away the fear of failing, you know, let them success sure, but not with that fear and pressure. I mean, I had to learn so many failures after graduating in the real world, there are things who wouldn't ever ever mentioned was so crucial. And yeah.” (EN2M20s)

Experimenting and learning by doing are integral and natural parts of creative work. By experimenting and learning creative freelancers and entrepreneurs acquire and organise the scarce resources they have access to when creating something new and unique. In entrepreneurship literature the concept of bricolage emphasises making do with the resources at hand particularly in resource-poor environments (Baker & Nelson, 2005). This is something creative freelancers and entrepreneurs do to render new services by recombining resources at hand for their (new) purposes. Throwing oneself into the creative process and relying on it makes it possible for creative freelancers and entrepreneurs to do something unique, which they find meaningful for themselves and impactful for others. Experimenting involves imposing oneself to criticism and feedback and oftentimes also making mistakes. The experiments and related outcomes may eventually become visible in new offerings, techniques, processes and materials, and in the ways in which the offerings are being priced to the customers as well as in new contacts and networks which can be beneficial in future creative endeavours. Experimenting and learning take time and short-term assignments do not necessarily provide room for them. Therefore, creative entrepreneurs and freelancers may be forced to cover some of these costs by themselves as artists and as investments for the future. This challenges particularly those with less resources, experience and networks at the early career phase.

3.2.4. Snapshot to business skills

Another snapshot based on the survey data of creative professionals in Finland (see Appendix 2 Survey Data and Variables) is informative of their business skills. In the questionnaire, we referred to skills needed in new venture creation and generic skills that concern running business or securing income. In crafting the scale, we reflected the nine dimensions of business model canvas (Greene, 2020; Osterwalder & Pigneur, 2010).

The results illustrate that studied creative professionals emphasize of having more internal, controllable business skills (Figure 1). In general, they perceive that they are better at managing necessary processes, organizing resources, and controlling the costs of their creative work than having skills, which concern marketing and selling their offerings.



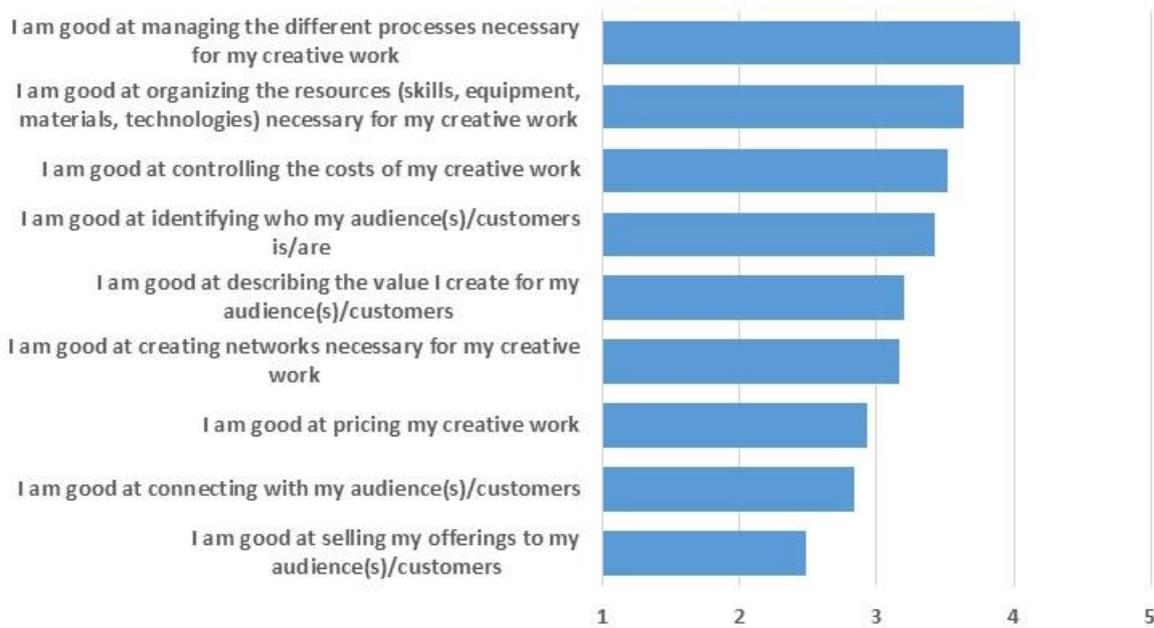


Figure 1 Business skills among studied creative professionals (n=456, 1=Totally disagree, ..., 5=Totally agree)

When explored in detail, business skills do not vary based on gender or by working in more than one creative professions/jobs. Those working in more than one creative sector perceive their skills to be better in organizing resources and connecting with their audience(s) than those who work only in one creative sector. The respondents whose education had covered at least some business subjects perceived almost all their business skills better than those who have not studied any business subjects. For instance, skills concerning selling the offerings, controlling costs, creating networks and in organizing, the necessary resources are considered to be better among those who have studied business subjects. These imply that in terms of having stronger sense of business skills, creative professionals benefit from having such skills embedded in teaching and curriculum of creative subjects.

In order to profile the respondents according to their business skills, we ran a cluster analysis by using the K-Mean cluster analysis with maximum of 15 iterations which produced a three-fold solution.¹ The profiles do not differ significantly based on the respondents' background, such as age, gender, number of professions, work experience, experience in creative sectors or in entrepreneurship (Table 3). Moreover, the location of work or study or number of sources of income does not vary significantly between different profiles.

¹ We compared three, four, and five cluster solutions of which three and four were selected for further analysis. The cluster analysis of four clusters generated profiles, which show how some respondents perceive all their business skills high, some perceive them low and two groups in which business skills have either internal or outbound emphasis. However, the differences between the profiling groups between low and high levels of perceived skills were mixed and hence we chose the three clusters solution.



Table 3 Three profiles of creative professionals

<p>Lower business skills n=122/27%</p>	<p>Creative professionals in this profile perceive their business skills lower compared to others. They emphasize less the economic value creation and their perceived creative self-efficacy and resilience are lower than in other profiles, and they do not identify strongly as entrepreneurs. They have less often tertiary or higher education and they have studied less often any business subjects. When compared to other profiles, they perceive more often their income to be insufficient and they work fewer hours per week on average. These professionals prefer being part-time worker, but also salaried work to entrepreneurship when compared to other profiles.</p>
<p>Business skills with internal focus n=194/43%</p>	<p>Concerning the business skills, these creative professionals place in the middle of the two other profile groups. Their emphasis on perceived business skills is slightly more on skills, which concern process management, organizing the necessary resources and controlling costs than skills used in identifying audience(s) or describing the value created to the audience(s). They also prefer traditional ways slightly more than new ways of working and they have higher preference for working independently than among other profiles. These professionals have more often tertiary or higher education and they have higher perceived resilience than those with low perceived business skills, and identify more strongly with the entrepreneurial identity. In general, they represent the average profile of studied creative professionals.</p>
<p>Higher business skills n=140/31%</p>	<p>In this profile, the studied creative professionals perceive their business skills higher than in other profiles. They identify strongly with the entrepreneurial identity, have highest levels or resilience, and creative self-efficacy among the profiles. Moreover, their perceived creative self-efficacy is higher compared to others. These creative professionals have often studied some business subjects and they perceive that their income is adequate. They also work more hours per week on average than others and are more inclined to private funding than public funding. In addition, these professionals prefer slightly more international audiences than others.</p>

The identified business skills profiles demonstrate some differences in the ways in which creative professionals pursue their creative work. E.g. those with lower business skills tend to perform less professionally in terms of finances and have, thus, more modest income level whereas those with higher business skills tend to perform more professionally in monetary terms and have more often an adequate income level. Survey findings suggest that business skills and education make a difference in ways in which creative professionals pursue their work and whether and how they manage to earn their living thereof. Learning new skills, including business skills to be self-sufficient and relying on the skills accessible via individual networks are important ways to gain resources needed in creative work.

Our qualitative and quantitative results suggest that possessing business skills makes it easier for creative entrepreneurs and freelancers to talk about business and money, to run their businesses and also make their businesses economically more sustainable. The ways in which they gain these skills (such as pricing, new techniques, reaching customers) and cope innovatively with resources at hand vary from education to learning by doing, experimenting and making mistakes, for example. However, money is not considered as their main motivation to pursue creative activity, but creative passion and freedom as well as quality output with an impact are highly appreciated among creative entrepreneurs and freelancers.

3.3. Relying on others’ resources and support

Although creative freelancers and entrepreneurs are relatively self-sufficient, flexibly exploit the resources at hand, and learn by doing and by making mistakes they also rely on others’ resources in addition to familial support from the spouse, for example. Previous research stresses the importance of networks and social capital as they provide important social support (Davidson & Honig, 2003; Klyver et al., 2018; Klyver &



Arenius, 2020). This ranges from instrumental support, such as money, labor, and knowledge (McGuire, 2007) to emotional support (Nielsen, 2020) which can also boost individuals' passion for their work (Stenholm & Nielsen, 2019). Hence, in addition to family members, friends, colleagues, and collaborators are useful resources in terms of human, social and perhaps even financial capital when creative professionals are recognizing new opportunities and organizing resources to create new outputs.

3.3.1. Community role models and teaming up

Based on our data many creative freelancers and entrepreneurs enter into the creative business through an experiment, often induced by role models such as seeing others in the community to do the same, or by having a partner or team member to get involved. Entrepreneurship research has evidenced that role models are seen as important for determining career choices, outcomes or entrepreneurial intentions (Aparicio et al., 2021). A role model is an individual who sets examples to be emulated by others and who may stimulate or inspire other individuals to make certain (career) decision and achieve certain goals (e.g. Shapiro et al. 1978). Media in particular has been found to present even heroic stories (Johnsen & Sørensen, 2017) by highlighting entrepreneurial success stories, which might influence other (budding) entrepreneurs. The sources of role models in entrepreneurship vary e.g. from family, friends, peers, and networks to media (Bosma et al., 2012). Seeing others to make it as an entrepreneur is important and this is the case also for the creative freelancers and self-employed.

“This last job was for three years. And then I was, there was no money anymore, so I had to leave, and I was very, very worried. And then I tried to find a job elsewhere, but that didn't work out. And then one morning, I woke up and the sun was shining. And well, my friends are self-employed musicians, and they teach. Why couldn't I do that? So, I tried, and I made my own website and so on.” (EN30F)

Role models provide living evidence that something can be done and achieved. Friends and peers are important resources for freelancers and entrepreneurs throughout their entrepreneurial journey. They can also serve as role models, to bring hope and trust on one's endeavours: *“Why couldn't I do that?” (EN30F)*. Stereotypical image of entrepreneurship is that of the lone individual, sometimes even a lone hero (Johnsen & Sørensen, 2017). Yet, many entrepreneurs operate in close-knit networks, or the activity is started by getting together with a business partner (Cooney, 2005):

“I walked away and didn't know what to do. And then just got on the phone and spoke to loads and loads of people and said look this is what I've done and then it ended up that one particular guy, who is now my business partner said why don't we set up our own company? We've got so many contacts, we know so many people. We don't need a warehouse full of kit, we can hire it.” (CH24M50s)

“And so it should be that the real potential of doing much smaller and more creative projects. I was kind of like, well, if we can do it like that, with two or three of us just pulling together, then maybe I could do that as a business, like run my own studio sort of thing, be a freelancer.” (DU25M30s)

Role models from close networks seem important when getting started with a business. They provide confidence and make it possible to see oneself doing the same either by oneself or with others. Networks can also be used to complement one's skills. One of the interviewees highlighted that she did not want to focus so much on marketing and communicating with audiences because it takes time from actual creative

work. Therefore, she has attempted to escape from selling and rather to utilize her contacts and networks in her business operations:

*“I feel that you can get lost in that because it's so much about marketing too much about having contact and then you forget what you are really good at, so I'm trying to put that over to someone else actually, if it's possible, sometimes I have to do it myself but...”
(LU23F50S)*

Having a team around oneself may be a very practical issue in getting necessary things done in time, but similarly it may provide mental support. Teaming up implies that one does not need to be self-sufficient all the time but can rely on others' skills and ideas. Working by oneself may also feel lonely and stressful while being responsible for everything whereas working in a team may be more impactful:

“I would just really like to have some kind of team to help me to manage everything and to also be able to work on more videos, and to add contexts in which I could build the kind of landscape as a project or as an exhibition, to really, not being the only one making choices, not being the only one that has to arrange everything...” (LE14M30s)

Furthermore, the combination of the skills of the team makes is a way to create more interesting offerings and services for the potential customers. It is not only that different skills complement each other when designing offerings, but different experts can learn from each other. An entrepreneur and partner in an industrial design company highlight the combination of diverse expertise – design, economy and practice – which makes them unique in the eyes of the customer.

“We have engineers who are really good in calculating things but we have our designers who are really good in being creative and coming up with different concepts and it's actually the combination of these two that makes Xx [name of a company removed for anonymity reasons] as an interesting company and, but I think if you can help engineers to be as creative as a designer you will have an amazing profile of type of engineer.... Cause we want to find the people that are technical but also creative. And the third aspect is that they need to be practical as well.” (LE13M30s)

Striving for a more impactful work may also imply growing the company in order to be able to recruit more skills and talents, and thus to be able to better serve the customers. It is a win-win-win –situation where an entrepreneur, employees and customers all gain.

“I want to have maximum positive impact with what we are doing and the reason why I'm not alone anymore, but why I started the organization, is because I feel that in a team, the impact I have on questions people ask me is just a lot stronger. So, the reason why I believe we have to blueprint ourselves and grow as a company is to just grow on the positive impact side. So, the more different skills in analysing problems, ability to create texts and images, developing small tools, whatever, the more skills we put on that same basic, the richer the answers for our client gets. (LE18M40s)

Collaboration with other professionals is considered as a resource to do creative work but is also important in finding and creating new complementary ways to increase business activities. Identifying a complementary partner may also be a triggering event for a joint endeavour, a new offering or even a company. A potter started to work with a baker in the same premises and found out that it is possible for them to combine their businesses. The collaboration benefits both entrepreneurs and customers get more value via more developed product offerings:

“We have this symbiosis again so we work together, I have products from me that she sells together with pralines, for example small ceramic plates, or now we make pots that we put like a stick for hot chocolate in. So that's collaboration that we started also.”(LU22F50S)

The stereotypical image of the entrepreneur offered by the media but also reinforced by the general public is that of a lone rider. Yet, many entrepreneurs including the ones interviewed organise their activities in teams whereby they can rely on the complementary skills and experiences, and support provided by the team. Support from the peers and the role models is important both in terms of concrete help in getting assignments done and of mental support and learning. Next we move on to discussing wider networks, either formal or informal ones and the ways in which creative individuals use networks as a resource to support their creative work.

3.3.2. Using networks

In addition to friends and peers, utilizing different informal and formal networks to get access to needed expertise and other human resources is an important aspect of gaining sufficient resources for their work. The networks and creative communities are discussed more in-depth in the D 4.3 Value creation modelling – report from the point of view of creative ecologies particularly. Here in this section the focus is on the ways in which individuals use their networks as a resource in their creative businesses. Being embedded in networks is a way for the self-employed working alone in their business to be part of a community and to receive support both for their business activities and for their well-being (Nieminen & Hytti, 2016). Networks and contacts are important in complementing the creative skills of the entrepreneurs with business skills, particularly selling and marketing, which they find remote and unpleasant. It is common that networks and communities are applied to systematically widen their contacts and to become connected with potential customers. While some creative entrepreneurs feel confident with networking, others have to push themselves to make contacts and get along with people.

“I'm not that person going out and selling myself, because I think that's, it's not my type. [...] So, I started to go this Business Network International[...] And I get in contact with 50 people every week, so I can ask things and they give me jobs[...]” (LU20F50S)

Networks are, thus, applied to find new contacts and reaching the customers, not only in organizing the resources in producing the service or offering. The contacts and networks can also be necessary to boost the self-confidence in doing business, such as starting to promote and advertising one's own activities.

“We went to the club and we were like 19 years old, super inexperienced and insecure. And I remember that she said, okay, did you guys already start posting it online? Publish it? And we were like no, she was like why not, do it now.” (EN8M20s)

Collaborators may provide needed support and encouragement for those feeling uncertain about their skills. Passing this kind of positive emotional support on to others strengthens both collaborator's and receiver's positive feelings about their endeavors (Nielsen, 2020). Being a self-employed or a freelancer may feel lonely, and the community and network offer security, a kind of home, where one can be safe in their feelings.

“We have a home where we can so to say... be safe in our feelings, that when we need to record something that we really like at the same time creating something new, in principle, it is like a base, like a base, for us. That's to reply to your question why one like

this is needed, that would be like a view from my personal... personal, so to say, interest about such a place.” (LI13M30s)

The existing networks provide possibilities for learning to become self-sufficient resource-wise. Furthermore, it is possible to use the networks to complement one’s own artistic skills and to get actual support in implementing the project. Their networks include individuals from different arenas with different skills: friends, schoolmates and people they have met during times. Some use also business mentors to support their business and learning. It seems natural to ask for support and advice:

“I’ve gotten to know a lot of people, who I can contact with things. Of course, from friends from school and from those people, so there’s a lot of people with a lot of different skills, who help. For example, you have a photographer and a videographer and a marketing person or a brand expert and people like that, so there’s always someone, who wants to help or knows someone.” (PO31F20S).

Role of networks for creative entrepreneurs and freelancers varies based on their work and profession. The work of a cultural producer, for example, is about networking and moving from one production and project to another. Therefore, they actively build and co-ordinate networks even though they do not get paid for it. However, it ‘pays back’ in terms of getting connected with more people in the field and being able to lean on their support at some point.

“When I still do this thing [coordinate a network], even though I don’t get paid for it, then still, and of course I have made a lot of contacts through the network and now I know a lot of people in the X sector all over Finland, for example, and you can use them personally and also help other people through it.” (PO4F40S)

However, creative entrepreneurs, other than cultural producers and managers, speak less about the need for networking with their colleagues although they do such collaboration. A graphic designer, for example has got a thorough experience of working as an employee at a large company and then started a part-time business as a graphic designer. She was interested in collaboration with her peers from the very beginning:

“I have now started think about a cooperation network, I’d like to have with the colleagues of my field. It would be nice to work collectively as well. If someone got a task that is not just not quite right for you, then you could ask your colleague, [...] hey are you interested in doing this and vice versa. (PO30F30S).

Collaboration means also forwarding the projects to those colleagues who are better equipped to implement the particular project at a given time. Thus, collaboration is considered also as a way to share work and tasks with colleagues if one feels not having relevant skills, interest or time to do the job by oneself. In the working environment of creative entrepreneurs and freelancers, most jobs are communicated through a network. A cultural producer who has been in the field for over 20 years confirms the fact that networks play an important role in finding a job in the field. However, it takes time to create the networks and it is challenging for a newcomer to learn to know the right people. *“Networks are somehow really important in finding a job in this sector. This is both a good and a bad thing. It’s very challenging for beginners.” (PO4F40S)*

Networks and the communities they have built are important for example to quickly organize things anew in an emergency situation. The network is a flexible resource which makes it possible for entrepreneurs to stay small but still meet the customer’s expectations.

“I can extract certain information rapidly, for example, if I get a call from someone and there is an emergency situation, I know where to get artists, illuminators, tuners, I can

organise all that in an hour, let's say. Well, the local, the local charm. And here on site we have plenty professionals, that's an advantage." (LI9F40s)

"We always want to stay small and we'll bring in projects and then create collaborative teams around those projects, with us doing the core design work, but then bringing in other skills like photographers, illustrators, basically whoever we need. It allows us to stay really flexible and for want of a better word agile so that we can change and adapt to the needs of any project or client that comes along." (DU25M30s)

For some feeding into the network may be important. It may also be about working *for* the networks, being inspired by working with the networks, and making it possible for artists within the network to showcase their talents. A self-employed individual organizing music events is motivated by being able to provide opportunities for young musicians and keeping the network alive by feeding in some money for those implementing the events.

"Yeah, I guess there's two sides of it, that we want to offer opportunities to the young bands themselves to just showcase what they've made, what they can do and to earn a bit of money, so that they can make more music, better music, and to me, it feels like every euro we put into the cultural scene triples or quadruples very easily, because they use it to go to the studio and then the studio engineer gets a bit of extra money and then he can use it to expand the studio and get better equipment. (LE6M30s)

Others' resources available through networks are important sources of skills, expertise and capacities. Furthermore, the network and communities serve as energy and a source of motivation while creative work may be considered quite lonely. Thus, networks contribute both to the business and wellbeing of creative professionals (Nieminen & Hytti, 2016). Keeping networks and communities alive require constant work and nourishing but they pay back in terms of new projects, experiences and learning.

3.3.3. Snapshot to networking among creative professionals

The third snapshot based on the survey data of creative professionals in Finland (see Appendix 2 Survey Data and Variables) is informative of networking among creative professionals. Networks are a means to maintain flexibility and expertise and to connect the forces of individual creative workers in creative economies (Wu & Wu, 2016). In the survey, we addressed the extent to which the studied creative professionals have connected with different stakeholders (Figure 2). Most often they have been networking with creative individuals and organizations as well as communities and associations. This matches with the interview data findings from the European regions. Networking has been directed the least often to creative and cultural agencies and promoters.

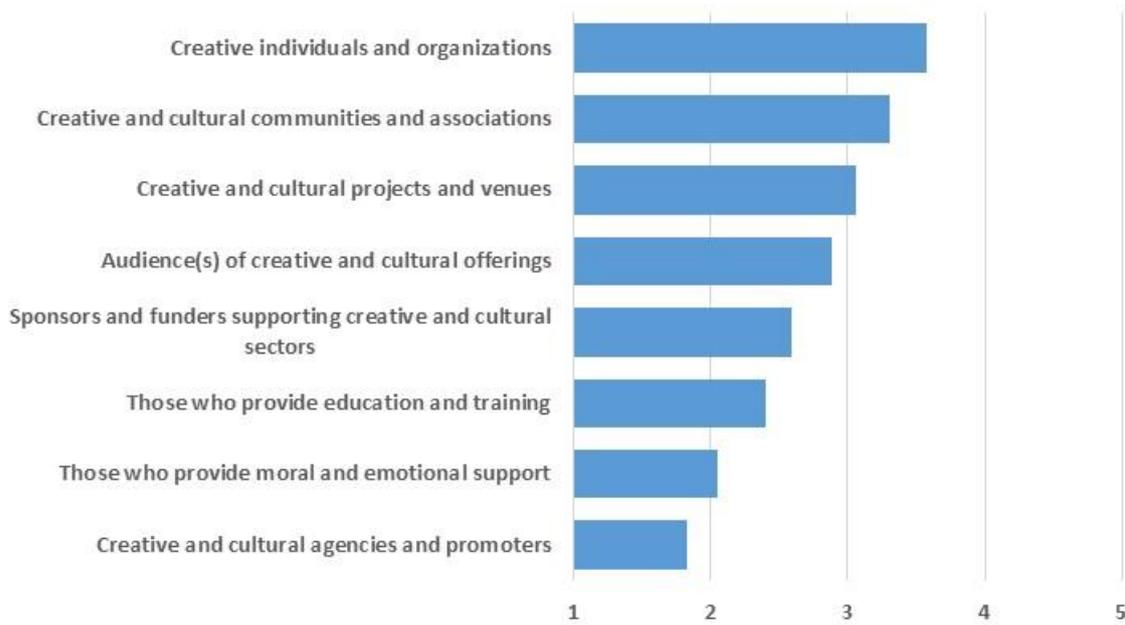


Figure 2 The extent to which the respondents have connected with different stakeholders (n=421-450, 1=Never,..., 5=Always)

A closer look shows that women are more often networking with creative and cultural communities and associations, but also with stakeholders, which provide education and training or provide moral and emotional support. Networking with education and training sources is most common among those who have more than one profession. Moreover, those with higher education are more often connecting with creative individuals, projects and venues, communities and with stakeholders which provide education and training. Connectivity with the creative and cultural communities and associations is more common among creative professionals locating in urban centers. This is understandable as many networks are to be found in urban areas rather than in more remote locations.

When compared between different business skills profiles (see section 3.2.4 Snapshot to business skills), those with higher perceived business skills networked more often with creative individuals, projects and venues, communities and associations as well as sponsors and funders than those who perceived their business skills low. In addition, if a person had a strong creative identity, then networking with creative individuals, venues, communities and funders was common. In case of high entrepreneurial identity, the networking focused more often on funders and agencies. It seems that perceived business skills and identities shape also the selection of collaborative networks.

Networking is important for creative professionals. Networking and the related stakeholders with whom creative professional collaborate vary depending on the situation and individual’s identity as well as goals set for the activities. Most often they collaborate with other creative individuals and organizations as well as communities and associations. Networks may be related both to business and/or creative activity and networking is more common in urban areas.



3.4. Creative spaces and programmes

As presented in previous sections, passion and freedom to act are starting points for creative professionals' work. They consider themselves as a core resource combined with their capability to gather and use others' resources when creating their heterogeneous creative outcomes. Such human and social resources are not always enough but some other more tangible resources in the creative ecology may be needed. In entrepreneurship literature all these together form entrepreneurial ecosystem for creative entrepreneurs and freelancers. Entrepreneurial ecosystem is *"a set of interdependent actors and factors coordinated in such a way that they enable productive entrepreneurship within a particular territory"* (Stam & Spigel, 2018, 407). In addition to resources such as networks, skills and financial resources discussed in previous sections, entrepreneurial ecosystem includes formal institutions, support services, policies and physical infrastructure. These entrepreneurial ecosystems or creative ecologies of the studied case study regions are further described and analysed in the DISCE Regional case study reports (Regional Case Studies, 2022). Next, we will focus on creative premises and spaces as well as public programmes and schemes, which our interviewees raised up when talking about their creative work, goals, income and resources.

3.4.1. Premises / spaces

There are concrete resources, such as physical premises, which are needed in creative work. The data offers many examples how (empty or free) buildings are turned into a creative space by mobilising co-operation and joint action. By doing so, creative freelancers and entrepreneurs create economic value by combining resources which are generally believed to be worthless or even a liability and imbue the premises with new value use (see Baker & Nelson, 2005). This again showcases how apt they are for bricolage discussed earlier in 3.2. Individual resources and working modes. The availability of free space spurs creativity and enables taking action of co-creating a space for culture. This does not necessarily take place based on a well-thought plan but may occur by serendipity.

"Accidentally we had this idea that, you know, we have this nice room, maybe we can have some public event. All of that started as a real accident. We did not enter this place the first day, to make it a public culture centre. Simply, at one point in time we had this idea that we could do in parallel, and the same, the same, that... that... that cost price for all of this to cover with some parallel activity, and it really won us over and pulled us into really deep [laughing], [...] that musicians in principle created this place." (LI13M30s)

These spaces need not to be long-term, but the creative initiatives could use the spaces while they are empty and not needed. Such initiatives might also serve the interests of the property owners as a creative project may be a way to vitalise an area.

"I think if I sent you more locations, you will clearly see that there is so much unused area this in region that I'm not saying to give away to creative initiatives. But at least in the meantime, some of them are I mean really unused for years in the meantime, how can we create a fair partnership between those creative initiatives and those let's say owners of those areas or buildings to. In the meantime, you know, do something useful with it?" (EN2M20s)

The availability of space and places also give the ability to create something new for a more permanent basis: a festival and workshops that are available on demand all the time, and not just during a fixed time.

“There was something like 20 units that were free and we took on all these units and developed them, upgraded the space and put like a series of design experiments into the space, and went and engaged with those existing businesses to try and like capture a different audience for the design festival. I mean, I suppose it's been traditionally done and been done for the past two years, we want to look at it slightly differently, and to create a festival that was on demand. So one that was available at any time so that there was no pre described workshops or times to turn off or anything like that it was all there all the time, just come and get hands on and get involved.” (DU25M30s)

Another example of premises as a resource, although provided by the city, is an Artist Community in Pori, which is a textbook example of how creative entrepreneurs make do with limited resources to offer something new to new audiences from inputs that others have rejected or ignored (Baker & Nelson, 2005). They combine premises and people to produce (sculpture) art and performance events. The Community got a space from the city in a dilapidated building ‘shortwave station’ surrounded by a large park area where they have set up a statue park. Indoors, they have a working space for artists and an art gallery. In the gallery there is a pop-up story café where they have collected stories and memories about the building for a research project as part of the cultural studies. The Artist Community puts together the resources of city, cultural actors and suburban residents to create value.

“Artist Community has basically been an art platform, meaning we have many kinds of people [members], both art and non-art, construction culture, painting, sculpture, media art. And indeed, it is a bit hard to say when it goes in a certain direction, but now the moment is that we are an organization that produces events.” (PO16M40S)

It has taken 25 years for the Artist Community to build an international network and to find right persons to contribute to the organisation of events. Co-working spaces or communities and working together may also serve as a source of self-confidence and collegiality although they all worked in their own businesses. The co-working spaces operate to replace the work community e.g. in terms of offering support for the community members as ‘working colleagues’ who also serve as a kind of role models, living examples that one can make it.

“And I think one of the main things that gave me the confidence that that was possible, other than maybe doing little bits and pieces on the side for like small clients just to build up a little bit cash was really to I found a co working space, all working together and all making it work, whether they were generally one or two people, sort of businesses. And that sort of gave me the confidence that I could make it happen and that there was a bit of support there if I needed it.” (DU25M30s)

It is also possible to use family’s existing premises as a resource for creative business. Here again the notion of being self-sufficient, innovative and flexible is an important aspect to reduce costs. An entrepreneur, a potter, developed a ceramic place in their family farm and then refurbished it further to include other facilities, which can be rented out to gain complementary income. Own existing premises are, thus, accommodated so that they can be used for entrepreneurial creative purposes as much as possible. These diverse sources of income make it possible for her to work as a potter whereas pottery work alone would not be enough for her livelihood:

“So that became a bakery and a meeting room and we had the student rooms and a little apartment [...] I wouldn't be able to pay the bills if I would just have that part [pottery], but thanks to the fact that we built this rental area so we can rent out the bakery, we can rent out the rooms, we get the money in so I can actually [make living] with this company.

*We've maximised every corner and yeah, now it's really full and it's okay with that.”
(LU22F50S)*

Our data demonstrate how cultural actors use the premises they have access to for their entrepreneurial creative purposes and manage to attract new audiences with such offerings. Creative spaces are not restricted to tangible, physical premises, but they also include the idea of mental co-working space with a possibility to gain support, confidence and collegiality from the peers. Use of such, oftentimes even abandoned spaces demonstrate innovative use of resources in the surrounding ecosystem.

3.4.2. Programmes and policies

Entrepreneurial ecosystem comprises of public, private and third sector actors which oftentimes jointly work for creative offerings in creative economies. When talking about creative work, goals, income and resources our creative entrepreneurs and freelancers interviewed, they refer to collaboration with public bodies as well as to grants and schemes which make it possible for them to pursue their creative activities. Our data reveals that the participants find it valuable to co-operate with universities and municipalities. Interestingly it is also suggested that the process of collaborating is more important and rewarding than the actual outcome of the process:

“In my opinion, the combination of the municipality, the university and the association is not something to be taken for granted. If we could manage to combine this, and we are trying to do so, a reality that creates an important network between organisations operating in the same place, with the coordination of events and initiatives on a common theme, while maintaining each one's own prerogatives, this would be a really important thing.” (TR2M30s)

It is considered important to get the public and private actors to work together to get something worthwhile accomplished. This may take some time. Furthermore, working with public local authorities and policy makers is not always easy and it challenges the way creative actors would otherwise work. Public actors tend to guide the activities top-down whereas creative actors wish to work bottom-up from the grass-root level:

“The big downside of their policy right now, is that they could leave some more freedom for small organizations or initiatives to do more organized, more things from the underground, from the people itself, instead of top-down from the city..... I think it's really hard to create a bottom-up cultural approach, or a true underground scene in a small city like Leuven.” (LE6M30s)

The controlling role of the public actors is questioned and considered not to be supportive of truly creative activities. On the other hand, it is acknowledged that it may be impossible to organise an event or a performance requiring multifaceted expertise without public support. Working with collaborators implies having access to skills needed but also acknowledging that it increases costs as all contributors need to have a fair compensation for the work done. Therefore, oftentimes subsidies are needed in order to keep the price of the ticket affordable for the audience:

“It's not easy to make a profit in the cultural field in general, because you've got so many costs that you have to take into account, especially sound and lighting if you want to do that as well. And since you have to hire people, even if they're close to, well, we have volunteers as well, which is cheaper, but if you have to hire someone for a day, that's a lot to bear for a small organization. And then, the fact is that we also want to pay the bands

a decent amount for the work that they do. So, if we would have to like make correct ticket fees for the audience, we would have to go to something towards 30 or 40 euros for a very small and local event, which would be impossible to sell. So, we're quite dependent on subsidies and good will of other people. And that's a bit of a shame..." (LE6M30s)

However, an experienced entrepreneur in the field highlights the power of entrepreneurs and other key actors to collaborate together with and without policy support. Her work as an entrepreneur in creating and managing creative contents relies heavily on collaboration. She argues that they themselves need to take the initiative and be in charge.

There should be quality collaborations, even though politics would finance sectors. So until the only hub (Creative Industry Cluster) is not even asked, what do we expect? People should gather and cooperate. That's the key. (PE1F50s)

When considering the role of public sector and policies in creative economies the discussion easily touches upon the low-income level of the actors and the ways in which public bodies and policies might alleviate the challenge. It goes beyond the scope of this report to investigate a variety of local and national schemes to support creative work. However, some interviewees referred to such schemes when they talked about their work and earnings. While the low and insecure income is generally expected as a field practice, it is also considered to reflect the (low) appreciation of artistic workers. Money is a clear-cut measure of the value. If it is hard to gain a decent living by providing creative services, it is reasonable to question whether these services and products are appreciated after all. In Italy an interviewee refers to other countries or regions where artists are provided a basic salary from the state:

"In other parts of Italy or even in central Europe, especially France, how artists are considered, even simply because they have a salary or a basic salary from the State because they are artists, and so it makes you understand that there is a different kind of attention." (LA9M50s)

The interviewee suggests, thus, that public support manifests some appreciation, not only money, which is used for living costs. On the other hand, another interviewee in Belgium with a specific support system considered the public support system complicated and even disturbing. Living with the household income or receiving unemployment benefits targeted at artists in Belgium can be hard on one's self-esteem:

"So it's like oh, so you're unemployed? So I am paying you. So the taxes that I pay are paying you and it's like yeah, well somehow yes, but this is the system. For artists they created this system, so I am allowed to get that money but it feels weird ... We're always treated as unemployed although we're working a lot... And then if you start earning too much they kick you out of it or if you don't earn enough anymore they kick you out if it also. So it's like a middle zone." (LE2F30s)

She finds it difficult to balance between earning enough but not too much of creative work. Furthermore, she found it strange and embarrassing as an artist to be considered as an unemployed person living on taxpayers' money.

Public support of any kind is an important resource for creative freelancers and entrepreneurs. The ways in which public bodies work seem not be considered very applicable for creative actors in their work, i.e. they are not necessarily considered to encourage creative endeavours. On the other hand, different actors from different sectors together form the regional creative ecology, entrepreneurial ecosystem, in which creative actions take place. Therefore, collaboration is of vital importance.

4. Impact of Covid-19 on creative work

4.1. Scope of the chapter

Most of the empirical data collection from the ten European case study ecologies took place after the outbreak of Covid-19. Given that the pandemic with lock downs hit creative economies in Europe it is understandable that Covid-19 was referred to when the research participants talked about their creative work. It goes beyond the scope of the report to discuss all the aspects mentioned which relate to Covid-19 as it definitely has impacted creative workers vastly. In this section the focus is on Covid-19 in the context of work, goals, and income of creative freelancers and entrepreneurs interviewed.

Covid-19 has strongly challenged the creative sector and shown the challenges which are embedded in creative economies, such working in a precarious environment and having unstable basis for valuing the creative work (Comunian & England, 2020; Eikhof, 2020). Hence, the pandemic has exposed the challenges which have been there earlier, but they are rather structural issues, not results of Covid-19 (Comunian & England, 2020). However, Covid-19 has pushed creative workers to find alternative ways to perform their work and make a living and these are discussed next.

4.2. Balancing with income

For the research participants Covid-19 represented an unexpected situation, which has caused a need to change business activities both in terms of contents and volume in order to avoid a total lock-down and termination of businesses. Many interviewees report a heavy decrease in their assignments and activities as a result of the restrictions. Some of the interviewees have been able to adapt their offerings in an agile manner but at the same time faced a decrease in their income:

"I've had a lot less activities [...] So that's why I have more time for myself but for income reasons it's not best thing [...] The other thing that I have done is I usually have 12 people on a course and I had to reduce that to eight - so people can sit on a distance [...] And that's the way it is if I can still have my courses with that adaption then it's fine because it's better than just cancel it." (LU22F50S)

Being able to deliver something is considered better than having no projects although the income has decreased. Surprisingly, for some Covid-19 may have represented higher income level than earlier given the governmental subsidies as an artist working as a freelancer states;

"But besides that wage I get from Corona is much higher than when I would work, which is quite strange to be saving money in this kind of times." (LE14M30s)

This further exemplifies the low income levels in the sector and the ways in which creative freelancers make do (see 2.3 Uncertainty and unstable income). The harsh situation pushes also some to consider the option of unemployment benefits in addition to reconsidering the ways to run the business:

"I started exploring various possibilities of re-profiling, unemployment benefits and so on and at one point it all looked terribly gloomy, but now I understand that, well, talking to... Latvian politicians that they have realized that no one is interested in bringing down an

entire industry, when there are works in theatres, but it cannot be predicted either. The uncertainty remains.” (LI5M50s)

In the media, there have been mostly negative comments on the consequences of Covid-19 for creative economies. Creative entrepreneurs and freelancers realize that the field is in trouble with reduced number of activities and participants and lost income respectively. Although facing the challenging situation there are also some interviewees who raise up some more positive consequences of Covid-19 for themselves, as a freelancer journalist states:

“There will be a huge mark of the pandemic on the economy, and we can speak about any sector here. I hope it won’t make the economy collapse, but surely we’ll find entrepreneurs in very difficult situations. ... [what about yourself?] Absolutely not. I even got works which I had never before.” (PE6F50s)

Our data reveal that there are also creative entrepreneurs who have succeeded in getting new assignments despite the challenging situation. Obviously this may be easier for freelancers and entrepreneurs with longer experience and wider networks. Some, albeit a minority of the participants, identify having had enough profit in the past that they can survive the lockdown without financial concerns. They do not even need government subsidies although working as an events producer which definitely faced the effects of lockdown:

“It is profitable. We do very well out of it. It’s enabled me to survive and get through this current situation. So, the company hasn’t earned any money since March and I don’t think we’ll probably earn any money until maybe next March, so it’s going to be a whole year. But I’m all right. I’ve done well enough that I can just I can continue my lifestyle, without worrying about it too much without having to worry about whether or not I’m going to get any sort of handout from the government.” (CH24M50s)

Our data demonstrate that although Covid-19 has hit hard creative economies it does not treat all actors in a similar manner. Those with earlier savings and profits as well as wider networks likely survived better. There are also those, who have even benefitted from Covid-19 although many have suffered financially. This mirrors the experiences of entrepreneurs and self-employed in the different sectors in general (Mo et al., 2020).

4.3. Being inventive

Covid-19 has pushed creative freelancers and entrepreneurs to reconsider their activities in this new and challenging situation. Our data highlight the importance of experimenting and the process of transformation in order to be able to actualize opportunities. Instead of old routines and operating models participants emphasize the importance of adaptability to critically evaluate and actively change their offerings due to changing circumstances. Finding opportunities and options to do things differently due to Covid-19 is very much about experimenting (see 3.2.3 Experimenting and making mistakes). A freelancer in performing arts reconfigured new approaches to reach the audience remotely during the Covid-19. He ran online courses at school and considered whether and how it would be possible for him to apply similar approach also to his creative work and to engage with his audience in a more effective way. He is positive that people continue to need culture and art and it is about thinking a new way to reach them. Changing circumstances can, thus, lead to something new and in that sense be seen as an opportunity. Finding new ways to translate the creative experience to the audience implies ideating and experimenting the possibilities opened up by new technologies, for example:

“It’s very interesting, to me anyway, to think about how you can do that. And, you can’t assume that people are just going to walk through the door of your gallery now, you have to go out and reach them. [...] So, I think it’s a good opportunity, in a way, to think of things differently.” (LU26M30S)

A visual artist working as a freelancer is however worried that the creative sector is reluctant to challenge its way of working after Covid-19. For him it was clear that after Covid-19 life will not return to the way it was previously. He also emphasized the view that the sector cannot rely too much on governmental support, but it needs to find its own solutions.

“The expectation that everything will suddenly be back to normal, that attitude should somehow be changed. [...] You should just forget the idea that nothing happens or there is not support. There is always a way out.” (PO16M40S)

Our interviewees also see an opportunity to change the field by “lowering the threshold” for digitalization. There is no need to make definite decisions on how to reach the customers, but rather to experiment with different approaches and see how they work:

“It wouldn’t always happen either physically or on the Internet, but it could also be a little bit of both. And we shouldn’t see digitalization as a big monster, but we could also benefit from it, so it would probably be a good thing. [...] people in the creative sector have gotten used to being in a tough spot, so maybe there is something new to be found there, too.” (PO4F40S)

Covid-19 seems to stir different responses also in the ways it changed the playground and new means to reach the audience have started to emerge gradually (Gross et al., 2020). Technologies for digitalization have been there already for many years, but not all creative entrepreneurs have been eager to exploit these opportunities. When faced by the Covid-19, some participants were agile and switched quickly, in two weeks, to livestreaming as a culture event manager describes:

“In principle, during two weeks or so, a plan was developed what we need to do, how we can this stage, possibly, survive by successfully continuing the cultural life. So, that we would not have to go, for example, on the streets begging, this is a good option that people consume, and, and, and yes. By relying on our former programme we started inviting artists that have already been at our place, and quite successfully... quite successfully... quite successfully started that streaming concept. And that’s how we quite well survived the first lockdown.” (LI13M30s)

However, the same participant identifies how people quickly grew tired of the virtual offering. Therefore, it is not considered something for the future – but it is seen more as a quick fix to have some activities and income but also feeding the audience with some culture as nothing else was available. Also, the creative fields are different in this respect. For instance, organizing dance classes digitally or as socially distanced classes may not viable:

“Moving forward if we carry on in January and have to do the social distanced classes that we can start in September time, it just covers costs. It doesn’t, I actually don’t take any wages myself from that. So for how long I can maintain that? I don’t know. And so I need to kind of get back to some kind of normal, sooner rather than later. From that side of things, and I think like I say in the area is just that there’s been so much job loss and so

much more poverty now that people just can't afford to do a luxury thing, really, which is -- well, it's not a luxury, obviously, but it seems like a luxury when you've got." (CH2F40s)

Covid-19 and related lockdowns particularly pushed creative entrepreneurs and freelancers to be innovative and reconsider new ways to work and reach their audiences particularly. Some new approaches seem to be worth developing for a longer run, but some consider them only as a quick fix to react to the pandemic.

4.4. Time for creativity and for yourself

Although Covid-19 has been an 'ultimate struggle' for the creative economy in many ways (Comunian & England, 2020), it is interesting how many participants are still identifying the silver lining in it. When everything was cancelled, there was time to contact the clients, for example, and to implement some projects which continued to be pending.

"Let's say, events are automatically cancelled, so you are not stressing out about preparing a schedule, a sort of schedule, you just cross everything with a thick line, and then you start thinking: I heard those guys wanted to record an album, and those guys wanted... You just start to slowly call them and say, you know, this is the right time, maybe it's well worth to start doing something. And, and then you move to something else, let's say so." (LI13M30s)

Furthermore, getting rid of tight schedules was also considered emancipatory. One interviewee offering creative services explained how he actually enjoys the atmosphere the pandemic created – no hurry but a 'never-ending Sunday' and having finally time for creative ideas and learning, which he considers is also needed sometimes.

"In that sense I really liked that never-ending Sunday. No one called, no one hurried, no one needed anything right now, and you could really think creatively, and there were all kinds of creative ideas that even were implemented. In that sense, personally, it was quite relevant for me, I had to learn some things anew, some things just resolved themselves, those that were pending for quite a while." (LI13M30s)

Similarly, a freelancer and songwriter thanks Covid-19 for being able to get rid of everyday busyness and finding an inner harmony. She was surprised of her calmness and not being worried although many others experienced even panic due to Covid-19.

"I'm wishing everyone good health, but, well, somehow I am saying "thanks" to Covid. Notwithstanding how paradoxically it may sound, but... during that Spring I couldn't understand why all of a sudden I became calm while everyone else began to panic. Because somehow, the inner me, the... those desires which were set throughout these seven years about how I want to be, suddenly harmonised with the outside. Because that rush, where everyone theorised, attended seminars, conferences, theorised regarding the present moment, and about the existence, and all of a sudden practical classes have commenced [laughing]." (LI9F40s)

Others benefitted from the additional time to put into their education, such as finishing finally their B.Sc. degree after 25 years or taking up on their PhD studies. This view of understanding the Covid-19 as a personal opportunity for development is naturally related to the multiple jobs and income strategies: if one does not

rely 100% on the creative income, but only the additional income is affected it is easier to accept and deal with it.

Despite its negative consequences, Covid-19 has provided also much needed break for creative freelancers and entrepreneurs and a possibility to develop oneself. Getting rid of continuous time pressure can also be an emancipatory experience, if one only can afford to it. Given the time used for individual development and creativity may open up new and more sustainable avenues for the future.

4.5. A Snapshot of the effects of Covid-19 on creative work

The fourth snapshot based on the survey data of creative professionals in Finland is informative of the influence of Covid-19 on their work (see Appendix 2 Survey Data and Variables). Accumulatively, 67% of the respondents consider that Covid-19 has had at least a somewhat negative influence on her artistic and creative work (Figure 3). For the further analyses, this item was coded into a dummy variable in which “1” means “negative influence” and “0” means “neutral or positive influence”. The perceived influence of Covid-19 did not vary much across the respondents, and for instance, when compared by age, average weekly working hours at the time of the survey and 12 months before or per respondents’ work experience, there were no significant differences concerning the influence of Covid-19 on individuals’ creative work.

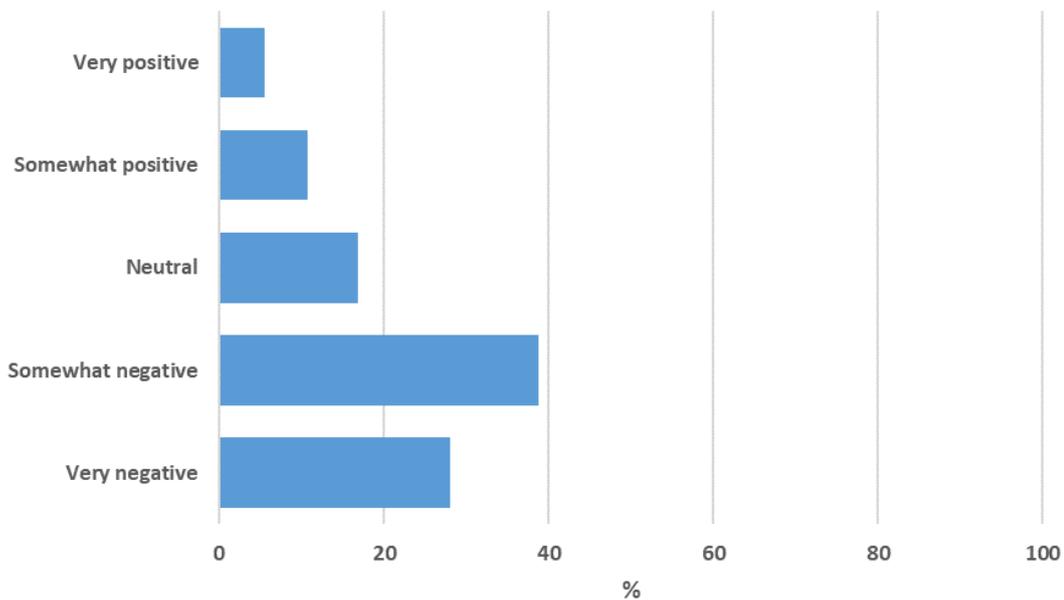


Figure 3 The perceived influence of Covid-19 on respondent’s artistic and creative work as a percentage of respondents (n=456, 1=Very negative,..., 5=Very positive)

The influence of Covid-19 varied significantly based on the source of income or involvement in different creative sectors. If one was working in more than one profession, the impact of Covid-19 was perceived slightly more negatively. Similarly, if one received her income mostly from monthly salary, the influence of Covid-19 was perceived more negatively. In comparison, if one is working mostly as a self-employed, the perceived influence did not vary significantly. In addition, those who experienced Covid-19 negatively considered also that their income is inadequate.

The influence of Covid-19 was also addressed by asking the respondents first to evaluate how different aspects have changed during the previous 12 months (Figure 4). In addition to a scale ranging from “1=strongly disagree” to “5=strongly agree”, the respondents were given an option of “does not apply”. Accordingly, 53% of the respondents had lost their job (n=242) and found a new one (n=244). Moreover, 53% of the respondents had begun to study a new profession (n=242). In all, almost 90% of the respondents had worked much less during the previous 12 months.

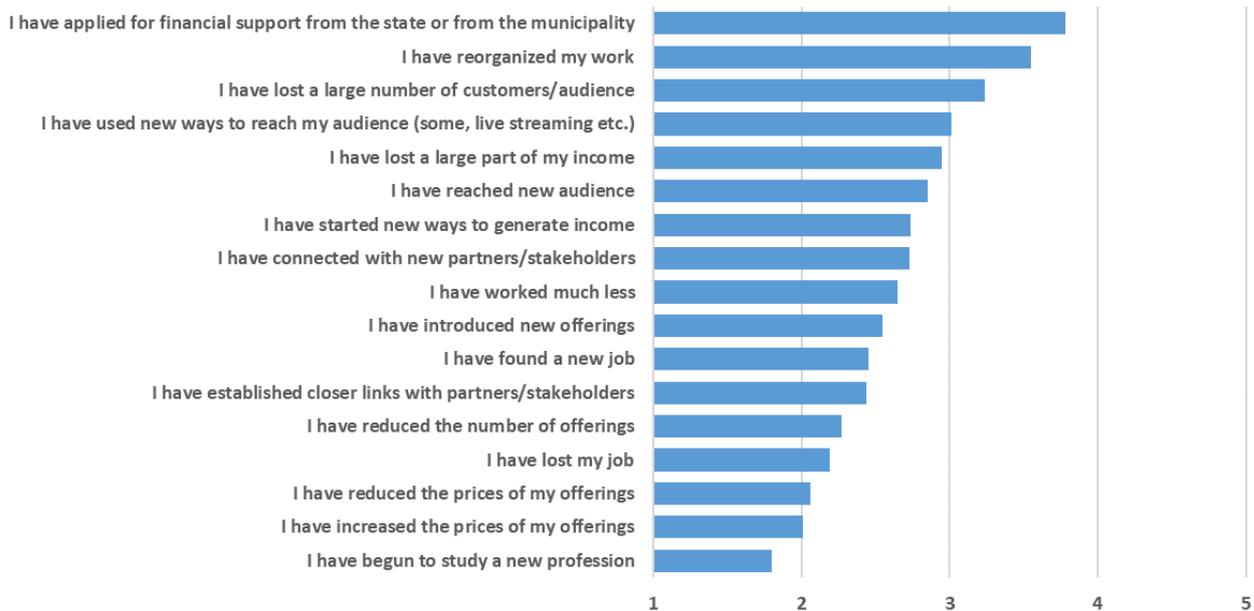


Figure 4 The changes taken place in respondent’s work during the previous 12 months (n=242-405, 1=Strongly disagree, ..., 5=Strongly agree)

A more detailed exploration suggests that female creative professionals have been more inclined to start new ways to generate income, study a new profession or introducing new offerings. Those with more than one source of income have more often lost large part of their income or applied for financial support from the state or the municipality. On the contrary, those with one main source of income had lost their jobs more often than others. However, if one has had more than one profession, she has been more inclined to reorganize her work or began to study for a new profession.

Second, the role of Covid-19 was detailed with a following question: “Please evaluate the influence of Covid-19 on the changes you described above” by using a scale 1=“totally due to Covid-19”,...5=“not at all due to Covid-19”. The results show that many of the changes were mostly or totally due to Covid-19 (Table 4). Most of the changes caused by Covid-19 read as negative when the respondent has lost or reduced something. Reorganizing one’s work and the use of new ways to reach the audience, despite being due to pandemic, can be considered as a potential to improve the sustainability of creative professional’s work.

Table 4 The role of Covid-19 on changes during the previous 12 months by the time of survey

Mostly or totally due to Covid-19	Partially, a little or not all due to Covid-19
One has lost a large part of income	One has increased the prices of the offerings
One has lost a large number of customers/audience	
One has worked much less	



One has lost her job

One has reorganized their work

One has reduced the number of offerings

One has used new ways to reach the audience

One has applied for financial support

The findings from Finnish survey data resonate with the findings of the interviews from European regions. Covid-19 has treated creative workers differently. The major impacts concern work assignments and income, which mainly have reduced although there are some exceptions as our interview data also suggest. Based on the interview data at least the type of creative work as well as a phase of a career seem to play a role in this respect. Governmental financial support has been sought for but the research participants have also innovated new ways to do their work and make it accessible for their audiences some of which may become part of a more sustainable future.



5. Creative individuals engage in entrepreneurial behaviour

5.1. Scope of the chapter

Thus, in this chapter we will discuss based on the interview data presented in previous chapters the work of creative freelancers and entrepreneurs through another entrepreneurship lens: to what extent the creative freelancers engage in doing entrepreneurship. Further, we will aim to understand what consequences does this bear on the individuals and their lives. In this study we address this call by focusing on creative freelancers and entrepreneurs, that is those individuals professionally active in creative sectors. We ask: *"How creative freelancers and entrepreneurs engage in "doing entrepreneurship"?"*

Theoretically, we rely on the idea of 'everyday entrepreneurship' (Welter et al., 2017) in order to capture the ways in which creative freelancers work entrepreneurially. We question the assumption of creative workers as failed or non-proper entrepreneurs and aim at offering a better understanding of the different ways in which creative workers actually 'do entrepreneurship'. Thus, this chapter presents a new theoretical interpretation of the empirical findings presented in preceding chapters.

In analyzing the data we wanted to identify how the participants do entrepreneurship in the different ways. Here, the analysis was informed by entrepreneurship research; for example that prioritising freedom and passion in work, living with uncertainty, being resourceful and engaging in experimenting and learning (Gibb, 2002) are practices associated strongly with being an entrepreneur. Next, we discuss the findings through entrepreneurship lenses and their implications for research.

5.2. Creative workers and everyday entrepreneurship

Much of theorizing in entrepreneurship derives from researching the 'exceptional cases', such as high-growth 'gazelles' and high-tech 'unicorns' (Aldrich & Ruef, 2018) rather than the mundane forms of entrepreneurship. Yet, the exceptional entrepreneurial forms are extremely rare and represent only a small fraction (1%) of all firms and entrepreneurs, and even less so in creative sectors.

In entrepreneurship research a call has been made to develop a better understanding of the majority (99%), of the 'everyday entrepreneurs' (Dodd et al., 2021; Welter et al., 2017). Welter et al. (2017) comment that our focus on growth entrepreneurs 'extraordinaire' has led to the "construction of deprecatory distinctions between real "entrepreneurship" and a variety of contrasting "other" activities that came to be classified as non-entrepreneurship" (p. 313). The same authors also demonstrate how the dichotomies often presented in entrepreneurship research (such as opportunity versus necessity-based entrepreneurship, or growth-oriented versus lifestyle entrepreneurship) are problematic. These distinctions focus their gaze on the individual entrepreneur and do not provide a contextualized understanding of the structural and cultural conditions that have an impact on these individual entrepreneurs and their development paths, resources and opportunities available to them. Consequently, for advancing our understanding of entrepreneurship in the creative economies it is important to understand 'the injustices and inequalities' that impact on culture and those who work on the field (Naudin, 2018, p. 2). Further, these approaches producing dichotomies face the risk of producing "ghettos": if someone starts as a necessity entrepreneur, their innovative approaches

go unnoticed. Or, if financial success or growth performance are the only measures acknowledged, the entrepreneurs' success in managing a good work-life balance or achieving a high job satisfaction due to the entrepreneurial autonomy at work, are not recognized as 'performance'. (Dodd et al., 2021)

Hence, Dodd et al (2021) suggest that in order to champion everyday entrepreneurship and to challenge dominant ideals about it, it is necessary to reposition entrepreneurship. Repositioning calls for questioning what is the process of entrepreneurship, and Dodd et al. (2021) emphasize the emergence and the liminality as important. Further, repositioning calls for reimagining the places and people who we understand as entrepreneurs. The authors suggest looking at the marginal places and people of the margins for identifying entrepreneurial resourcefulness, creativity, risk-taking, adaptation, and change – entrepreneurship – in the less usual places. Imas et al. (2012) demonstrate how barefoot entrepreneurs (beggars, vendors and people collecting rubbish or dancing or playing music on the streets to make a living) engage in practices filled with meaning, values and relationships that align with our prominent views of entrepreneurship, yet, surely, not with that of the 'common' entrepreneur. Refai et al. (2018) study Syrian refugee engagement in entrepreneurial activities and construct an entrepreneurial identity along their experiences of the harsh social conditions they live in. These examples underline why Dodd et al. (2021) advocate the need to focus on these individuals in the margins who may have a greater need for entrepreneurship but who have perhaps even 'a more intrinsic conception with the process' (p. 10).

Being entrepreneurial is often associated with purely profit-seeking behaviour. It follows that creative workers are not willing to characterise themselves as entrepreneurs (Coulson, 2012) even though they are engaged in activities that are entrepreneurial in nature, e.g. sourcing of income, creating, selling and innovating services (Haynes & Marshall, 2018). A recent study of Kohn and Wewel (2018) revealed differences between start-up processes in creative industries and non-creative industries. They found that in comparison to businesses in non-creative economies, creative entrepreneurs often start businesses on a small scale, on a part-time basis as well as with less financial resources. Entrepreneurs in creative economies are not found to be specifically oriented towards financial rewards (Cnossen et al., 2019). On the one hand, recent studies have revealed that those creative freelancers who generate acceptable revenue possess strong entrepreneurial orientation (Nemkova et al., 2019).

Creative workers often see precarious working conditions as a compromise for flexible and a more meaningful work although obviously it is not a desired choice for all. For instance, having a freelancer contract seem to provide individuals a sense of control over the creative autonomy of their work (Changwook, 2014). The key factors increasing the attractiveness of creative employment and the job contentment of creative workers are that creative work enables personal autonomy, provides the sense of meaningfulness and is intellectually stimulating (Brown et al., 2010).

Thus, the existing research depicts a picture whereby entrepreneurial activities in the working portfolio are important for creative workers in multiple ways: to be able to be active in the creative sector, to have the autonomy and sense of control and job satisfaction, and for making a living. Therefore, we need to 're-imagine entrepreneurial identities and practices' within the creative economies (Naudin, 2018, p. 1). As Naudin (2018) highlights literature on this domain is focused on exploring how to make entrepreneurship more economically sustainable in creative economies and to view 'cultural entrepreneurship as being in need of support' (p. 39). Thus, when focusing on how creative self-employed and entrepreneurs are (not) motivated by monetary goals as our analyses also put forward in this report, there may be a risk of reinforcing and reconstructing a negative outlook of the actors in the creative sectors. Indeed, creative workers are often depicted to 'fail' in entrepreneurship (by not making enough profit or not being able or willing to focus on entrepreneurship as their main activity). They are not seen as 'proper entrepreneurs' engaging in entrepreneurial behaviour by themselves or others. This view does not acknowledge the different forms of

capital used by creative entrepreneurs (e.g. social capital through the highly networked activity) contributing to new approaches to work, as well as creativity and innovation. This calls for embracing social value creation and not only the single dimension of economic growth. In understanding entrepreneurship as social, the attention is focused also on ‘realized self-actualization, a sense of achievement and sense of being’ as indicators of the ‘growth’ of the individuals involved (Korsgaard & Anderson, 2011, p. 136). Therefore, we suggest a need to question the assumption of creative workers as failed or non-proper entrepreneurs and to offer a better understanding of the different ways of “doing entrepreneurship” by creative workers.

5.3. Creative entrepreneurs as the ‘ultimate entrepreneurs’

In this chapter we continue to focus on creative freelancers and entrepreneurs that is those individuals professionally active in cultural and creative sectors and the ways they engage in doing entrepreneurship. The analysis reveals that creative freelancers and entrepreneurs do entrepreneurship and act entrepreneurially in many different ways (see Dodd et al., 2021).

The findings presented in previous chapters put focus on how the creative freelancers and entrepreneurs often combine waged work and self-employment. Such portfolio income or even portfolio entrepreneurship make it possible for them to conduct their creative work. This ability to engage in multiple activities simultaneously to be active and gain income could be understood as a form of entrepreneurial mindset, which has been defined “*the ability to be dynamic, flexible, and self-regulating in one’s cognitions given dynamic and uncertain task environments*” (Haynie et al., 2010, p. 218). Based on the findings, the creative freelancers and entrepreneurs are dynamic and flexible, and are highly apt and experienced in living with the uncertainty: it is something that they learn already at school and throughout their career, in so much that working as a fulltime employee might represent boredom for some.

For creative entrepreneurs creative freedom is the starting point of their activities. As suggested by Brown et al. (2010) personal freedom provides the sense of meaningfulness and energy for the creative workers. Autonomy and freedom is also a strong motivational driver for entrepreneurs and self-employed persons in all sectors (van Gelderen, 2016). However, van Gelderen (2016) demonstrates that not all entrepreneurs are able to experience autonomy, and in particular customers regularly represent challenges to autonomy. In this sense the creative entrepreneurs that in our research are often motivated by intrinsic rewards, rather than their customers, are possibly capable not only to aim for creative freedom and entrepreneurial autonomy but also benefit from it. Interestingly, based on our findings entrepreneurship is considered both as an asset to have freedom and time to pursue creativity which is not possible in waged work, but also as a liability to limit one’s creative freedom due to restrictions provided by the customer’s needs or economic realities. Creative freelancers and entrepreneurs generate conditions, e.g. in terms of their portfolio of working that enable their self-actualization and individual growth (Korsgaard & Anderson, 2011). Working as a fulltime entrepreneur could take place at the expense of artistic/creative freedom. Thus, the financial stability as an employee or an entrepreneur are not the goal but the creativity, and hence the uncertainty is seen as a part of this puzzle.

Creative entrepreneurs do their best to learn new skills, particularly business-related skills from their friends and networks in order to become self-sufficient and reduce costs. Creative entrepreneurs and freelancers are very apt in bricolage (Fisher, 2012; Baker & Nelson, 2005) and they see themselves as a core resource when they use their limited resources to create new value for themselves and for their customers/audience. Interestingly, it seems that creative entrepreneurs and freelancers value their work by themselves rather than letting their customers or audience to value it. Then the focus is on meaningfulness of the creative work,

its mission, creativity and the process. This resonates with Welter et al. (2017) suggesting that it is worth considering reasons, values, and purposes of entrepreneurship rather than just economic outcomes when measuring entrepreneurial performance. Given this, it is justified to claim that the creative entrepreneurs and freelancers are highly entrepreneurial individuals engaged in actively doing entrepreneurship in various forms. They fail and make mistakes as any entrepreneurs, but their successes need to be understood in the context of doing arts and entrepreneurship. Our research therefore contributes by widening our understanding of the performance of creative entrepreneurs and freelancers as well as by challenging an elite ideal type of an entrepreneur (Dodd et al., 2021).

Our study clearly demonstrates how creative freelancers and entrepreneurs create something new and change by connecting things, ideas, people and process (see Anderson et al., 2012) across the liminal entrepreneurial spaces (Dodd et al., 2021). All this does not come for free, but it implies hard work and learning from creative entrepreneurs and freelancers. Our findings show how they go beyond their comfort zones and create new combinations by experimenting across the liminal entrepreneurial spaces (Dodd et al., 2021). By looking at how creative freelancers and entrepreneurs “do entrepreneurship” in their daily work we were able reposition the gaze from fundamental tensions related to creative entrepreneurship to the in-betweenness and similarities of creative work/arts and entrepreneurship. It seems also clear that while creative freelancers engage in highly entrepreneurial behaviour, they are not only able to reap the benefits from such behaviour but are also highly exposed to the “dark sides” of entrepreneurship (Örtenblad, 2020). Juggling with the many jobs and dealing with the (economic and other) uncertainties, can cause feelings of insecurity and insufficiency as well as high levels of stress.

Our new theoretical reading of creative freelancers and entrepreneurs with the theoretical lens of everyday entrepreneurship (Welter et al., 2017) widens our understanding of the performance of creative entrepreneurs and freelancers as well as challenges the elite ideal type of an entrepreneur (Dodd et al., 2021). This research contributes to the emerging research stream of everyday entrepreneurship (Dodd et al., 2021) in contexts (Welter et al., 2017), here the creative economies. Further, by exploring the boundaries between creative work/arts and entrepreneurship we contribute to the development of creative entrepreneurship field (Callander & Cummings, 2021). Culture and arts are not only a context for commercialization, nor is entrepreneurship only a process by which art is commercialized. Based on our findings we argue that they can go hand in hand and entrepreneurship can be understood as a vehicle to perform and do culture. In this chapter we offer an understanding how creative freelancers and entrepreneurs are able to engage in entrepreneurial behaviours (Hytti et al., 2021; 2022).

By interpreting the findings through the concept of ‘everyday entrepreneurship’ (Welter et al., 2017) we can conclude that creative freelancers and entrepreneurs engage in highly entrepreneurial behaviour marked by being experienced in living with the uncertainty, being resourceful and apt in bricolage (Baker & Nelson, 2005) and engaging entrepreneurial experimentation and learning. At the same time, they are subject to the darker sides of entrepreneurial behaviour: experiencing high levels of insecurity and stress.

6. Creative entrepreneurial identity in the creative economy

6.1. Scope of the chapter

This chapter discusses creative entrepreneurial identity in the creative economy. Although the chapter draws empirically from the same qualitative dataset as the previous chapters, it presents and discusses the empirical data based on the theoretical lens of entrepreneurial identities by Fauchart & Gruber (2011).

Entrepreneurial identity has emerged as an important research area in understanding entrepreneurship as a social and economic phenomenon (Radu-Lefebvre et al., 2021; Mmbaga et al., 2020). The answer to the question ‘Who am I?’ plays a critical role in the entrepreneurial process (Fauchart & Gruber, 2011; Mathias & Williams, 2018; Powell & Baker, 2017). It is important for achieving legitimacy (Hytti, 2005; Marlow & McAdam, 2015), belonging (Stead, 2017), and distinguishing from others (Shepherd & Haynie, 2009).

Fauchart and Gruber (2011) developed a typology classifying three pure types of entrepreneurial identities: Darwinians, Communitarians and Missionaries. While Darwinians identify with the establishment of strong and profitable firms, Communitarians identify with the products they offer and the users of those products. The third type, Missionaries identify with a social aim or cause and believe that a firm can be an agent of change in society. Fauchart and Gruber (2011) theorized that entrepreneurs can relate to one of these pure identity types or to combinations of them. Entrepreneurial identity informs entrepreneurs’ decisions and behaviours (Alsos et al., 2016; Cardon et al., 2009), including resource acquisition (Kromidha & Robson, 2016), time commitment (Murnieks et al., 2020), and even their passion (Cardon et al., 2009).

As creative freelancers and entrepreneurs frequently engage in portfolio working and combining various sources of income, including entrepreneurship and self-employment, they are (at least part-time) entrepreneurs, even if they do not necessarily self-identify as entrepreneurs (Albinsson, 2018). This identity transition or shift is seen to be externally enforced by the policy development regarding the creative industries furthering “*the coupling together of creative practice, industry and business*” (Hinves, 2016, p. 165) since 1990s. It is in these policies that the creative entrepreneurs were represented in key positions for combatting the economic decline with culture-led rejuvenation. Thus, this recognized the creative practitioners not just for aesthetic contributions to public life but foregrounded their economic role (Hinves, 2012).

The question therefore is whether the creative entrepreneurs enact one or a combination of the entrepreneurial identities suggested by Fauchart & Gruber (2011). In this chapter, identity is approached indirectly via the meanings the creative freelancers and entrepreneurs associate with their endeavours (basic social motivation, basis of their self-evaluation and frame of reference) (Fauchart & Gruber, 2011). The research question asked is ‘*What kind of meanings the individuals associate with being a creative freelancer/entrepreneur?*’

6.2. Entrepreneurial identity

Entrepreneurial identity has been theorized both as something individuals have (as a property) or as something individuals construct and develop over time (as a process) (Radu-Lefebvre et al., 2021). Fauchart and Gruber (2011) developed a typology classifying three pure types of entrepreneurial identities: Darwinians, Communitarians and Missionaries. Their work builds on the social identity theory that focuses on social identities gained from group memberships (Tajfel, 1982), and the person defines themselves as a member of a group or social category. Individuals do not usually have a single social identity, but more often hybrid identities (Fauchart & Gruber, 2011) whereby individuals occupy several social identities that can overlap, enrich one another and be in conflict (Chasserio et al., 2014; Hytti, 2005). Social identities are socially defined and come with certain norms that the individual must conform to (Chasserio et al., 2014). The typology is developed based on three dimensions: basic social motivation, basis of self-evaluation and frame of reference/relevant others.

First, Darwinian identity represents the identity of the stereotypical entrepreneur that has the goal of establishing a profitable business (Alsos et al., 2016). The competing firms that are their main frame of reference against whom Darwinians evaluate themselves. According to Fauchart and Gruber (2011), the industry, the markets they serve or the greater social cause bear little or no meaning as their focus is on generating profits and achieving success, which might then entail switching into completely new areas of business. Hence, in our context of creative economies it seems unlikely that many participants would represent these pure Darwinians. Second, Communitarian identity is motivated by the group of like-minded individuals and the wish to serve the community from the inside. For the Communitarians, it is important to fully one with their social group. The Communitarians may stumble on an idea through their own experience and then develop it to benefit their community, possibly by co-creating it with their community. Finally, Missionary identity has the goal of advancing a greater cause and acting in a responsible way is considered critical. Hence, their motivation links closely to social entrepreneurship (Bacq & Janssen 2011) and studies focusing on social entrepreneurial identity. Jones et al. (2008) suggest that the individuals embracing a social entrepreneurial identity need to distinguish themselves from and denying closeness to profit seeking identities, in our case the Darwinians. Hence, for the missionary identity it may be important to develop their identity by differentiating from other 'Not-Me' identities. Hence, the basis of identity can be not only who I am (which social group I belong), but also equally who am I not (from which social groups I wish to renounce from). (Alsos et al., 2016)

Fauchart and Gruber (2011) theorized that entrepreneurs can relate to one of these pure identity types or to combinations of them. Importantly, they suggested that entrepreneurial identity is seen to influence their actions, such as the type of entrepreneurial ventures they launch (Fauchart & Gruber, 2011). Further, the strength of entrepreneurs' identity aspiration has been found to influence the number of discovery and exploitation activities undertaken by nascent entrepreneurs (Farmer et al., 2011) or the centrality of entrepreneurial identity was found to increase the amount of time entrepreneurs devoted to founding and operating a new venture (Murnieks et al., 2012). Alsos et al. (2016) further suggested that depending on their entrepreneurial identity the entrepreneurs resort to different forms of decision-making logics (effectuation, causation).

Hence, the type of entrepreneurial identity, whether and how strongly entrepreneurs identify as entrepreneurs has been found important. While for some embracing and constructing the entrepreneurial identity may be taken-for-granted, there is also strong research evidence that this may not be the case for all. Extant research has surfaced the difficulties, challenges and tensions of individuals whose careers transgress boundaries of different domains, e.g. such as those between science and entrepreneurship (Jain

et al., 2009, Karhunen et al., 2017; Hayter et al., 2021), sports and entrepreneurship (Boyd et al., 2021), design and entrepreneurship (Nielsen et al., 2018) or between creative arts and academia (Lam, 2020).

There may be multiple ways how the imminent tensions are resolved, for example, Karhunen et al. (2017) pointed out how scientist-entrepreneurs may separate what they do from what they are (doing entrepreneurship but being scientists at their core). Lam (2020) demonstrated the different ways of doing identity and boundary work within the artist-academics. *Academic practitioners* engage in constant and flexible identity switching and continuously aim at integrating the two identities by blurring the boundaries between the two domains. *Pracademics* engage in temporal practices to make visible how their past (as artist) counts as legitimate knowledge in the academia. The ongoing negotiation involves both integrating and differentiating. *Practitioners-in-academia* engage in protecting their practitioner selves and transforming identity challenges into opportunities for positive identity construction.

Albinsson (2017) investigated whether musicians could identify themselves as entrepreneurs. He found out that for the majority this was a possible identity – in particular if entrepreneurship was understood important in contributing to the societal welfare. Yet, they renounced from the ‘traditional businesspersons’ targeting money making and wealth creation (Albinsson, 2018), expressing goals that are nearer to social entrepreneurship. Werthes et al. (2018) conducted a longitudinal study of how creative practitioners develop entrepreneurial identity over time. They too suggest that this is done by differentiating from the stereotypical entrepreneurs and by enacting a distinct creative entrepreneurial identity that embraces their creative values. This calls for active involvement in identity development, use of their entrepreneurial experiences, exchanges with other entrepreneurs and self-reflection.

6.3. Classic Darwinians, Communitarians, Missionaries and Creative Darwinians

Our findings indicate that the creative entrepreneurs are a heterogeneous group and accordingly the findings indicate how they relate to the different identity types or combinations of them as suggested by Fauchart and Gruber (2011).

(Classic) Darwinian entrepreneurial identity

Aiming for profit was not typical for the creative entrepreneurs in our materials. Still some participants identified as classic Darwinians within this heterogeneous group. The ambition is set to reach customers and serve them well.

“And our vision is that we want to give, we want to give new ideas the best chance to succeed from the market. So that means that if we start developing a new product that we want to give this product the biggest channel of success in the market so that means that it will be sold on the market, it will be used by people, that's our goal. And what that means is that a company or a start-up comes to us with a new idea and you can solve this idea in many different ways.” (LE13M30s)

The classic Darwinians also set the benchmark in the competition, like an organizer of a rock concert who sets the goals following another rock concert in Germany. The participants who identify with business skills as something important and meaningful for themselves, they also recognize that they are deviant from the other creative professionals.

“I suppose that because of my skills as an economist I tend to calculate everything, evaluate what benefit it has, whether it is necessary at all, how it will operate, how much will it cost, whether it will be cost beneficial. In my opinion, it is often the case when people, who operate within the creative field... As my aunt once said - crazy people [laughing], that allow to express themselves. Of course, in some way it is also a plus for them, because in some way I limit myself, I always try to think about the practical application of the thing I plan to develop.” (LI24F20)

The reasons for aiming for profit could also be related to family reasons “I want to buy my mother house” (EN2M20s) or related to the ambition to engage more social impact activities later as the same participant acknowledges: “we want to employ and keep it running, but step back as co-founders, and then work for more meaningful, impactful projects.” (EN2M20s). The products and services are compared to the other competitors, and it is important to be different from them.

“My most important goal is to make exiting new products or solutions that are something that not other companies are already making. So, that's also why I do these kind of more research projects which is really focusing on innovations. So, I'm not interested in making just garments that are already there.” (EN9F30s)

More importantly, however, the classic Darwinian entrepreneurial identity was very much present in our participants’ talks in our sample as it was extensively applied in the participants’ identity construction as the ‘Not-Me’ identity. For example, a participant from Pori explains how the financial goals and success understood as financial success and money is out of reach in the creative economy:

“The success is often linked to money and financial success, and in the cultural sector, the pay is often low enough, where I don’t know if you can actually achieve that success in this sector”. (PO4F40s).

Equally, a participant from L’Alquila explains how the personal ambition of becoming rich would have directed them for another job, and hence the choice to become a creative person automatically rules out the options of becoming rich or wealthy.

“I have no ambition to become rich, because otherwise I would have done another job, but it would be an active economic serenity that could perhaps give a sense of the stability of the success I have achieved.” (LA9M50s)

By engaging in entrepreneurial activities and getting experience may have also contribute to learning and abandoning the early ideas. Hence, the Darwinian entrepreneurial identity was the first aspiration but due to the excessive demands it poses, it is abandoned for achieving a healthier life.

“Because creative full time it's really like I said before, I dreamt of being like in a famous band. Selling records etc. trashing, I was called backstage...[] Now I don't dream about that much. Because yeah, like I said having a normal rhythm is really it's actually pretty healthy I found for myself. Yeah, it feels good.” (EN1M20s)

Communitarian entrepreneurial identity

Compared to the classic Darwinian, many of the participants identified with the Communitarian entrepreneurial identity. The activities are taken to serve the community, the potential business idea emerges from this activity, like the participant from Liepaja explains.

"[W]e are quite a large group of enthusiasts [laughing] who from the very first day when we started doing this and fixing the roof not asking for anything for that. The most part, as I said, we, in principle created as our base, a place, where to live, and only at some moment in time, accidentally we had this idea that, you know, we have this nice room, maybe we can have some public event. All of that started as a real accident." (LI13M30s)

Being part of a network, a community, is integral to the development of the professional and entrepreneurial identity, as suggested by a designer from the UK.

"Starting to get to know people, obviously getting to know the people that are in the co-working space. And I think that network and being in that environment was sort of invaluable in the development of me as a designer and all and leading to where I am just now." (DU25M30s)

Based on their intimate knowledge of and care for the community, it is important for them to bring something truly useful for the community.

"[The festival] started as just meetings from the collective that organizes it to find people to make to build the installations for them. So it's really about the mood of just the fun of sitting down brainstorming and we can do this and and what I love about this art and technology kind of theme is that it's always back and forth between something very conceptual of what we want to build why." (EN1M20s)

For the Communitarians, success is seen as the ability to serve the community – for having been able to contribute to the birth, emergence and growth of the cultural community and network in the region, for example, as the following quote suggests:

For me, that's also related to the success, being able to be a part of good things. Cultural sectors and maybe the colleagues there, like that producers' network. So that this kind of collegial community. And then another would probably be this cooperation between different sectors, the city projects...(PO4F40s)

In our research material with the creative entrepreneurs, the serving of the community is often related to a physical space or place for the community, such as *"a bookshop that is also a place for research, dialogue and presentation, let's say a small cultural club in the city centre"* (TR24F40s). The place – and the space to be co-created together – is an integral part of the Communitarian identity:

"There were some creative networking events which happened in Rochester and they were more like a coffee morning where you just, they were much more kind of like a hacker space rather than a business networking. So it was a lot more about 'what are we doing, what do we want to do'. So much more creative, so it's much more up my street. And they later put together a co-working space which again was very co-productive and had lots of different people within that space that were organising events, running social media, um, lots of different parts to it." (CH20F30s)

However, there are also non-place based communities identified and served, such as serving and contributing to the local tradition, as the next quote shows:

"[T]hrough my work I am keeping alive a local tradition that would otherwise have been lost long ago, and this alone seems to me to have intrinsic value in itself. It is not so much

the work with [material] that is important, but the recovery of the tradition of [activity] that means sociality, that means living together, that means rediscovering those moments of light-heartedness that in past years and decades led to the construction of a sense of community.” (LA9M50s)

Missionary entrepreneurial identity

The participants also identified with the missionary entrepreneurial identity of advancing a cause, like the following participant from Chatham. The goal is to advance and support well-being of marginalized individuals and success is measured by the ability to improve their lives.

“I use creativity to support health and wellbeing. So that will be people who are socially isolated, people that have mental health issues, people with substance abuse issues, people at risk of homelessness, young people and ex-offenders or people in the criminal justice system. It's very varied. It's all based around health and wellbeing. – [Success is] about transforming lives. So, improving people's day to day life through creativity, um, yeah, so improving wellbeing, improving mental health.” (CH20F30s)

The idea of transforming lives as an important ambition: *“we use the power of storytelling to transform the world into a better place. [...] These are our customers, the ones who want to change the world with us right here right now.” (LE18M40s)*. In some cases, the cause was more diffused and connected to ability of art and creativity to focus on what is common and shared with people.

“The way of demonstrating people how similar they are to each other, and we have much more in common instead of differences. And I think that this is the reason why... all the projects which I have developed from A to Z, if you look at it, that is the thing they all have in common.” (LI9F40s)

Advancing a cause is strongly tied with the culture and creative practice. For example, in a town that is facing business and factory closures and people are challenges to provide for their families, the value of culture can suggest hope and relief from the daily struggles. Yet, the Missionaries can also view their art or creativity at the back (as an alibi) but the emphasis is on advancing a cause, such as our ability to find words and discuss climate change, for example.

“And I think it's very interesting to think about the contemporary culture or, for example, something like climate change. We're lacking words to describe what is happening now. We need, I think, finding new narratives, finding new words to, in a way, try to communicate to each other that we're all involved, and that there is something that we cannot name yet, that is about to manifest itself. --- And then, there is a lot of paintings or sculptures that I make, but they function like a kind of alibi to present a narrative. I think that 60% of what I do in my day-to-day life is reading and writing. These objects are just a way of grasping attention to talk about these narratives. It's not that they're only the alibi, they also have their function as an object, and they also have a certain effect visually. But yeah, they're like a trigger to start talking.” (LE14M30s)

Creative Darwinian entrepreneurial identity

Hence, above we have shown how the creative freelancers and entrepreneurs relate to the pure entrepreneurial identities to different degrees as suggested by Fauchart and Gruber (2011). Interestingly, our

analysis surfaced a new, contextually relevant entrepreneurial identity: Creative Darwinian entrepreneurial identity.

Similarly to the classic Darwinian, also the Creative Darwinians are motivated by their self-interest and by focusing on their own things. In this vein a participant explains their goals to be about them pursuing their interests in the world: *“I have given a very honest answer to myself, in fact it is very extensive selfishness. Mine. To pursue my interests about the world.”* (LI9F40s).

Hence, the goal is not wealth or financial success but becoming known, making a name for oneself as a measure of success in the art world. A female graphic designer explains: *“if you specifically make it by working on really great artistic productions and make a name for yourself through them, then I think you are successful in the art world regardless of your income and other things.”* (PO28F30s). Importantly, the success is perceived highly subjectively and is related to the personal satisfaction, and the way projects can be seen to be successful irrespective of the perceptions of others:

“The success comes from satisfaction, my personal satisfaction, well, so I can say. Because sometimes when I have worked with others and after analysing some failed projects I have described it as a great success.” (LI9F40s)

The ambition is to be able to focus on one’s work or doing things. Money is depicted important but not as a goal, but as a way and as a necessity to be able to focus on the things.

“I think my main goal is to be the best in what I do. And if I can...that's why I work. For me it has less to do with money. The thing is that I need money to do these things so that's a bit...it's a difficulty, but I'm not a business person. I'm more working on the artistic part. That's what's important to me.” (LE8M40s)

Money is important to earn one’s living but fulfilling the basic needs is considered enough and framed as a success. Then reaching the creative fulfilment is important for identifying success.

“I think there's a, there's a real baseline in fulfilling your basic needs. So that is the sort of the ability to have a roof over your head to be able to eat and have security and then have some sort of disposable income to enjoy yourself. And I think if that's met, then you can determine, well, for me, I've determined that has been successful. It doesn't come under the traditionally more widely thought of interpretation of that. But I would also say there's a there's another element comes into that which is creative fulfillment. Which also ties into this idea of having a balance of time in your life. So being able to have a successful balance between your work and your home life.” (DU25M30s)

Sometimes the participants distinguish between the business side where the money and funding is important, but it is on this side where the possibility of making art is then declined as impossible. As a cultural producer explains: *“If I put my artists’ hat on, then the success is that I get my own opportunity to speak, so it depends on the case. [...] [T]he financial side is important in on-demand work. We don’t really make art there.”* (PO16M40s)

Similarly to the classic Darwinians, the creative Darwinians emphasise the importance of skills and competences but not in the business sense but within their own area of creativity. They emphasize to focus on skills that are rare and valuable. Professionalism can also be related to the attitudes and importance of accepting work which is more dictated by the customers: *“It’s also professionalism that you don’t just do the*

fun jobs, but instead you find the fun in all work." (PO28F30s). The Creative Darwinians set high ambitions, for example, regarding internationalisation and becoming internationally known, which is seen integral to the arts.

"What does it mean to be a successful artist, what does it mean to be a successful designer? And the answer is not only found in this country, the answer is found in going abroad, exposing your ideas, testing your ideas and most of all adapting you ideas, changing them and letting them grow, growing your ideas is not coming from the university or from the art school like okay this is what it means to be an artist."
(EN26M50s)

6.4. Augmenting creative identity with an entrepreneurial identity?

In this chapter we have investigated 'What kind of meanings the individuals associate with being a creative freelancer/entrepreneur?' to further analyse to what extent the creative freelancers and entrepreneurs relate to the different identity types or combinations of them as suggested by Fauchart and Gruber (2011). Our analysis surfaced how all the three pure types of entrepreneurial identity types (Darwinians, Communitarians and Missionaries) were enacted by the participants but to different degrees. As expected, Communitarian and Missionary identities were more common than Darwinian. Yet, the recognition of the classic Darwinian entrepreneurial identity among the participants was high and it was used as the 'Not-Me' identity in their identity construction. The focus on profit and financial success in particular was considered challenging, and something strongly renounced as a goal or as a basis of self-evaluation. Not surprisingly, the ones that abided more with the classic Darwinian identity were often closer to business than to the arts or creative practice in their work. For example, they were designers, operating small studios or offering services to the creative sector. Hence, they served the creative sector or used creativity in their business.

Communitarian identity was highly prevalent for many in our sample. This was particularly so for individuals who work with the events or who work in or serve to create communal spaces, or who identify such places as important for creating this community, that they then considered important and wanted to serve. Finally, Missionary entrepreneurial identity was also identified among the participants, the participants highlighted advancing a social cause, transforming people's lives or regions as important. This could also co-exist with the other identities or it was framed as the primary identity aspired after financial success was achieved enabling the higher goals. Hence, the different identities were compartmentalized to avoid the tensions between the Darwinian and Creative Darwinian in particular, while allowing them both to co-exist in these different spheres of activity.

The main empirical contribution of our study is the surfacing a new type – that of the Creative Darwinian. Similar to the classic Darwinian identity they are also motivated by *self-interest* but instead of explaining an interest to making money or accumulating wealth, they are focused in expressing their own ambitions, creating a name (a brand) for themselves or becoming famous. Further, they perceive *professionalism* as critical but not in the form of business competences, but being professional in the creative field, having unique skills or offering. Finally, their *frame of reference* are the 'competitors' and being distinct from other creatives. They apply the Classic Darwinian identity in their identity constructions as the anti-identity, they construct their Creative Darwinian identity by explaining how they are not interested in making money as their primary goal, for example. Through their self-interest, the Creative Darwinians are focused on creating intrinsic value for themselves (cf. Stenholm et al., 2021). Focusing value creation for others, in particular for 'customers and clients', threatens the authenticity of their Creative entrepreneurial identity and may suggest

slippage to the ‘dark side’ of the classic Darwinian Identity. This surfaces an important paradox. On one hand, they find that money is a necessary condition for their self-expression, creating a unique offer that is distinct from the offerings of others; yet, pursuing money is a false goal and cannot be directly targeted (cf. Albinsson, 2018). *“Profit is problematic.”* (Callander & Cummings, 2021, p. 746).

We argue that Creative Darwinian entrepreneurial identity is characteristic and potentially unique to the (part-time) freelancers and entrepreneurs in the creative economy. It is enacted when the focus is on the art and creative production, and offers a framing to discuss their goals, source of self-evaluation and frame of reference that relates to the classic Darwinian identity of self-interest, professionalism and competitors but with a different, non-monetary angle distinguishing them from the (classic) Darwinians suggested by Fauchart and Gruber (2011). For the Creative Darwinians, the classic Darwinian entrepreneurial identity is an important resource as an anti-identity (Not-Me), something they do not find meaningful for themselves and distance themselves from it. Whilst literature has identified similarities between artists and entrepreneurs, the participants do not make these associations – they are not constructing sameness but engage in process of othering (Peura & Hytti, 2022).

Previous research has aimed at identifying the antecedents of (business) entrepreneurial activities of artists. The main conclusion from the study was that *“[w]hat makes a person artistic may be also make them perceive and resist the idea of “selling out”* (Hoffmann et al., 2021, p. 573). Hence, identifying as an artist/creative professional constitutes a major impediment to entrepreneurship at least if entrepreneurship is understood in a business sense (Hoffmann et al., 2021). Research from other streams, for example from academic teachers suggest that identity work can be facilitated by seeking sameness (as opposed to creating otherness) between the different identities (Peura & Hytti, 2022). This could be useful for the creative entrepreneurs in order to enact authentic creative entrepreneurial identities, in ways that are also economically sustainable. Hence, this calls for ‘identity expansion’ whereby creative entrepreneurs create room for the entrepreneurial identity without losing their creative identity *“through constantly scaling up and down identity roles, and through combining and revising identity roles depending on the situation”* (Nielsen et al., 2018, p. 365).

It is argued elsewhere that the stronger the artistic identity, the more difficult it is for the artists or creative entrepreneurs to engage in business venturing (Hoffman et al., 2021). This seems to be case also in our research. We also find that the strong enactment of the classic entrepreneurial identity as a Darwinian motivated by money and seeking financial gains becomes a restrictive identity resource for the creative entrepreneurs. It is known that in any industry or field of activity all entrepreneurs do not find this identity as meaningful but they align more with either the Communitarian or Missionary entrepreneurial identity either aiming at benefiting their communities or advancing a social cause.

Creative freelancers and entrepreneurs relate to all the entrepreneurial identity types (Darwinians, Communitarians and Missionaries; Fauchart & Gruber, 2011) but to different degrees. Communitarian and Missionary identities were more common than Darwinian. The analysis surfaced a new Creative Darwinian entrepreneurial identity type motivated by self-interest and having unique skills or offering that makes them distinct from their peers and others in the field. For them, the classic Darwinian identity is the anti-identity, and construct their Creative Darwinian identity by explaining how they are different from the Darwinian and their motivation for money and profits. This surfaces an important paradox: money is necessary for the self-actualization but it provides a threat: a potential slippage to the Darwinian identity.

7. An interplay of identity and skills in explaining income formation among creative professionals

7.1. Scope of the chapter

In this chapter we expand the discussion of the preceding chapters on creative and entrepreneurial identities, business skills and low-income level of creative professionals by combining the topics in our quantitative analysis. We focus on the interplay of identity and skills in explaining a low-income level of creative professionals. Empirically we draw on the survey data of creative professionals in Finland, which has been used also in several snapshot across the report. The data, sample and variables used in the chapter are presented in the Appendix 2 Survey Data and Variables.

In this report we have provided evidence that strongly corroborates previous research highlighting how creative professionals need to deal with low income (Cunningham et al., 2010) and the precarity of their work (Bridgstock et al., 2015). Previous research shows that the income distribution is unequal among entrepreneurs and self-employed (Halvarsson et al., 2018; Kautonen et al., 2017; Åstebro et al., 2011), but it also concerns creative professionals who work as self-employed, oftentimes with insecure income (Campbell, 2018; Fritsch & Sorgner, 2014). Despite these realities, creative professionals are driven by artistic freedom and autonomy (Conor et al. 2015; Kovesi & Kern, 2018; Wright, 2015) that boost their professional identity. Following this, Carter and Carter (2020) suggested that creative individuals' identity, being creative or entrepreneurial, and the development of their offerings are connected (see also Chapter 6 Creative entrepreneurial identity in the creative economies). Hence, becoming known, emphasizing aesthetic aspects and catering for their audiences may weigh over economic value when one prioritizes creative outputs and identity (de Monthoux, 2000; Marshall & Forrest, 2011). However, if one neglects the income aspect of her creative work and downplays the necessary business skills, it jeopardizes one's financial survival (Carter & Carter, 2020; Comunian et al., 2011).

The purpose of this chapter is to *investigate the role of individual creative identity, business skills, and their interplay in income formation*. Specifically, we cover two types of identities, creative and entrepreneurial identity, in order to explore if identity is associated with creative professionals' income formation. This far the relationship between identity and income has been explored (Chang, 2013), but our approach highlights the role of two types of identities in income generation. In addition, previous research has shown that business skills may be vital for being self-employed in creative economies even if professionals would not characterize themselves as entrepreneurs (Coulson, 2012; Haynes and Marshall, 2018). Hence, exploring the role of identity and business skills in extends the current understanding of income formation among creative professionals.

7.2. Testing the interplay of identity and skills in income formation

Work provides individuals with an income, and it generates, for those working, different roles and identities through which individuals perceive themselves as nurses, teachers, scientists, or artists (Berkman, 2014), for instance. Work provides identities, meaning in life as well as self-definition (Stryker & Serpe, 1994), but the

extent to which this takes place varies considerably. Even in less rewarding jobs individuals may gain dignity over being able to take care of their families and themselves independently (Berkman, 2014), but in some professions individuals may find the job itself as a source of meaningfulness.

Yet, individuals use their work to form and transform how they define themselves in the context of work-based situations and activities (Dutton et al., 2010; Ibarra, 1999). Work identity refers to work-based self-concept that shapes the roles individuals adopt and the ways they perform their work (Walsh & Gordon, 2008). Creative work is often characterized by creativity, autonomy, and self-investment (Neff et al., 2005) all of which contribute to what is considered as “good” creative work (Hesmondhalgh & Baker, 2010). For instance, high flexibility among creative professionals is noted to be the normal mode of work (Bridges, 2018). Among creative professionals, a lacking employment contract may generate a sense of control over the creative autonomy of one’s work (Changwook, 2014). Hence, for a creative professional creative work enables personal autonomy and provides the sense of meaning (Brown et al., 2010).

Still, through their work-related identity, individuals seek to construct positive identities (Gecas, 1982; Turner, 1982). For creative professionals this may mean that while becoming an artist or alike they are willing to accept and adapt to precarious work (Bridgstock et al., 2015) in order to achieve a creative identity. If this is a norm, the work identity of a creative professional requires accepting uncertain occupational settings and low pay. Hence, this kind of acceptance can become a part of the collective and socially shared source of individual’s identity (Cardador & Pratt, 2006). The downside is, however, that the economic realities in a precarious environment are harsh and creative professionals are prone to income inadequacy while crafting their work identity and performing their work. Individuals working in the arts occupations have smaller income than the total workforce has on average (Cunningham et al., 2010). Further, the strong value given to freedom and autonomy of creative work seem to hinder the aspiration to change the working conditions even if it would diminish economic insecurity (Kovesi & Kern, 2018).

The challenges concerning the work and working conditions in creative economies have been widely discussed in this report (irregular or part-time work, short contracts or short-term projects, unstable income, unpaid work). Hence, this chapter focuses on **income inadequacy**, which is defined as not generating enough income to cover the normal expenses of living.

The above implies that pursuing for creative identity may put creative professionals’ income generation at risk. Therefore, we hypothesize that:

H1: Strong creative identity increases the likelihood of income inadequacy

Recent studies stress that some creative professionals with strong entrepreneurial orientation make acceptable revenue, but this does not hinder them to experience autonomy and creativity (Nemkova et al., 2019). Entrepreneurial identity also concerns creativity, a need for control, strong desire for freedom and autonomy (Espíritu-Olmos & Sastre-Castillo, 2015; Werthes et al., 2017). Entrepreneurial identity can be a property, which generates meaning and self-definition for entrepreneurs (Mathias & Williams, 2018) in a similar ways as creative identity for creative professionals. Entrepreneurial identity can be an asset or a liability (Radu-Lefebvre et al., 2021). As an asset entrepreneurial identity operates as a psychological resource supporting the entrepreneurial process (Shepherd & Haynie, 2009) whereas as a liability entrepreneurial identity may trigger escalation of commitment (Rouse, 2016), for instance. Here, we focus on entrepreneurial identity as an asset supporting creative professionals’ income generation. Kohn and Wewel (2018) found that in comparison to businesses in non-creative sectors, creative entrepreneurs often start businesses on a small scale, on a part-time basis, and with less financial resources. In his study, Albinsson (2018) found that some musicians who could identify themselves as entrepreneurs were able to make their main income from music.

Moreover, an entrepreneurial identity may reduce artists' efforts to complement their art income with non-art related jobs (Lindström, 2016). This implies that perceiving oneself as an entrepreneur might alleviate challenges of income inadequacy. Hence, based on the above we hypothesize that:

H2: Strong entrepreneurial identity decreases the likelihood of income inadequacy

In addition to their identities, individuals' skills may affect their income generation. We focus on business skills, which shape individual's ability to work (Jackson & Chapman, 2012). For instance, entrepreneurial skills needed in new venture creation range from the ability to recognize new business opportunities to abilities needed to cope with uncertainty and being creative (Bacigalupo et al., 2016; Reis et al., 2020). Contextually, creative professionals' employment conditions and work require the above skills to navigate through uncertainty and being creative in producing the creative outputs and finding ways to generate income. Recent research highlights that entrepreneurial skills support creative professionals in building economically and creatively sustainable careers in creative economies (Bartleet et al. 2019; Wyszomirski & Chang, 2017; Scott, 2012). However, we need to reach beyond the skills needed in creating new ventures to generic skills that concern running a business or securing income. Such skills are multifaceted and may include areas like, for example, accounting, financing, marketing and production (Smilor, 1997). Foss and Saebi (2018) highlight that business models are closer to recognizable constellations of activities dedicated to value creation, delivery, and appropriation. Therefore, we consider that skills needed in crafting a business model represents such a balanced set of business skills. Creative professionals similarly to organizations operating in creative economies seek to diversify their incomes streams, increase their independency for public funding, or consolidate and effectively manage their resources, build stakeholders' relationships, and increase public awareness among their stakeholders to gain legitimacy (Carlucci, 2018). These influence the ways through which creative professionals might better make sense of who their audience is, what professionals can offer to them, how and with which resources the offerings are created and how this generates income (see Foss & Saebi, 2018; Ostervalder, 2004; Wirtz et al., 2016). Therefore, we assume that with better business skills creative professionals will have less difficulty in generating income. Hence, we hypothesize that:

H3: Business skills decrease the likelihood of income inadequacy

Carter and Carter (2020) suggested that creative individuals' identity and the development of their offerings influence each other. However, when relying on one's work to create identity and generate income, one might face tensions between commercial and non-commercial goals of work. Those with tendency for being creative and having creative identity may pursue issues that will not translate into income but provide freedom for creative activity and autonomy. For instance, entrepreneurs in creative economies have to manage simultaneously their creative freedom and business performance (Wilson & Stokes, 2005). Haynes and Marshall (2018) illustrate that musicians usually employ business or entrepreneurial skills, such as planning revenue generation, business activities, selling and innovating, but they are not willing to characterize themselves as entrepreneurs. This suggests that if one obtains skills that help her to combine the needs of the audience and the need of herself, one may overcome the challenges concerning the income generation. Previous research shows that although possessing strong entrepreneurial skills, self-employed creative professionals will not necessarily identify as entrepreneurs (Coulson, 2012). Following this logic, artists' identities range from a 'bohemian' to more 'entrepreneurial' identity, but for both the practices and modes of working remain similar (Lindström, 2016). This implies that irrespective of their identity, creative or entrepreneurial, solid business skills may result in a better financial wellbeing. Accordingly, we hypothesize that:

H4a: Business skills decrease the effect of creative identity on the likelihood of income inadequacy

H4b: Business skills increase the effect of entrepreneurial identity on the likelihood of income inadequacy

In testing our hypotheses, we used hierarchical logistics regression analysis. Table 5 provides our regression results separately for main effects, interaction effect, and finally controlled models. Our results show that the creative identity increases the likelihood of income inadequacy ($\beta=1.43, p<0.01$). This result supports our hypothesis H1. In addition, our results show that entrepreneurial identity is not significantly associated with the likelihood of income inadequacy, and hence, our hypothesis H2 is not supported. However, our results show that higher levels of business skills decrease the income inadequacy ($\beta=0.96, p<0.05$). This result supports our hypothesis H3, which implies that business skills buffer the challenges concerning creative professionals' income.

Table 5 Logistic regression models testing the effect of perceived identities and their interaction with business skills on income inadequacy

	Model 1	Model 2	Model 3	Model 4
	β	β	β	β
Creative identity	1.43**	1.44*	1.45**	1.30
Entrepreneurial identity	0.97	0.97	2.32 [†]	1.95
Business skills	0.96*	0.96	1.04	1.00
Creative identity * Business skills		1.00		1.00
Entrepreneurial identity * Business skills			0.97*	0.98
Age				1.02
Gender (1=female)				2.00**
Education (1=tertiary or higher)				1.19
Education covered business subjects (1=yes)				1.59 [†]
Sources of income dummy (1=one)				0.37**
Number of professions dummy (1=one)				0.83
Work experience in CCI (years)				0.98
<i>n</i>	410	410	410	410
<i>Nagel R</i> ²	0.04	0.04	0.06	0.15

*DV=Income inadequacy (reference category 1=yes), [†]p<.10, *p<.05, **p<0.01, ***p<0.001. ^{a)}Reference category: manager/entrepreneur, ^{b)}From OLS regression analyses.*

Finally, the models (2 and 3) with interaction terms show that business skills do not interact with the relationship of creative identity with income inadequacy. Accordingly, the hypothesis H4a is not supported. However, the results illustrate that business skills moderate the relationship between entrepreneurial identity and income inadequacy ($\beta=0.97, p<0.05$). The effect is small, but in order to detail this interaction, we plotted it (Figure 5). The results reveal that together with higher business skills identifying with the entrepreneurial identity decreases the likelihood of income inadequacy. However, the interaction is minimal with weak identification with entrepreneurial identity. The latter implies that if creative professionals do not identify with the entrepreneurial identity, the likelihood of income inadequacy remains high despite the level of business skills. If a person identifies with the entrepreneurial identity, the income inadequacy is still likely, if one considers not having business skills.



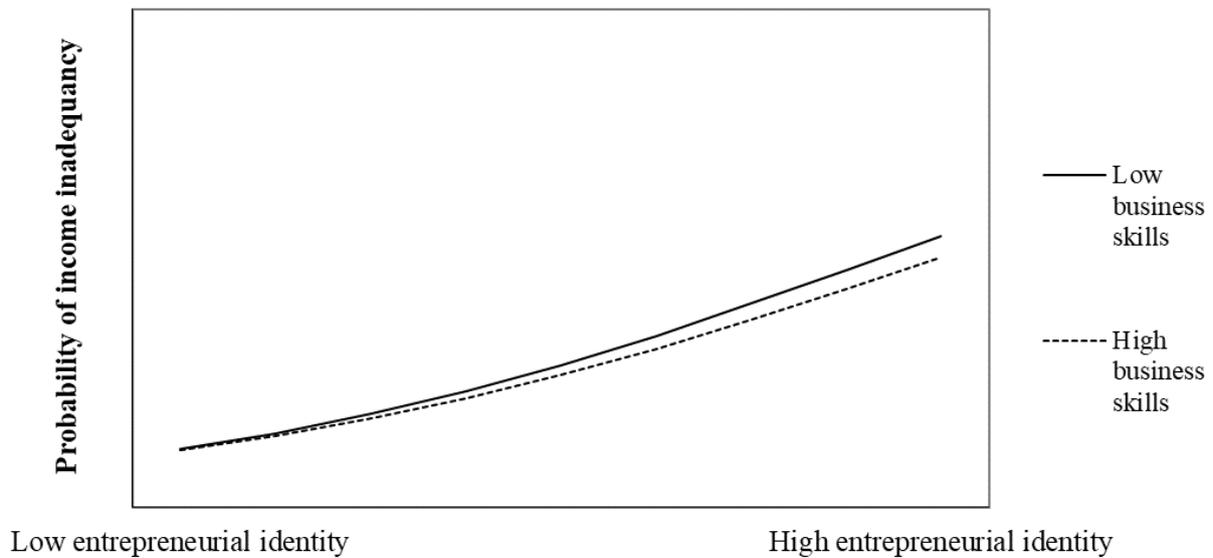


Figure 5. Effect of the interaction between entrepreneurial identity and business skills on income inadequacy

In addition to assumed relationships between identities, business skills, and income inadequacy, the results reveal that the likelihood of income inadequacy is twice as high among women compared to men. This supports the previous findings concerning that women earn less than men (Bobbitt-Zeher, 2007; Roszkowski & Grable, 2010). Furthermore, if creative professionals have an opportunity to generate their income via only one source, the likelihood of income inadequacy is lower. This implies that if one has a single solid source of income, such as a steady monthly salary, income inadequacy is not an issue, but gathering the income from multiple sources is rather a reactive attempt to cope with income inadequacy.

7.3. Role of creative and entrepreneurial identity in income formation

This chapter investigated income inadequacy among creative professionals. Instead of investigating the work conditions, this chapter focused on the role of identity and business skills in income inadequacy. The findings suggest that of the two studied identities, creative identity matters in creative professionals' income, but in a challenging way: Creative identity increases the likelihood of income inadequacy. This implies that adopting creative identity puts one's income formation at stake. Creative professionals' work identity is characterized by creativity, autonomy, and self-investment (Neff et al., 2005), which shape the roles individuals adopt and the ways they perform their work (Walsh & Gordon, 2008). Hence, it is both intriguing and alarming that adopting the creative identity implicitly creates a challenge of generating enough income for covering the living costs. Theoretically, this implies that if identity is considered as a property, as something, which an individual has, adopting a certain identity can be an economic liability, but a personal asset at the same time (Radu-Lefebvre et al., 2021). Previous research has shown that creative professionals' earnings can be based on portfolio working and careers (Ball et al., 2010) which may make it possible for them to pursue their creative activities parallel with other jobs in order to make more or at least enough money (Bartleet et al. 2019; Tarassi, 2018) for a living. Still, this finding implies that the negative relationship between creative identity and sufficient income might even amplify the tension between being creative and income generation. Despite the fact that entrepreneurs in creative economies might develop an entrepreneurial

identity (Werthes et al., 2017), the findings did not find any support for the direct relationship between entrepreneurial identity and income.

Alongside with identity, we stressed the role of business skills in income inadequacy. The findings show that higher levels of perceived business skills actually decrease the chances of income inadequacy. According to previous research, entrepreneurs in creative economies with strong entrepreneurial skills are not specifically oriented towards financial rewards (Cnossen et al., 2019). However, our findings suggest that creative professionals still benefit from having business skills. Indeed, creative professionals' employment conditions require skills to navigate through uncertainty and being creative in producing the creative outputs and finding ways to generate income (Bartleet et al. 2019; Wyszomirski & Chang, 2017; Scott, 2012). Furthermore, previous studies have also indicated that even if one would possess good business skills, self-employed creative professionals do not necessarily identify as entrepreneurs (Coulson, 2012). Intriguingly, our findings suggest that business skills together with entrepreneurial identity lower the chances of income inadequacy.

Theoretically, our findings contribute to the debate on the role identity (Stryker & Burke, 2000) and its meaning in guiding individuals' choices. Our findings highlight how creative and entrepreneurial identities influence the income of creative professionals. Among creative professionals, creative identity decreases their income. The strength of self-concept and identity are important in predicting entrepreneurial action and its outcomes (Cardon et al., 2009, Farmer et al., 2011; Shepherd & Haynie, 2009). Hence, our study implies that perceiving oneself as a creative person, having a creative identity, is about how creative professionals want to define themselves in front of others (Berkman, 2014; Stryker & Serpe, 1994). It seems that the role identity overrides the economic realities of everyday life, and this might be part of how work conditions and work itself gives meaning and defines one's role identity (Dutton et al., 2010; Ibarra, 1999). Our study highlights the interplay between different identities and business skills among creative professionals when pursuing creative activities for their living. The findings show how business skills may buffer income inadequacy when one has strong entrepreneurial identity. Our study provides new insights into understanding income formation and suggestions on coping with unsecure income among creative professionals.

Our findings highlight how creative and entrepreneurial identities influence the income of creative professionals. A creative identity is connected to the income inadequacy: earning less than the living costs. Further, business skills may buffer income inadequacy when one has strong entrepreneurial identity.

8. Inclusivity and sustainability of entrepreneurship in creative economies

The overall aim of this report has been to gain in-depth understanding of creative work between labour markets and entrepreneurship in the creative economies in Europe. The research question addressed was: *“What are the forms of activity (i.e. paid and unpaid work and self-employment) in the creative economies with a particular focus on inclusive and sustainable forms of activity, and how can they be supported?”* This was done by relying on a purposive sampling strategy within the larger DISCE regional dataset by identifying six participants in each studied country (Belgium, Finland, Hungary, Italy, Latvia, the Netherlands, Sweden, the UK). The analysis is focused on those participants that are engaged with freelance work, self-employment or entrepreneurship activities (at least part-time).

This report has investigated the different forms of paid, unpaid work and self-employment in the creative economies. In this discussion we surface how many of practices in the creative economies can be simultaneously viewed as an asset and a liability. In our interpretation these dualities make it also difficult to suggest changes: by removing a practice, one not only removes liabilities but also assets.

The individuals in creative economies typically operate in multiple labour market positions (as waged workers, freelancers, self-employed, entrepreneurs) in ways that together characterise their work as portfolio working. In portfolio working, the boundaries between the different labour market positions are blurred, many positions can be occupied simultaneously and the shifts between the different positions are frequent.

The combination of different types of work and entrepreneurial activities is considered an opportunity as it provides flexibility and variation in their work. It works as an important enabler for creative activities that are at the centre of decision-making: the different types of work are organised so that it facilitates creative work. On the whole, the participants seemed content with their ability to remain active in the creative economy and this was supported by having many jobs or different assignments. This is the main reason why the portfolio work is the preferred scenario also for the future. Having a steady salaried employment or focusing on income-generating entrepreneurship is understood to put the creativity in creative work at risk. In salaried position, there is a risk that the creative work becomes a dull routine and no longer provides joy. In entrepreneurship, finding enough customers and the role of paying customers in determining the creative output becomes too restrictive of their creativity. The positive side to portfolio working is that as the creative work can be organised flexibly and via different routes – in entrepreneurial ways - it is open to many kinds of actors in the field. By engaging in different forms of portfolio working, they can remain active in the creative economies and focus on doing what they find meaningful and important. Autonomy, versatility and meaningfulness in their work as creatives are important resources for our study participants. Thus, the creative professionals are able to reap the intrinsic (entrepreneurial) benefits of having autonomy, versatile and meaningful work and overall high levels of job satisfaction.

Oftentimes the creative entrepreneurs do not need major funding for entering the field. There is no need for major investments, but their activities are primarily based on their own (or family) resources that they mobilise or they have access to through their communities and (close) networks. For creative freelancers and entrepreneurs, creative freedom and passion are driving forces and they tend to override economic and business issues. Freedom relates in particular to their ability to engage in creative work, for which they have passion for. Creative entrepreneurs and freelancers feel insecure about their own (business) skills but their passion for creative activities pushes them to acquire and learn new skills by doing. Experimenting and



learning by doing are integral and natural parts of creative work. From this perspective, the creative economies can be viewed as highly inclusive to those interested and having passion for the field as the entry barriers are relatively low.

The creative freelancers seek support from their peers and role models, and their networks. These provide important resources, complementary skills, expertise and capacities as well as energy and motivation. Creative places and spaces are important resources to co-create new offerings with the networks for new audiences but also as forms of mental co-working spaces to gain support, confidence, and collegiality. The different actors from different sectors together form the regional creative ecology, entrepreneurial ecosystem, in which creative actions take place. Collaboration is of vital importance. Yet, the strong focus on the need of networks also suggests that there are barriers for young and early career professionals, in particular when trying to establish themselves in a new location. Not having access to relevant networks or not being embedded into the existing networks can be a liability for the creative entrepreneurs.

While the creative networks and spaces are important and inclusive, our findings suggest a desired exclusion from entrepreneurship (networks). Our analysis surfaced that irrespective of the fact that these individuals work as freelancers, self-employed and entrepreneurs, the entrepreneurial identity operates as a restrictive identity resource. Most participants wanted to distinguish and separate themselves from the stereotypical entrepreneurs and the entrepreneurial identity who is (solely or mainly) motivated by money and the profits as their main goal. There was not much recognition of the different forms of entrepreneurship (e.g. of social entrepreneurship) and related entrepreneurial identities by the participants even if the goals for addressing the needs of the community or advancing a social cause resonated well with the participants.

This distinction between entrepreneurial identity and their creative identity was further underscored by finding business as an uncomfortable territory with difficult, unfamiliar language consisting of contracts, pricing models and focusing on certain customers. Thus, they felt insecure about their business skills and their ability to 'speak business' and their reluctance to embrace these skills and abilities, as they are outside the preferred landscape of creativity. More importantly, while the mechanisms of hybrid professional identities have been surfaced in other domains (e.g. in case of academic entrepreneurs), this kind of hybrid identity seemed less prevalent in case of creative entrepreneurs. It seems that the creative identity is cultivated in education at different levels, but less emphasis is given to cultivating entrepreneurial identity or business skills. In this sense, while the creative economies seem inclusive of diverse forms of creative work and their activities, the creative economies seem somewhat exclusionary to entrepreneurship as a legitimate endeavour in the creative domain.

The findings corroborate the low-income level of creative freelancers and entrepreneurs, which seem widely acknowledged. Working with low pay or even for free seems also somewhat expected or accepted by the individuals themselves. This is the price they are willing to pay in order to be able to pursue their creative interests and remain active in the creative economies. This also explains the engagement in portfolio working that enables them remaining active in their creative activities but hampers their ability to develop any single form of activity. This can mean that they need to rely on their personal savings or household income to compensate for the lacking or low income. In our interpretation this is one of the main reasons for having multiple jobs and entrepreneurial activities at the same time and preferring this kind of a portfolio working also in the future. Hence, we suggest that creative freelancers and entrepreneurs engage in highly entrepreneurial behaviour by being experienced in living with the uncertainty, being resourceful and engaging entrepreneurial experimentation and learning. Simultaneously, they are highly exposed to the dark sides of entrepreneurial behaviour: not having sufficient income to cover even their basic living costs, attempting to do everything by oneself to reduce costs, and experiencing high levels of insecurity and stress. Hence, our findings bring forth that creative professionals behave entrepreneurially and are able to reap the



intrinsic benefits but that their entrepreneurial behaviours are not rewarded with related extrinsic entrepreneurial benefits. Thus, there seems to be an ‘unsustainable creative deal’, which is reinforced both by the individuals and the environment at large. This deal seems to be a kind expected, if not an accepted “rule of the game”.

At the individual level the need for money and importance of financial gains is strongly rejected by the participants as a valid aim or focus. This was explained by ‘making do with little’ or by relying on self-sufficiency as an asset but self-sufficiency can be also a liability: time and energy are used in non-productive routines. By experimenting and learning creative freelancers and entrepreneurs acquire and organise the scarce resources to which they have access. This may result in new offerings, techniques, processes and materials, new pricing methods, new contacts and networks. However, the short-term contracts and portfolio work may push the creative entrepreneurs to bear the costs of these experiments themselves (from their own or family resources). Our findings suggest that possessing business skills makes it easier for creative entrepreneurs and freelancers to run their businesses and strive for economic sustainability. Yet, the economic aspect is downplayed by their motivation to pursue creative activity and focus on quality outputs. Hence, the strong dichotomy that emphasises the need to choose between the business or creativity goals seems to hamper the (economic) sustainability.

Most participants renounce from identifying with the (classic) entrepreneurial identity but rather use it as their anti-identity in constructing their creative (entrepreneurial) identity. This surfaces an important paradox: money is necessary for the self-actualization, but it provides a threat: a potential slippage to the entrepreneurship side. Further, our findings highlight how creative and entrepreneurial identities influence the income of creative professionals. A creative identity is connected to the income inadequacy - earning less than the living costs. Further, business skills may buffer income inadequacy when one has strong entrepreneurial identity.

While in the creative economies the individuals in their own networks and communities may experience high recognition, the findings indicate that overall the appreciation of creative sectors is deemed insufficient. This is reflected in the continued practice of even public sector organisations for example to demand free labour or low paid labour from the creative professionals. Given that this is a systemic challenge, changing the rules of the game and promoting institutional change is a complex process involving different types of forces and agents, of ‘institutional entrepreneurship’ (Battilana et al., 2009). Public support, for example funding, is an important resource for creative freelancers and entrepreneurs. Yet, it is not always seen to encourage creative endeavours and, thus, the way the public support is organised may also propose important barriers for the renewal and sustainability of the creative economies (for example, if safeguarding primarily the interests of the established bodies and projects).

However, sustainability in the creative economies is not merely an economic question. While passion was identified as an important resource and driver, and as an important resource it is necessary to acknowledge that passion can have both the positive (harmonious) and negative (obsessive) side. Passion can lead to positive outcomes (ability to engage in their activities) but also negative outcomes (stress and burnout). While the participants seemed highly experienced in dealing with the insecurity and stress, this is not necessarily sustainable in the long run.

Overall, the creative economies represent a paradoxical field, which is also highlighted in their experiences of Covid-19. It has proposed major impacts on creative economies in terms of reduction in work assignments and income (even if the impact has not been equal among all actors). It has invited and pushed the creative entrepreneurs and freelancers to be innovative and reconsider new ways to operate and reach their audiences. Some of them may be sustainable over the long run while others remain emergency activities. It

is interesting that even Covid-19 was interpreted to having positive outcomes such as time for individual development, break or creativity. Hence, this suggests the creative economies are equipped with high-level of resilient responses to any form of adversity. “When life gives you lemons, make lemonade” seems to be a cherished positive can-do attitude. The challenge with it is of course that it hides any systemic problems and challenges from scrutiny and reinforces the “unstainable creative deal” as the taken-for-granted rule in the field and overemphasizes the role of the individuals in dealing with the challenges within the creative economies.



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Appendices

Appendix 1 – Case Study Methodology

Introduction

This appendix includes detailed information about the data collection processes and initial data analysis undertaken by DISCE consortia.

It builds on the DISCE case study framework that has been compiled from the deliverables D3.1, D4.1 and D5.1 (Gross et al. 2019). In the case study framework, we set-up the DISCE approach and motivated the choice to undertake 10 regional case studies across Europe (in Northern Europe, the UK, Central, Eastern and Southern Europe) building on “the desire to understand complex social phenomena.” (Yin 2014: 4). We also provide extensive details about the motivation behind the case studies choice. Ten, small-scale European cities with populations of between 100-150,000 were selected as case studies with a series of research methods undertaken to explore the overarching DISCE research question:

What are inclusive and sustainable creative economies and how can they be developed?

Building on the case study research framework and ecological thinking (De Bernard et al. 2021; we approach each case study via the need to investigate across scales (Comunian, 2019) from micro (individuals) to meso (organisation and interconnecting structures) and macro (the broader policy frameworks and contexts).

Going in reverse order, the macro level of analysis led by Work Package 2 explored macro-level interactions and outputs – specifically, creative economy manifestations in terms of geographical ecosystems and the interactions between creative production and consumption, and the role of policy within these. At this level, we examined the overall profile of the city-region, in quantitative but also policy terms, providing an overview of the relevant data and policy literature presented in a series of regional case studies that summarised available information on local creative economies and their relationship with the DISCE approach (see Regional Case Studies, 2022). The meso level enabled an exploration of the organisations, institutions and infrastructure at the city level that brought actors within the creative/cultural ecology together and at the micro-level we were able to focus on individuals: creative and cultural workers, freelancers and entrepreneurs, aspiring creatives, students, graduates, as well as individuals that contribute to the local creative economies in a multitude of ways, these have been the focus of WP3, WP4 and WP5. WP3, WP4 and WP5 adopted other methods and collected other data alongside the main case study framework shared here. These are explained in further details within each WP deliverables.

In terms of actual research methods deployed, the initial fieldwork visits which took place in the pilot city of Enschede, The Netherlands from October 2019 – February 2020 included a series of four Asset-Based Community Development (ABCD) workshops (see Hargreaves and Hartley 2016) with citizens from across Enschede cultural ecosystem. The ABCD workshops were held across three different locations in the city, one being the Saxion University located in the city centre, one in an Assyrian Cultural Centre located in a South-West suburb of the city and one in an Artists co-working foundation and exhibition space located in a former textile mill in the South-east part of the city. Each event attracted different communities that contributed to Enschede’s creative economy, from policy makers and academics, artists, cultural producers and migrant workers from Syria, Turkey and Iraq. Alongside the ABCD workshops we held 35 interviews with a range of stakeholders some of whom had attended the workshop and some that we met for the first time. In total, we engaged with 94 participants from the city of Enschede in The Netherlands.

In March 2020, the outbreak of the Covid-19 virus and subsequent pandemic interrupted the research approach. At this point it was necessary to pivot to a digital approach to data collection and all subsequent research activities were conducted online.

Building on Gross et al. 2019, this appendix details the steps undertaken in the initial data collection and analysis. It is structured in 3 parts which outline the collaborative stages of qualitative data collection undertaken by DISCE Researchers from across the consortium. Firstly, we discuss how data collection and preparation took place across the case studies; secondly, how data was prepared and coded for analysis. Finally, we direct readers to each WP deliverable to consider how the data were used by each specific WP.

Phase 1: data collection and preparation

Sampling and fieldwork

Building on the plans outlined in Gross et al. (2019) and with the awareness of the importance of adopting an inclusive approach, DISCE researchers paid attention in mapping the local creative ecology of each case study from the bottom-up with a commitment to inviting a broad range of participants associated with the creative economy, from creative and cultural producers and representatives from cultural institutions alongside participants from various charities, training bodies, volunteers, educational establishments. We invited workshop participants (for Enschede, Liepaja and Pori) and interviewees to recommend other people or organizations for the study. Hence, snowballing is an important technique for identifying the research participants (Neergaard, 2007) and it will be prioritized over the sectoral coverage, for example. However, given the goal is to develop a holistic understanding of each ecology, the DISCE Consortium applies a heuristic checklist for including the multiple voices from within each ecology. In particular, following shared guidelines developed in Gross et al. (2019, p. 23) we made sure recruitment included a minimum of representation across these broader categories in each city:

- Policy makers (1 to 3 individuals)
- Network / community managers (1 to 3 individuals)
- Companies (10 to 16 individuals)
- HE providers (1 to 3 individuals)
- Creative worker or recent creative graduate (20 to 30 individuals)
- Volunteer and community groups (16 to 20 individuals)

In addition to checking that the various categories will be covered in each case study, interviewees in each category are selected to represent maximum diversity (Neergaard, 2007). This means that for example business representatives will be selected not to represent only one industry but the variety within the ecology. On the other hand, given our approach of bottom-up mapping of the ecologies, it does not make sense to specify a-priori the industries that the business representatives need to represent.

Altogether, we conducted 280 interviews for the DISCE. Some interviews had multiple participants i.e. two or three persons were interviewed at the same time resulting into a total number of 290 interviewed individuals. The Appendix 1 Table 1 below summarises the overall number of participants in each case studies articulated across the categories highlighted above. Moreover, many interviewees were involved in multiple activities at the same time reflecting portfolio careers which are typical in cultural and creative sectors (see e.g. Ball et al., 2010; Eikhof, 2013; Hennekam & Bennett, 2016). For example, a person was simultaneously a business owner and an employed worker, or a student and a volunteer, or a creative worker and a representative of a company, and the interview covered his or her multiple roles. This portfolio nature of work greatly enriched our data collection and resulted into a total number of 533 roles across the six categories (see the last row of Appendix 1 Table 1).

Appendix 1 Table 1. Interview participants in each case study locations

	Policy maker	Network/community manager	Company	Higher education provider	Creative worker or recent creative graduate	Volunteer and community groups	TOTAL
Chatham	1	2	16	4	5	3	31
Dundee	2	0	16	2	7	3	30
Enschede	3	4	16	2	9	1	35
L'Aquila	2	2	12	1	9	0	26
Leuven	1	5	9	2	8	2	27
Liepaja	1	2	11	2	9	1	26
Lund	1	3	14	2	6	0	26
Pécs	0	3	11	2	9	0	25
Pori	1	3	19	3	10	3	39
Treviso	1	1	12	1	10	0	25
TOTAL (individuals)	13	24	135	21	82	14	290
TOTAL (roles)	21	57	197	48	175	35	534

Note to the table: 'Network/community manager' category includes venues for cultural life (e.g. cultural centres) and various public or private 'umbrella' organisations (e.g. national or international sectoral associations); 'Company' category includes private companies as well as cultural and creative institutions (e.g. museums and theatres); 'Creative worker or recent creative graduate' category includes also students, and the number of freelancers/entrepreneurs is divided equally between 'companies' and 'creative workers' based on the rationale that many of them are one-person businesses; 'Volunteer and community groups' category includes volunteers as well as participants representing civil society (e.g. members of a local ethnic community). The regional breakdown of participants is based on their primary role (e.g. a policy maker who is also a part-time entrepreneur is categorised here as a policy maker). The multiple roles each participant may have had is acknowledged in the 'TOTAL (roles)' in which Interviewees were categorized based on all their roles across the six categories. An average, each individual had just under two work roles.

The DISCE-approach included co-creation activities with a variety of stakeholders throughout the project. To this end we organised various workshops at different project stages. ABCD and Visioning workshops focused on mapping a range of assets a community has (Gross et al., 2019) in a total of ten events in Enschede (five events), Liepaja (two events) and Pori (three events) regions between October 2019 and May 2021. Co-creation Labs were aimed at facilitating and observing interaction between creative professionals (DISCE, 2019) in three events in Dresden, Timisoara and Bratislava (one in each) between May 2019 and September 2021. Policy workshops were organized to test and validate our preliminary research findings in each of the ten case study regions between November 2021 and January 2022. The DISCE workshops were organised onsite until the outbreak of the Covid-19 pandemic, which resulted into online meetings and in one instance to a hybrid format. The breakdown of workshops across different categories of participants is presented in the Appendix 1 Table 2.

Appendix 1 Table 2. Workshop participants in all case study cities/regions

	Policy maker	Network/ community manager	Company	HE provider	Creative worker or recent creative graduate	Volunteer and community groups	SUM
ABCD & Visioning workshops	28	1	31	13	31	27	131
Co-creation labs			7		8	69	84
Policy workshops	7	8	17	6	15	2	55

Note to the table: participant categories are described in more detail in the Table 1. ‘ABCD and Visioning workshops’ includes participants from five workshops in Enschede, three in Pori and two in Liepaja. ‘Co-creation Labs’ includes participants from workshops in three location: Dresden, Timisoara and Bratislava (one in each). ‘Policy workshops’ includes participants from all the ten DISCE case study locations (one in each). All DISCE workshops were organised between May 2019 and January 2022, either onsite, online or in a hybrid format.

Overview Participants' data

In total, the DISCE research project interviewed 290 individuals across the ten case study locations. Slightly over half (55%) of the interviewees were females, but the gender ratio varied across the locations so that females were in clear majority in Liepaja and Chatham and males in Enschede (see Appendix 1 Table 3). The age range of interviewees formed a bell-shaped curve, the peak being those in their 40s. Again, there were regional differences in the distribution so that youngest participants were from Liepaja and oldest from Chatham.

Appendix 1 Table 3. Interview participant demographics across the ten case study locations (% , n=290)

	Gender (%)			Age groups (%)					
Case region	Female	Male	Sum	20-29	30-39	40-49	50-59	60 or over	Sum
Chatham	71	29	100	3	10	32	32	23	100
Dundee	63	37	100	3	17	33	27	20	100
Enschede	40	60	100	27	14	14	41	5	100
L'Aquila	50	50	100	8	27	35	19	12	100
Leuven	44	56	100	22	30	26	22	0	100
Liepaja	72	28	100	32	32	20	4	12	100
Lund	54	46	100	15	23	23	27	12	100
Pécs	48	52	100	16	36	32	8	8	100
Pori	56	44	100	6	28	39	19	8	100
Treviso	48	52	100	12	24	28	28	8	100
TOTAL	55	45	100	13	24	29	23	11	100

Following the aims of the DISCE project, we reached out for a large variety of different types of stakeholders. This inclusiveness was reinforced by the fact that portfolio careers are common in cultural and creative sectors (see e.g. Ball et al., 2010; Eikhof, 2013; Hennekam & Bennett, 2016). Consequently, individuals in our data were typically involved in several work activities at the same time. The largest groups of interviewees were those representing a company or cultural institution, or those being creative workers or graduates (or both), while policy makers constituted the smallest participant group (see Appendix 1 Table 4). There were some regional differences, for example Dundee had the largest share of those who were interviewed in their capacity as a company or a cultural institution representative, whereas creative workers had a dominant role in Lund. Moreover, network managers had a relatively large share among interviewees in L'Aquila and higher education institutions in Pécs.



Appendix 1 Table 4. Interview participant types (multiple types per person possible) across the ten case study locations (% ,n=534)

	Policy maker	Network/ community manager	Company or cultural institution	HE provider	Creative worker or recent creative graduate	Volunteer and community groups	SUM
Chatham	4	10	39	10	27	10	100
Dundee	4	2	48	13	24	9	100
Enschede	7	13	36	6	34	4	100
L'Aquila	8	22	37	12	19	2	100
Leuven	2	16	36	4	37	5	100
Liepaja	2	8	33	14	33	10	100
Lund	2	5	32	4	46	11	100
Pécs	0	7	36	18	37	2	100
Pori	3	9	34	8	38	8	100
Treviso	7	14	39	5	33	2	100
TOTAL	4	11	37	9	33	6	100

Reflecting the inclusiveness of the DISCE project, we interviewed people from a rich array of cultural and creative sectors. Based on the UNCTAD's (2008) classification, our data include participants from all the eight major fields so that creative services and performing arts were the most common ones (see Appendix 1 Table 5). The distribution of interviewees varied by the region, for example creative services had a largest representation in Liepaja, whereas visual arts were most common in Dundee and performing arts in Lund.

Appendix 1 Table 5. Interview participant sectors (multiple sectors per person possible) across the ten case study locations (% ,n=400)

	Audio visuals	Creative services	Cultural heritage	Design	New media	Performing arts	Printed media	Visual arts	SUM
Chatham	9	31	12	6	3	24	3	12	100
Dundee	12	0	4	20	8	20	0	36	100
Enschede	4	37	10	6	14	19	2	8	100
L'Aquila	8	11	17	9	6	19	11	19	100
Leuven	5	32	2	5	10	27	2	17	100
Liepaja	2	42	9	14	5	14	7	7	100
Lund	4	28	14	4	4	28	4	14	100
Pécs	10	32	8	13	0	10	5	22	100
Pori	10	19	21	9	3	21	0	17	100
Treviso	14	8	27	13	3	22	0	13	100
TOTAL	8	25	13	9	6	20	3	16	100

Table 6 summarises – maintaining anonymity – the key characteristics of the individual interviewees across all the case study locations. The information includes citation code, region, age, gender, occupation, participant type and sector. Participant type is slightly more accurate in this table in comparison to the other tables in this subchapter as cultural institutions (labelled 'other organisation'), students / recent graduates and freelancers/self-employed are identified separately before merging them to broader categories for the other tables.

Appendix 1 Table 6. Interview participant characteristics (n=289)

Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
Northern Europe						
Lund	LU1F20s	20s	Female	Student	Creative worker (employee), volunteer & community groups, student / recent graduate	Cultural heritage, visual arts
Lund	LU2M60s	60s	Male	Managing director	Other organisation, creative worker (employee)	Performing arts
Lund	LU3F40s	40s	Female	Unit manager	Educational institution, creative worker (employee)	Performing arts
Lund	LU4F50s	50s	Female	Freelancer (co-owner of two companies, fully owns yet another company)	Company, freelancer / self-employed / entrepreneur / business-owner	Creative services
Lund	LU5M30s	30s	Male	Community & communications manager	Network/ community, creative worker (employee)	Creative services
Lund	LU6F40s	40s	Female	Curator	Other organisation, creative worker (employee)	Visual arts
Lund	LU7M60s	60s	Male	Owner	Company, freelancer / self-employed / entrepreneur / business-owner	Printed media
Lund	LU8M20s	20s	Male	Policymaker (vice-chairman of the board)	Policy maker	Cultural heritage
Lund	LU9M40s	40s	Male	Museum director	Other organisation, creative worker (employee)	Cultural heritage
Lund	LU10F20s	20s	Female	Station manager	Other organisation, creative worker (employee), volunteer & community groups, student / recent graduate	Audiovisuals
Lund	LU11M30s	30s	Male	Promoter	Other organisation, creative worker (employee)	Performing arts
Lund	LU12M40s	40s	Male	Architect & owner	Company, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Creative services
Lund	LU13F40s	40s	Female	Managing director	Company, creative worker (employee)	Performing arts
Lund	LU14F50s	50s	Female	Project manager, entrepreneur	Other organisation, creative worker (employee)	Creative services
Lund	LU15F30s	30s	Female	Network/community manager/coordinator, freelancer	Network/ community, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Performing arts
Lund	LU16M60s	69	Male	Researcher, photographer	Freelancer / self-employed / entrepreneur / business-owner	Visual arts
Lund	LU17M30s	30s	Male	Producer	Other organisation, creative worker (employee)	Performing arts
Lund	LU18F30s	30s	Female	Festival director	Other organisation, creative worker (employee), volunteer & community groups	Performing arts
Lund	LU19M50s	50s	Male	Incubator director, freelance composer, musician, project manager, a workshop leader)	Network/ community, Creative worker (employee)	Creative services
Lund	LU20F50s	50s	Female	Graphic designer, self-employed, owner-manager	Freelancer / self-employed / entrepreneur / business-owner	Design
Lund	LU21F20s	20s	Female	Student, executive director	Other organisation, creative worker (employee), volunteer & community groups, student / recent graduate	Creative services
Lund	LU22F50s	50s	Female	Potterist, self-employed, owner-manager	Freelancer / self-employed / entrepreneur / business-owner	Creative services, cultural heritage
Lund	LU23F50s	50s	Female	Film maker, vr-artist, self-employed, owner-manager of two companies	Freelancer / self-employed / entrepreneur / business-owner	New media
Lund	LU24F50s	50s	Female	Art teacher (employed); painter & illustrator (self-employed, owns a company)	Creative worker (employee), freelancer / self-employed / entrepreneur / business-owner, volunteer & community groups	Visual arts
Lund	LU25M40s	40s	Male	Academic advisor, communication officer, doctoral student	Educational institution, creative worker (employee)	Creative services
Lund	LU26M30s	30s	Male	Performance artist, self-employed (owns a company)	Freelancer / self-employed / entrepreneur / business-owner, volunteer & community groups	Performing arts



Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
Pori	PO1M30s	30s	Male	Customer service assistant	Other organisation, creative worker (employee)	Cultural heritage
Pori	PO2F40s	40s	Female	Coordinator	Other organisation	
Pori	PO3F40s, PO3F40s	40s, 40s	Females	Head of cultural center	Creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Creative services
Pori	PO4F40s	40s	Female	Freelancer, creative worker, project coordinator	Network/ community, freelancer / self-employed / entrepreneur / business-owner	Creative services, new media
Pori	PO5M70s	70s	Male	An artist, retired teacher	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Visual arts
Pori	PO6F40s	40s	Female	An artisan, entrepreneur (yarn manufactory)	Freelancer / self-employed / entrepreneur / business-owner	Design, visual arts
Pori	PO7M40s	40s	Male	Cultural producer in free and public sector (events, films)	Network/ community, creative worker (employee), volunteer & community groups	Audiovisuals, creative services, performing arts
Pori	PO8F40s	40s	Female	Director	Creative worker (employee)	Performing arts
Pori	PO9F40s	40s	Female	Freelancer, director of cultural community	Network/ community, freelancer / self-employed / entrepreneur / business-owner	Creative services
Pori	PO10M30s	30s	Male	Cultural manager	Policy maker	
Pori	PO11M30s	30s	Male	Project coordinator, creative worker	Network/ community, educational institution, creative worker (employee)	Audiovisuals
Pori	PO12M40s	40s	Male	An artist, musician	Freelancer / self-employed / entrepreneur / business-owner	Audiovisuals, performing arts
Pori	PO13F50s	50s	Female	General manager	Creative worker (employee)	Performing arts
Pori	PO14F50s	50s	Female	Key account manager	Company	Cultural heritage
Pori	PO15M50s, PO15M40s, PO15F30s	50s, 40s, 30s	Male, male, female	Team leader, lecturer/project mgr, student	Educational institution, student / recent graduate	Visual arts
Pori	PO16M40s	40s	Male	Media instructor, self-employed film maker	Other organisation, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Audiovisuals, performing arts
Pori	PO17M50s	50s	Male	Museum director	Policy maker, other organisation	Cultural heritage
Pori	PO18F30s	30s	Female	Museum assistant (collections), museum director's substitute	Other organisation	Cultural heritage
Pori	PO19F50s	50s	Female	Specialist in tourism	Other organisation	
Pori	PO20F50s	50s	Female	Curator	Creative worker (employee)	Cultural heritage
Pori	PO21F20s	20s	Female	Student in cultural production and landscape studies, oriented in game industry	Student / recent graduate	New media
Pori	PO22F30s	30s	Female	Librarian, poet	Other organisation, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Creative services, cultural heritage, performing arts
Pori	PO23F30s	30s	Female	Graphic designer, entrepreneur	Company, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Creative services, design, visual arts
Pori	PO24F40s, PO24F50s	40s, 50s	Females	Av: museum director; mrs: intendant	Other organisation, creative worker (employee)	Audiovisuals, creative services, cultural heritage, performing arts, visual arts
Pori	PO25M40s	40s	Male	Poet	Freelancer / self-employed / entrepreneur / business-owner	Performing arts
Pori	PO26M30s	30s	Male	Creative worker, independent researcher	Network/ community, creative worker (employee), volunteer & community groups	Creative services, cultural heritage
Pori	PO27M40s	40s	Male	Founder and promoter of a festival	Company, freelancer / self-employed / entrepreneur / business-owner	Creative services, performing arts
Pori	PO28F30s	30s	Female	Scenographer (theater); graphic designer	Creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Design, visual arts
Pori	PO29M30s	30s	Male	Bartender / an artist, rapper	Other organisation, freelancer / self-employed / entrepreneur / business-owner	Performing arts
Pori	PO30F30s	30s	Female	Self-employed graphic designer	Company	Design
Pori	PO31F20s	20s	Female	Shoe designer, self-employed	Freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Design



Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
Pori	PO32M60s, PO32M70s, PO32F30s	60s, 70s, 50s	Male, male, female	Volunteer, volunteer, representative of the museum	Volunteer & community groups	Cultural heritage
Pori	PO33M40s	40s	Male	Community, artist	Network/ community, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Performing arts, visual arts
UK						
Chatham	CH1F40s	40s	Female	Musician, songwriter, university lecturer	Educational institution, Freelancer / Self-employed / entrepreneur / business-owner	Performing arts
Chatham	CH2F40s	40s	Female	Dancer, examiner for IDTA, runs a dance school	Company, Freelancer / Self-employed / entrepreneur / business-owner	Performing arts
Chatham	CH3F50s	50s	Female	Co-chair	Network/ community, Freelancer / Self-employed / entrepreneur / business-owner	
Chatham	CH4M40s	40s	Male	Chief Executive Officer	Company, Creative worker (employee)	Creative services
Chatham	CH5F50s	50s	Female	Programme Manager	Policy maker, Company, Creative worker (employee)	Performing arts
Chatham	CH6F40s	40s	Female	Project Director	Policy maker, Other organisation, Creative worker (employee), Freelancer / Self-employed / entrepreneur / business-owner	
Chatham	CH7F50s	50s	Female	Theatre designer / lecturer / advocate	Network/ community, Educational institution, Freelancer / Self-employed / entrepreneur / business-owner	Design, Performing arts
Chatham	CH8M10s	<20	Male	Student / volunteer	Network/ community, Volunteer & community groups, Student / Recent graduate	
Chatham	CH9F30s	30s	Female	Arts manager / director	Network/ community, Company, Freelancer / Self-employed / entrepreneur / business-owner	Creative services
Chatham	CH10F60s	60s	Female	Electrologist / volunteer	Network/ community, Freelancer / Self-employed / entrepreneur / business-owner, Volunteer & community groups	Creative services
Chatham	CH11F50s	50s	Female	Artist	Freelancer / Self-employed / entrepreneur / business-owner	Audiovisuals, Performing arts, Visual arts
Chatham	CH12M40s	40s	Male	Fashion Designer	Company, Freelancer / Self-employed / entrepreneur / business-owner	Design
Chatham	CH13F60s	60s	Female	Professor of Contemporary Art and Photography	Educational institution	Visual arts
Chatham	CH14M50s	50s	Male	Deputy Chief Executive Officer	Company, Creative worker (employee)	Audiovisuals, New media
Chatham	CH15F60s	60s	Female	Director of Culture	Educational institution	
Chatham	CH16F60s	60s	Female	Director	Company, Other organisation, Creative worker (employee)	Creative services
Chatham	CH17F40s	40s	Female	Director of Education	Educational institution, Other organisation	
Chatham	CH18F50s	50s	Female	Artistic Director	Company, Freelancer / Self-employed / entrepreneur / business-owner	Audiovisuals
Chatham	CH19F40s	40s	Female	Theatre Director	Company, Freelancer / Self-employed / entrepreneur / business-owner	Performing arts
Chatham	CH20F30s	30s	Female	Creative Practitioner, Founder	Freelancer / Self-employed / entrepreneur / business-owner	Creative services
Chatham	CH21M40s	40s	Male	Head of Culture and Libraries	Policy maker	
Chatham	CH22M60s	60s	Male	Head of Heritage, Learning & Outreach	Company, Creative worker (employee)	Cultural heritage
Chatham	CH23M60s	60s	Male	Lecturer, Director of Employability, music practitioner / consultant	Educational institution, Freelancer / Self-employed / entrepreneur / business-owner	Performing arts
Chatham	CH24M50s	50s	Male	Events producer, DJ, local historian & tour guide	Freelancer / Self-employed / entrepreneur / business-owner, Volunteer & community groups	Creative services, Cultural heritage
Chatham	CH25F40s	40s	Female	Freelance researcher & strategy consultant	Freelancer / Self-employed / entrepreneur / business-owner	Creative services
Chatham	CH26F30s	30s	Female	Independent Artist	Network/ community, Freelancer / Self-employed / entrepreneur / business-owner	Creative services, Printed media
Chatham	CH27F50s	50s	Female	Creative Director	Company, Educational institution, Creative worker (employee)	Performing arts



Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
Chatham	CH28M40s	40s	Male	Co-Ordinator	Network/ community, Other organisation, Creative worker (employee), Volunteer & community groups	
Chatham	CH29F60s	60s	Female	Co-chair	Network/ community, Other organisation, Freelancer / Self-employed / entrepreneur / business-owner, Volunteer & community groups	
Chatham	CH30F50s	50s	Female	Independent Artist	Freelancer / Self-employed / entrepreneur / business-owner, Volunteer & community groups	Creative services, Visual arts
Chatham	CH31F50s	50s	Female	Printmaker/Director	Company, Freelancer / Self-employed / entrepreneur / business-owner	Creative services, Visual arts
Dundee	DU1F50s	50s	Female	Creative Practitioner	Company	Performing arts
Dundee	DU2M40s	40s	Male	Creative Arts Lead	Other organisation	
Dundee	DU3M40s	40s	Male	Manager	Company	Performing arts
Dundee	DU4M60s	60s	Male	Voluntary Community Organiser	Network/ community, Volunteer & community groups	Cultural heritage
Dundee	DU5F30s	30s	Female	Project Manager	Other organisation	Design
Dundee	DU6F60s	60s	Female	Head of Print Studio	Company, Creative worker (employee)	Visual arts
Dundee	DU7F40s	40s	Female	Director	Company	Visual arts
Dundee	DU8M30s	30s	Male	Head of Centre for Entrepreneurship	Educational institution, Freelancer / Self-employed / entrepreneur / business-owner	Audiovisuals, New media
Dundee	DU9M20s	20s	Male	Artist	Freelancer / Self-employed / entrepreneur / business-owner, Student / Recent graduate	Visual arts
Dundee	DU10M50s	50s	Male	Technology Entrepreneur	Company	Audiovisuals, New media
Dundee	DU11F40s	40s	Female	Principal Events Officer	Policy maker	
Dundee	DU12F40s	40s	Female	Student and Artist	Student / Recent graduate	Visual arts
Dundee	DU13F30s	30s	Female	Lecturer, Artist, Curator, Festival Founder	Educational institution, Freelancer / Self-employed / entrepreneur / business-owner	Visual arts
Dundee	DU14F40s	40s	Female	Manager	Other organisation, Volunteer & community groups	
Dundee	DU15F70s	70s	Female	Retired - Ex Deputy Principle	Educational institution	
Dundee	DU16F40s	40s	Female	Director	Other organisation	
Dundee	DU17M50s	50s	Male	Dean of Design & Informatics, Professor of Applied Creativity	Educational institution	Design
Dundee	DU18F40s	40s	Female	Social entrepreneur	Other organisation, Freelancer / Self-employed / entrepreneur / business-owner, Volunteer & community groups	
Dundee	DU19F50s	50s	Female	Artist, curator, educator	Freelancer / Self-employed / entrepreneur / business-owner	Visual arts
Dundee	DU20M40s	40s	Male	Executive Director and Joint CEO	Company, Volunteer & community groups	Performing arts
Dundee	DU21F30s	30s	Female	Designer	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Design
Dundee	DU22F50s	50s	Female	Artist and educator	Freelancer / self-employed / entrepreneur / business-owner	Visual arts
Dundee	DU23M60s	60s	Male	Runs a Service Design and Innovation company	Educational institution, Freelancer / Self-employed / entrepreneur / business-owner	Design
Dundee	DU24F60s	60s	Female	Artists and sculpturer	Freelancer / self-employed / entrepreneur / business-owner	Visual arts
Dundee	DU25M30s	30s	Male	Runs a design agency	Company, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Design
Dundee	DU26F50s	50s	Female	Project Manager	Other organisation	
Dundee	DU27F50s	50s	Female	Story Engineer	Company, Other organisation, Creative worker (employee), Freelancer / Self-employed / entrepreneur / business-owner	Audiovisuals, Performing arts
Dundee	DU28F50s	50s	Female	Head of Print Studio	Company, Creative worker (employee)	Visual arts
Dundee	DU29F40s	40s	Female	Music Teacher and Musician	Company, Creative worker (employee)	Performing arts
Dundee	DU30M60s	60s	Male	Director (retired) of leisure and culture	Policy maker	
Central Europe						
Enschede	EN1M20s	20s	Male	Freelancer	Company, freelancer / self-employed / entrepreneur / business-owner	New media



Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
Enschede	EN2M20s	20s	Male	Co-founder, director of communications (bachelor's degree in creative technology)	Company, freelancer / self-employed / entrepreneur / business-owner	New media
Enschede	EN4F40s	40s	Female	Account manager	Policy maker	Creative services
Enschede	EN5M30s	30s	Male	City poet, marketing professional, communications studies	Freelancer / self-employed / entrepreneur / business-owner	Printed media
Enschede	EN6F20s	20s	Female	Quality engineer; master's degree in philosophy of science, technology and society	Student / recent graduate	New media
Enschede	EN7M50s	50s	Male	Museum director	Other organisation, creative worker (employee)	Cultural heritage
Enschede	EN8M20s	20s	Male	Musician	Freelancer / self-employed / entrepreneur / business-owner	Performing arts
Enschede	EN9F30s	30s	Female	Fashion and textile designer	Freelancer / self-employed / entrepreneur / business-owner	Design
Enschede	EN10M40s	40s	Male	Strategic development (online), visionary	Company	Creative services
Enschede	EN11M		Male	Founder	Company	Creative services
Enschede	EN12F50s	50s	Female	Visual artist and storyteller, student	Freelancer / self-employed / entrepreneur / business-owner, volunteer & community groups, student / recent graduate	Audiovisuals, cultural heritage, performing arts, visual arts
Enschede	EN13M30s	30s	Male	Chairman, electronic artist, performer	Company, freelancer / self-employed / entrepreneur / business-owner	Creative services, new media, performing arts,
Enschede	EN14M70s	70s	Male	Project initiator	Other organisation	Creative services, performing arts
Enschede	EN15F20s	20s	Female	Artist, printmaker, works for two foundations	Network/ community, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Creative services
Enschede	EN16M		Male, female		Other organisation	Creative services
Enschede	EN17M50s	50s	Male	Director	Educational institution	Design, visual arts
Enschede	EN18M		Male	Co-Founder	Company, Freelancer / Self-employed / entrepreneur / business-owner	New media
Enschede	EN19M		Male	Director of city marketing	Policy maker	Creative services
Enschede	EN20M40s	40s	Male	Multiple.	Network/ community, creative worker (employee)	Cultural heritage
Enschede	EN21F		Female, female	Entrepreneurs, start-up programme for immigrants, community manager for a community of entrepreneurs, inter-cultural NGO	Creative worker (employee), Freelancer / Self-employed / entrepreneur / business-owner	Creative services
Enschede	EN22F		Female	Culture coach (coaching e.g theatre and music groups)	Creative worker (employee)	Creative services
Enschede	EN23M50s	50s	Male	Director	Network/ community, creative worker (employee)	Audiovisuals, creative services, performing arts, visual arts
Enschede	EN24M20s	20s	Male, male		Network/ community, creative worker (employee), student / recent graduate	Creative services
Enschede	EN25F50s	50s	Female	Local government advisor	Policy maker	Cultural heritage
Enschede	EN26M50s	50s	Male	Creative worker	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Creative services, design
Enschede	EN27F		Female	Lecturer	Educational institution	New media
Enschede	EN28M50s	50s	Male	Family social worker	Network/ community, volunteer & community groups	Creative services, performing arts
Enschede	EN29M50s	50s	Male	Musician	Freelancer / self-employed / entrepreneur / business-owner	Performing arts
Enschede	EN30F		Female	Musician	Freelancer / self-employed / entrepreneur / business-owner	Performing arts
Enschede	EN31M		Male	City programmer	Network/ community, freelancer / self-employed / entrepreneur / business-owner	Creative services, performing arts
Enschede	EN32F		Female	Entrepreneur, civil servant	Policy maker, freelancer / self-employed / entrepreneur / business-owner	Creative services, cultural heritage, new media
Leuven	LE1F40s	40s	Female	Managing director	Company, Creative worker (employee)	New media



Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
Leuven	LE2F30s	30s	Female	Artist (painter, photographer)	Freelancer / Self-employed / entrepreneur / business-owner	Visual arts
Leuven	LE3M40s	40s	Male	Managing director	Network/ community, company, freelancer / self-employed / entrepreneur / business-owner	Creative services, new media
Leuven	LE4M40s	40s	Male	Entrepreneur; managing director	Network/ community, Company, Freelancer / Self-employed / entrepreneur / business-owner	Creative services
Leuven	LE5M30s	30s	Male	Entrepreneur	Company, Freelancer / Self-employed / entrepreneur / business-owner	Creative services
Leuven	LE6M30s	30s	Male	Bartender; self-employed	Network/ community, Other organisation, Freelancer / Self-employed / entrepreneur / business-owner, Volunteer & community groups	Audiovisuals, Creative services, New media, Performing arts
Leuven	LE7M40s	40s	Male	Communication manager	Network/ community, Other organisation, Creative worker (employee)	Creative services, Performing arts
Leuven	LE8M40s	40s	Male	Furniture designer, university teacher	Creative worker (employee), Freelancer / Self-employed / entrepreneur / business-owner	Design
Leuven	LE9F30s	30s	Female	Manager	Network/ community, Company	Creative services, Visual arts
Leuven	LE10F50s	50s	Female	Volunteer at theatre, community activist	Volunteer & community groups	Creative services, performing arts
Leuven	LE11F30s	30s	Female	Expert in dialogue, diversity and immaterial heritage	Network/ community, other organisation, creative worker (employee), student / recent graduate	Creative services, cultural heritage
Leuven	LE12F20s	20s	Female	Coordinator, freelance curator	Network/ community, other organisation, freelancer / self-employed / entrepreneur / business-owner	Creative services, visual arts
Leuven	LE13M30s	30s	Male	Owner	Company	Creative services, design
Leuven	LE14M30s	30s	Male	Artist	Freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Performing arts, visual arts
Leuven	LE15M50s	50s	Male	Lawyer, company owner	Company, freelancer / self-employed / entrepreneur / business-owner	Audiovisuals
Leuven	LE16M50s	50s	Male	Runs a music venue	Network/ community, creative worker (employee)	Performing arts
Leuven	LE17F50s	50s	Female	Professor	Educational institution	
Leuven	LE18M40s	40s	Male	Company owner	Company	Creative services
Leuven	LE19F30s	30s	Female	Creative industries expert, dramaturg	Policy maker, company, freelancer / self-employed / entrepreneur / business-owner	Creative services, performing arts
Leuven	LE20M40s	40s	Male	Work for a social profit organization that provides art courses for adults	Other organisation, creative worker (employee)	Performing arts, visual arts
Leuven	LE21M50s	50s	Male	Runs an art studio	Network/ community, creative worker (employee)	Visual arts
Leuven	LE22F20s	20s	Female	Musician	Creative worker (employee), freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Performing arts
Leuven	LE23F50s	50s	Female	Professor	Educational institution	New media, visual arts
Leuven	LE24F20s	20s	Female	Actress	Volunteer & community groups	Performing arts
Leuven	LE25M20s	20s	Male	Journalist	Freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Performing arts, printed media
Leuven	LE26M20s	20s	Male	Musician	Freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Performing arts
Leuven	LE27F20s	20s	Female	Student	Student / recent graduate	Creative services
Eastern Europe						
Liepaja	LI1F60s	60s	Female	Public administration specialist	Policy maker, network/ community, volunteer & community groups	
Liepaja	LI2M20s	20s	Male	Director	Network/ community	Creative services
Liepaja	LI3M30s	30s	Male	Director	Company	Creative services
Liepaja	LI4F30s	30s	Female	Board member	Other organisation	Performing arts
Liepaja	LI5M50s	50s	Male	Light artist	Company, freelancer / self-employed / entrepreneur / business-owner	Design, performing arts
Liepaja	LI6F40s	40s	Female	Artistic director	Company	Performing arts
Liepaja	LI7F20s	20s	Female	Product designer and teacher	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Design, visual arts



Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
Liepaja	LI8F40s	40s	Female	Writer, teacher, pr specialist, volunteer	Educational institution, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner, volunteer & community groups, student / recent graduate	Creative services, printed media
Liepaja	LI9F40s	40s	Female	Singer-songwriter, culture event director and moderator, director of a foundation	Freelancer / self-employed / entrepreneur / business-owner, volunteer & community groups	Creative services, performing arts, printed media
Liepaja	LI10F20s	20s	Female	Pr specialist, museum educator	Other organisation, creative worker (employee)	Creative services, cultural heritage
Liepaja	LI11M30s	30s	Male	Director	Company	Creative services
Liepaja	LI12M30s	30s	Male	Event manager, producer	Company	Creative services
Liepaja	LI13M30s	30s	Male	Musician, culture event manager	Network/ community, other organisation	Audiovisuals, creative services, performing arts
Liepaja	LI14F40s	40s	Female	Co-founder	Network/ community, company	Creative services
Liepaja	LI15F40s	40s	Female	Co-owner	Company	Creative services, cultural heritage
Liepaja	LI16F20s	20s	Female	Youth mentor, client and communications manager	Creative worker (employee), volunteer & community groups, student / recent graduate	Creative services, cultural heritage
Liepaja	LI17M30s	30s	Male	Career consultant, project manager	Educational institution	Creative services, design, performing arts, visual arts
Liepaja	LI18F30s	30s	Female	Head of creative lab, director of a bachelor's degree program	Educational institution	New media
Liepaja	LI19F70s	70s	Female	Teacher/tour guide	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Creative services, cultural heritage
Liepaja	LI20F60s	60s	Female	Theatre critic, lecturer, journalist	Educational institution, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Creative services, printed media
Liepaja	LI21F30s	30s	Female	Freelance event organizer, career consultant	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Creative services
Liepaja	LI22F20s	20s	Female	Ba student in functional design	Student / recent graduate	Design, visual arts
Liepaja	LI23F20s	20s	Female	Ba student in culture management, attendant at concert hall, assistant	Creative worker (employee), volunteer & community groups, student / recent graduate	Creative services, design
Liepaja	LI24F20s	20s	Female	Entrepreneur, student, designer	Company, freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Design, new media
Liepaja	LI25F10s	<20	Female	High school student, social media manager	Creative worker (employee), student / recent graduate	Creative services
Pecs	PE1F50s	50s	Female	Professor, head of department, entrepreneur	Company, educational institution	Creative services
Pecs	PE2M60s	60s	Male	Professor, vice-dean, ceramist	Educational institution	Cultural heritage, visual arts
Pecs	PE3M30s	30s	Male	Entrepreneur, fashion designer	Company	Design
Pecs	PE4F40s	40s	Female	Representative of the chamber of commerce and industry	Network/ community	Creative services
Pecs	PE5M30s	30s	Male	Photographer, entrepreneur	Company, educational institution	Audiovisuals, visual arts
Pecs	PE6F50s	50s	Female	Entrepreneur, journalist, editor	Freelancer / self-employed / entrepreneur / business-owner	Creative services, printed media
Pecs	PE7M20s	20s	Male	Cinematographer, tv editor	Creative worker (employee)	Audiovisuals
Pecs	PE8F40s	40s	Female	Sculptor, lecturer	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Visual arts
Pecs	PE9F20s	20s	Female	Tattoo artist	Creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Design, visual arts
Pecs	PE10F20s	20s	Female	Student	Student / recent graduate	Visual arts
Pecs	PE11M40s	40s	Male	Head of tourism association, entrepreneur	Network/ community	Creative services
Pecs	PE12M30s	30s	Male	Light artist, paper art designer	Other organisation, freelancer / self-employed / entrepreneur / business-owner	Creative services, design, performing arts
Pecs	PE13F40s	40s	Female	CEO	Company	Creative services, visual arts



Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
Pecs	PE14M30s	30s	Male	Exhibition organizer at an art gallery	Educational institution, other organisation, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Creative services, cultural heritage, design, performing arts, visual arts
Pecs	PE15M30s	30s	Male	Sculptor, teacher	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Visual arts
Pecs	PE16M30s	30s	Male	Light and sound artist	Company, freelancer / self-employed / entrepreneur / business-owner	Audiovisuals, creative services, performing arts
Pecs	PE17F40s	40s	Female	Entrepreneur, creative content creator	Freelancer / self-employed / entrepreneur / business-owner	Creative services
Pecs	PE18M40s	40s	Male	Tv and film producer, co-founder, general manager	Company	Audiovisuals
Pecs	PE19M30s	30s	Male	Doctoral student, news editor	Educational institution, freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Creative services
Pecs	PE20M30s	30s	Male	Musician, stage manager, student, social media manager	Company, educational institution, creative worker (employee), freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Creative services, performing arts
Pecs	PE21F20s	20s	Female	Ceramics artist	Creative worker (employee), freelancer / self-employed / entrepreneur / business-owner, student / recent graduate	Cultural heritage, visual arts
Pecs	PE22F30s	30s	Female	Manager	Network/ community, volunteer & community groups	Creative services
Pecs	PE23F40s	40s	Female	Children book writer, poet	Freelancer / self-employed / entrepreneur / business-owner	Printed media
Pecs	PE24F60s	60s	Female	CEO	Company	Design
Pecs	PE25M40s	40s	Male	Freelancer, social media manager	Creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Creative services
Southern Europe						
L'Aquila	LA1M40s	40s	Male	Mayor	Policy maker	Cultural heritage
L'Aquila	LA2M50s	50s	Male	Director	Policy maker, company, other organisation	Cultural heritage, performing arts
L'Aquila	LA3M40s	40s	Male	Artist	Network/ community, freelancer / self-employed / entrepreneur / business-owner	Audiovisuals, new media, performing arts, visual arts
L'Aquila	LA4M40s	40s	Male	Artist	Other organisation, freelancer / self-employed / entrepreneur / business-owner	Visual arts
L'Aquila	LA5M30s	30s	Male	Writer	Network/ community, other organisation	Printed media
L'Aquila	LA6F40s	40s	Female	Director	Educational institution, other organisation	New media, performing arts, visual arts
L'Aquila	LA7M50s	50s	Male	Librarian	Company, freelancer / self-employed / entrepreneur / business-owner	Printed media
L'Aquila	LA8F40s	40s	Female	Curator	Network/ community, educational institution, other organisation	Cultural heritage, new media, performing arts, printed media, visual arts
L'Aquila	LA9M50s	50s	Male	Artisan	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Creative services, visual arts
L'Aquila	LA10M40s	40s	Male	Director	Network/ community, freelancer / self-employed / entrepreneur / business-owner	Audiovisuals
L'Aquila	LA11M60s	60s	Male	Artist	Network/ community, freelancer / self-employed / entrepreneur / business-owner	Design, performing arts, visual arts
L'Aquila	LA12F20s	20s	Female	Artist	Creative worker (employee), volunteer & community groups, student / recent graduate	Visual arts
L'Aquila	LA13F40s	40s	Female	Vice-director	Company	Performing arts
L'Aquila	LA14M30s	30s	Male	Artist	Freelancer / self-employed / entrepreneur / business-owner	Visual arts
L'Aquila	LA15M50s	50s	Male	Creative worker	Company, creative worker (employee)	Creative services, design
L'Aquila	LA16F30s	30s	Female	Teacher/tour guide	Educational institution, freelancer / self-employed / entrepreneur / business-owner	Creative services, cultural heritage
L'Aquila	LA17F40s	40s	Female	Photographer	Network/ community, other organisation, creative worker (employee)	Audiovisuals, design
L'Aquila	LA18F30s	30s	Female	Art historian	Network/ community, educational institution, freelancer / self-employed / entrepreneur / business-owner	Cultural heritage
L'Aquila	LA19F50s	50s	Female	Mayor	Policy maker	Creative services, cultural heritage
L'Aquila	LA20M60s	60s	Male	Musician	Network/ community, other organisation	Performing arts
L'Aquila	LA21M30s	30s	Male	Journalist	Network/ community, other organisation	Printed media



Case region	Citation code	Age	Gender	Occupation or job title	Participant type	Sector (adopted from UNCTAD 2008)
L'Aquila	LA22F30s	30s	Female	Student	Student / recent graduate	Design
L'Aquila	LA23F40s	40s	Female	Vice-president	Network/ community, other organisation	Audiovisuals, creative services, cultural heritage, printed media, visual arts
L'Aquila	LA24F60s	60s	Female	Director	Policy maker, educational institution	Cultural heritage
L'Aquila	LA25F30s	30s	Female	Musician	Network/ community, company	Performing arts
Treviso	TR1F40s	40s	Female	Art historian	Other organisation, freelancer / self-employed / entrepreneur / business-owner	Performing arts
Treviso	TR2M30s	30s	Male	Entrepreneur	Policy maker, company	Cultural heritage
Treviso	TR3M20s	20s	Male	Entrepreneur	Freelancer / self-employed / entrepreneur / business-owner, volunteer & community groups, student / recent graduate	Performing arts
Treviso	TR4F30s	30s	Female	Musician	Freelancer / self-employed / entrepreneur / business-owner	Performing arts
Treviso	TR5M50s	50s	Male	Musician	Network/ community, other organisation	Creative services, performing arts
Treviso	TR6M50s	50s	Male	Creative worker	Company, creative worker (employee)	Audiovisuals, design
Treviso	TR7M60s	60s	Male	President	Network/ community, company	Creative services, cultural heritage
Treviso	TR8F40s	40s	Female	Artisan	Freelancer / self-employed / entrepreneur / business-owner	Design
Treviso	TR9M50s	50s	Male	Entrepreneur	Policy maker, network/ community, other organisation	Cultural heritage, visual arts
Treviso	TR10M60s	60s	Male	Designer	Company, creative worker (employee)	Design
Treviso	TR11M50s	50s	Male	Councillor	Policy maker	Cultural heritage
Treviso	TR12M40s	40s	Male	Professor	Educational institution	Cultural heritage
Treviso	TR13M30s	30s	Male	Photographer	Creative worker (employee), freelancer / self-employed / entrepreneur / business-owner	Audiovisuals
Treviso	TR14M40s	40s	Male	Media manager	Company	Audiovisuals, design
Treviso	TR15M50s	50s	Male	Artisan/entrepreneur	Freelancer / self-employed / entrepreneur / business-owner	New media, visual arts
Treviso	TR16M30s	30s	Male	Curator	Network/ community, company	Cultural heritage
Treviso	TR17F30s	30s	Female	Curator	Network/ community, company, creative worker (employee)	Cultural heritage, performing arts, visual arts
Treviso	TR18F50s	50s	Female	Creative worker	Company, creative worker (employee)	Audiovisuals, design
Treviso	TR19F30s	30s	Female	Art historian	Other organisation, freelancer / self-employed / entrepreneur / business-owner	Cultural heritage
Treviso	TR20F50s	50s	Female	Head of museum office	Network/ community, educational institution	Cultural heritage
Treviso	TR21F20s	20s	Female	Student	Student / recent graduate	Performing arts
Treviso	TR22F40s	40s	Female	Museum educator	Creative worker (employee), student / recent graduate	Cultural heritage
Treviso	TR23F40s	40s	Female	Curator	Other organisation	Performing arts, visual arts
Treviso	TR24F40s	40s	Female	Entrepreneur	Freelancer / self-employed / entrepreneur / business-owner	Creative services, performing arts
Treviso	TR25F20s	20s	Female	Student	Student / recent graduate	Audiovisuals, visual arts

Data collection and follow-up data preparation

Data collection took place in each case studies over several months, to allow for snowballing and consideration of inclusivity as discussed above.

Overall interviews followed the 'Interview template' presented by Gross et al (2019, p.130) allowing for flexibility and openness as recommended in the case of semi-structured interviews (Galletta, 2013). Each interview was consequently verbatim transcribed by the local research team and in the case of interviews not undertaken in English a process of translation was adopted to allow for each researcher across the consortia to use the data. Transcriptions and translations were conducted either within the local research team or the team used external service providers. In the latter case, each transcription and translation was proofread by a member of a local research team.

Appendix 1 Table 7. Data processing steps and schedule

Research Team	Case study	Data Collection	Data Transcription	Data Translation
UTU	Lund	Jun – Nov 2020	Oct – Nov 2020	[English interviews]
UTU	Pori	May 2020 – Jan 2021	Oct 2020 – Jan 2021	March – May 2021
KCL	Chatham	Sept – Dec 2020	Jan – May 2021	[English interviews]
KCL	Dundee	May – Oct 2020	Jan – May 2021	[English interviews]
UTU, KCL, SSE Riga, GSSI	Enschede	Feb 2019 – Aug 2020	Oct – Nov 2020	[English interviews]
UTU, KCL, SSE Riga, GSSI	Leuven	Mar – Jun 2021	Apr – Jun 2021	[English interviews]
SSE Riga	Liepaja	Oct 2020 – May 2021	Nov 2020 – May 2021	March-May 2021
SSE Riga	Pecs	Nov 2020 – Mar 2021	Nov 2020 – Mar 2021	Jan – Jun 2021
GSSI	L'Aquila	Jun 2020 – Nov 2020	Jun 2020 – Nov 2020	Dec 2020 – Mar 2021
GSSI	Treviso	Jun 2020 – Dec 2020	Sep 2020 – Dec 2021	Dec 2020 – Mar 2021

Phase 2: initial data systematisation

Codes generation process

The DISCE codebook was developed collaboratively with involvement of each of the four DISCE university partners: University of Turku, King’s College London, Stockholm School of Economics in Riga, and the Gran Sasso Scientific Institute. The process involved the following stages:

1) Members of the research teams from each of the partner universities made initial proposals of codes to include in the codebook. These initial code suggestions drew on:

- The research questions for each work package
- The literature reviews for each work package
- Initial insights from and discussion of the Enschede (pilot case study) data

2) The research teams annotated the initial set of proposed codes. This served to identify:

- Codes that needed to be added to the codebook
- Codes that could be combined, and codes that needed to be separated into two
- Codes that were unclear

3) A further round of code suggestions was made by each university partner. At this stage, additional information was added to the codebook, with more detailed description and possible ‘sub codes’ added for each of the codes.

4) On the basis of this updated codebook, a team of researchers from all partner Universities then undertook an exploratory coding exercise with one interview transcript, using the ATLAS.ti qualitative data analysis software. The researchers then met to discuss their experiences of applying the codebook to the interview transcript.

Discussions covered a range of topics including whether the codebook covered all the codes it needed to, and the range of ways in which different researchers applied the codes to the transcript. (For example, there were variations in the length of quotations that different researchers typically coded, and variations in the extent to which different researchers applied multiple codes to a single piece of text.) Drawing together some of these conversations, one member of the research team drafted a document providing guidelines / reminders for how to make use of the codebook. This document was later added to by another member of the research team, incorporating subsequent suggestions.

5) Following those discussions, two further steps were taken. Firstly, one more round of testing the codebook – applying it to interview transcript extracts (again, using the ATLAS.ti software). This was undertaken with the same purpose as the previous round of exploratory coding: to enable the researchers to compare their experiences of applying the codebook to a transcript, testing whether the codebook contained the codes we needed it to and identifying any points for discussion in terms of the practicalities of the coding process – such as the use of multiple codes on the same piece of text. Secondly, a further and final set of edits to the codebook was made, adding a new column in which researchers suggested potential ‘clusters’ of codes: indicating which codes are likely to often be used in conjunction with each other. The purpose of this was to support the research team to be actively thinking about the potential connections between different codes, helping to further clarify what is distinctive about each code, but also to recognise the ways in which quite often a single quotation will need to be marked with multiple codes.

6) The researchers met for a final codebook conversation. This was focused on the relationship between different codes, concluding the exercise described above: clustering codes together. This conversation rounded off the process of developing the codebook. The final version of the codebook contained 47 codes with short descriptions of each (see Appendix 1 Table 8).

Appendix 1 Table 8. DISCE Codebook

Code no	Code name	Description for the code
1	Accessibility	Any talk about accessibility to the creative and cultural sector (for example, linguistic, cognitive, physical); Includes talk about accessibility to career opportunities; accessibility as an audience member, customer, participant; and/or accessibility to particular spaces - e.g. for financial, physical, or psychological reasons.
2	Activism / political action	Any talk about being an activist/engaging in political action such as political protests / manifestations; Campaigning / changemaking; Art as a protest, etc. societal statements.
3	Aims, goals, aspirations (individual)	Any talk on <i>individual / personal</i> aims, goals and aspirations (distinct from <i>organisational</i> aims, goals & aspirations); Any talk about indicators / measures of success / achievement of goals.
4	Aims, goals, aspirations (organisational)	Any talk on <i>organisational</i> aims, goals and aspirations (distinct from <i>individual / personal</i> aims & goals & aspirations); Any talk about indicators / measures of success / achievement of goals..
5	Audiences, customers, constituencies, participants	Any talk on the people that matter to the organisation / individual in doing what they do; Any talk about the duration of the relationship (e.g. one-time, new or regular customers)
6	Care (individual)	Any talk concerning what people care about and care for (practices of care); Any talk about what people feel they have a responsibility for. This might focus on traditional caring practices, such as caring for children and elderly relatives, but it might also include caring for a neighbourhood, caring for an art form, caring for nature, etc.
7	Care (structures)	Any talk on structures, institutions, infrastructures, resources etc. that support people caring (structures of care); Any talk about conditions that support people to take responsibility for what they care about. (For example, does the town have a strong network of voluntary organisations? Does the interviewee have a strong network of friends who support each other? Does an organisation have any policies for environmental responsibility, or for looking after the wellbeing of their staff?)
8	Career steps/changes/transitions	Any talk about past or future decisions to become a freelancer or start a business; any talk about previous professions, employers, unemployment etc.; any talk about the past or future/alternative careers; career plans.
9	Communication / dialogue / marketing	Any talk about the communication, sharing of information and/or dialogue between different actors involved in the creative/cultural sector (lack of,

		constant, occasional), including talk about specific modes of communication (e.g. annual town hall meetings about culture in the city, monthly Zoom calls for creative industries CEOs, Facebook groups for audience members); Any talk about communication channels (marketing, advertising).
10	Competition	Any talk about competition; can be negative or positive aspects: e.g. competitors as 'enemies' or as collaborators.
11	Covid-19	Any talk of Covid-19 (effects of, responses to)
12	Cultural ecosystems (city-wide / region wide / sector wide)	Any talk about the ecosystem across the city / region / sector / industry as a whole. Several other codes will of course speak to the theme of cultural ecosystem, but this code is specifically for any comments about the cultural ecosystem of the city or region or industry / sector as a whole.
13	Cultural/creative clusters, creative hubs & cultural quarters	Any talk about creative clusters / creative hubs / cultural quarters (groups or constellations of people or organisations) in which they work / live. (e.g.) What does it consist of? Characteristics? What is its size?
14	Cultural institutions (local arts organisations)	Any talk about the role of local cultural institutions (museums, orchestras, etc.) in the CC sector (valorisation, promotion, cooperation, relationship, etc.); Any comments about a particular cultural organisation (arts organisation) and its place in the ecosystem - rather than comments about clusters or networks of cultural institutions, which will be coded within other codes.
15	Digital technology	Any talk on digital tools, social media [used or not willing to use, enthusiasm or fear of using, necessity, starting up a web shop, a blog etc.], e-products (digital-born products or products that are turned into digital versions e.g. books to e-books, audiobooks etc., any products that are used with digital devices), digitalisation (positive or negative talk, change).
16	Education – individual	Any comments about educational experiences; also what people are learning in work / on the job
17	Education – system	Any talk of institutional/systemic/organisational aspect of education (including teaching)
18	Entrepreneurial mindset / behaviour	Any talk (positive (having) or negative (lacking)) about opportunities, adaptability, proactiveness (forward thinking, leader vs. follower, courage or boldness), lack of ideas / having ideas, taking initiative, attitude towards mistakes / learning from mistakes. Individuals or organisations.
19	Entrepreneurship: starting up / running a business	Any talk about starting up or running a business, starting or acting as freelancer / entrepreneur, being self-employed (difficulties, success, strengths, weaknesses, practices).
20	Family & friends	Any comments about family & friends
21	Festivals & temporary events	Any comments about festivals or other temporary events; may include comments about temporary exhibitions.
22	Financial resources, money, costs & debt	Any talk about financial resources, money and/or debt. This includes any talk about income, revenue, investments or costs either at individual or organisational level. This can include description of in-kind support, including in-kind support from family members, etc.
23	History	Any comments about the history of the neighbourhood, city, region, sector or organisation.
24	Hobbies, interests, everyday creativity & play	Any discussion on free-time (creative) activities outside the profit-making 'creative industries' and the publicly-funded 'arts'. (e.g. singing in a community choir, making Christmas cards with family at home, school kids making up a dance with friends in the park.); Any talk around use of time for non-work (leisure, hobbies).
25	Inclusion & exclusion / equality & inequality / social (in)justice	Any talk about individual, organisation or structural dimensions of inclusion / exclusion / social (in)justice. May include: descriptions of personal experiences of inclusion / exclusion / social (in)justice; comments about inclusion / social justice at an organisational level (including strategies & initiatives for achieving inclusion / social justice); comments about structural / social factors influencing inclusion / exclusion / social (in)justice.



26	Keywords & terminology	Any discussion of terminology and vocabulary. For example, some interviewees say, 'I never use the phrase creative economy, I call it the cultural economy', others say, 'sustainability is such a buzzword, it's meaningless'.
27	Location & physical setting, buildings	Any comments about the significance of location and place, physical setting, buildings, workspaces, equipment.
28	Mobility (and immobility)	Any comments on having moved / not moved from location to another, for any reason (including work, family, education travel for its own sake), or mobility [travel] as part of current work.
29	Modes of employment	Any talk about the individuals' or organisation's modes of employment and/or contractual arrangements: Employed, self-employment, multiple contracts / multiple contract types; Also any comments about the challenges of working in these ways, such as describing feeling precarious or stressed.
30	Networks, partnerships & collaborations	Any talk (e.g. names, availability, value, size) about organisational or individual networks, partnerships and collaborations, both formal and informal; any talk about personal relationships that have supported or hindered something, for example career development (e.g. mentoring, role models)
31	New / innovative activities & changes (in businesses / organisations & in everyday life)	Any talk about doing things in new ways (as individuals or in their organisations); e.g. setting new goals, creating new types of services/products, with new networks, targeting new audiences, new sources of income
32	Offering / products / services	Any talk about products, services or pieces of (art) work which individual or organisation provides / offers to audience or customers; e.g. range of products/services; developments in the offering(s) over time; including any talk about barriers and challenges that are experienced with relation to offering/product/services
33	Organisational type	Any comments on organisational form or legal status, and its significance. E.g. any comments about the importance / consequences of being a charity, a community interest company, etc.); Any talk about organisational structure, owners / ownership, or organisation's size.
34	Peripheral	Any talk about where people consider the city and the cultural/creative offer/sector to be peripheral/marginal/ unattractive or comments about where an interviewee considers themselves or their work to be peripheral, (e.g. 'my work is outside the mainstream of the arts scene in this town, nobody notices me'.)
35	Policy & policymaking (including governance of civic bodies / funding bodies)	Any comments about policy and policymaking, including any comments about decision-making processes and governance of civic bodies (e.g. town council, citizens' council, neighbourhood council) or funding bodies (e.g. the national or local arts council). Also including comments about any specific policies.
36	Pricing	Any talk about pricing (practice, satisfaction, etc), including alternatives to pricing for example discussion of offering services for free
37	Regional development	Any talk about territorial enhancement/regional development (through cultural and creative economies)
38	Risk, uncertainty, failure	Any talk about risk, risk-taking, (fear of) failure, learning from failure, (experiences of) uncertainty, ways of managing uncertainty; includes all kinds risks / uncertainty, e.g. financial, health, social.
39	Sales and delivery channels	Any talk about the ways in which individual or organization sales / delivers its offerings / products / services, such as through exhibitions, on-line-shop, ticket sales, renting or contract work / ordered work.
40	Satisfaction / dissatisfaction (with career, personal life or education)	Any talk about whether this person is satisfied with their overall situation as an individual or in their organisation; Or specific aspects of their career / work, personal life, education

41	Skills and other human resources	Any talk around skills (one has / has not, needed for, shortages of) or other human resources (needed for, shortages of); Any talk about the importance of particular skills; Any talk about the strengths or unique characteristics of individual or organisation.
42	Sustainability	Any talk around different meanings of sustainability, strategies for achieving sustainability, now and in the future)
43	Time use – work/professional arena	Any talk around use of time related to individual’s or organisation’s professional activities [either paid/unpaid]
44	Trust	Any talk around trust (value of, presence of, lack of, strategies for achieving). For example, interviewees may describe a presence (or lack) of trust between different actors within their ecosystem or processes through which trust has been developed (or lost).
45	Value creation & co-creation	Any talk about the value / benefits (value creation as an outcome) that the individual or organisation is seeking to create/provide for the audience/customer. Any talk about the ways in which audience or customers participate in the 'production' or 'value creation' as a process, e.g. provide ideas, content, feedback, wishes or instructions or other type of 'co-creation'.
46	Values as principles of action	Any talk about of the values the individual or organisation holds to be important as they do their work / live their life, any talk about processes of valuation / evaluation, e.g. how do people reach judgements about value / what’s valuable.
47	Working conditions in the sector (systemic)	Any talk about systemic working conditions in the sector: the rules of the game (in the sector), barriers and challenges to working and progressing in the sector, as well as aspects of the systemic working conditions in the sector that are positive. Negative examples may include: precarity, exploitation, 'old boys network' hiring practices; but positive examples could include conditions such as the availability of good information about new job opportunities, a supportive trades union, good employment practices across the sector in supporting flexible working hours for parents, etc.

Analysis via ATLAS.ti across DISCE team

The first cycle of coding was conducted jointly among the DISCE researchers each of whom was assigned a number of interview documents. The 9th edition of ATLAS.ti programme was utilized for the coding. To organize the first cycle of collective coding, it was agreed that one researcher operates as a technical master, who creates a Master file in ATLAS.ti and manages the process of creating and sending Project Bundle files to each coder, who would then return the coded file back to the technical master to be merged to the Master file (see ATLAS 2018). Every coder was also advised to consult the Teamwork Manual (ATLAS 2018) provided by ATLAS.ti. The coding was done on transcribed, translated (if needed) and proofread English interview documents. All the 272 documents were coded following the final codebook (containing 47 codes), and those documents which were already initially coded during the codebook development process were recoded applying the final version of the codebook.

Some level of individual variation in coding was considered unavoidable, but a number of guidelines and good practices were created and shared with all coders in order a) to align/harmonise our coding process and b) to give some hints and tools (e.g. use of a coding diary) for identifying possible individual differences in coding practices. Furthermore, after each researcher had coded their first document(s) a joined online meeting was organized in which everyone shared their experiences and various practicalities were discussed and agreed upon, if needed.

The following guidelines and good practices of coding was shared with all coders:



- As the DISCE project is covering a wide range of topics and research questions the researchers shall code in rather great detail to allow all the codes to gather the valuable information from the rich material gathered.
- Before coding the researchers have got acquainted with the codebook and more detailed descriptions and explanations as well as with the file in ATLAS.ti where coding of several researchers are visible. From these materials each researcher coding the interviews shall align his/her coding approach to the DISCE team in terms of interpretation of the codes as well as detail level and styles of the codes. Still the differences among individuals and even for the same researcher on different moments in time are reasonable and expected.
- Relatedly, it is probably impossible, and at least impractical, to try to fully align all researchers' coding practices. This results in a situation, where two researchers might well apply two different codes to the same quotation. Therefore, it is important that the researcher who is analyzing the coded texts has an understanding about the codes that will speak to the same broad theme and, therefore, could have been applied by another researcher. As an example, the code for 'Cultural ecosystems' is closely related to such codes as 'Creative clusters, creative hubs & cultural quarters', 'Local cultural institutions', 'Location & setting, buildings' and 'Networks, partnerships & collaborations'. As a consequence one coder might have applied 'Cultural ecosystem' to an extract, while another coder might have ended up applying 'Creative clusters...' to the same extract instead.
- In case the coder is unsure about any of the coding practices, it is advisable to do one or all of the following, to consult a) the codebook, b) the coding materials from the test rounds, c) this guideline document, d) the fellow coders, e) and to make notes.
- The coded text shall not be only one word, but often more than one sentence to ensure that the reader who reads the coded text as an excerpt can understand the meaning and context.
- Despite trying to code concisely, there are situations when a whole long paragraph shall be coded to convey the main facts plus the contexts rather than trying to select few sentences (e.g. in test round 2 the question about the aims of the organisation).
- If case of doubt the researcher shall rather apply a code than not.
- In case the researcher feels that the interviewee talks about a relevant topic to which there is no code in the codebook, it is advisable to do the following: to apply the closest possible code as a 'second best option', to make notes, and to inform fellow researchers (especially if the same relevant topic appears often – so that all the researchers can possibly align their coding practices in regard to this possibly missing code). NOTE: the coder does not add any new codes to the ATLAS.ti master project file but only applies the existing codes.
- After the first coding of the interview which might be rather more technical, researchers are advised to look back on less used codes and review the coding by checking for more subtle and indirect messages (especially for less often used codes or codes that the researcher feels less familiar with). So, a quotation (extract) may contain the same word as in the name of the code in which case coding is rather straightforward, but very often the coder needs to interpret the text with the help of the 2nd ('Description of the code'; this info is also available in ATLAS.ti) or in some instances even by checking the 3rd ('Why a code matters') column of the Codebook (this info is only available in the Codebook file in Seafire) to figure out a suitable code.
- Each researcher is advised to create a coding diary.
- It is quite possible, often even likely, that several codes are relevant to a single segment of text (extract); sometimes this may mean that the coder has been unsure about which code to apply but oftentimes it means that even a short amount of text is so rich that it contains multiple themes, each of which is subject to a different code. As a very simple example, if the interviewee would have said something like 'my goal is to reduce social injustice from the world', one would apply two codes here: 1) the code for 'Aims, goals, aspirations (individual)' and 2) the code for 'Inclusion & exclusion / equality & inequality / social (in)justice'. Similarly, if the interviewee would have said something like 'It would be awesome if I had an online store but I wouldn't know how to set up one', the coder would apply three codes to the sentence: 1) 'Digital technology', 2) 'Sales and delivery channels' and

3) 'Skills'. Moreover, if the interviewee would have said something like 'Economic goals are important to our company, but we also want that as many young people as possible can attend our events, for which reason we do not charge a fee for admission for children under 12 years of age', one would apply four codes for this sentence: 1) 'Aims, goals, aspirations (organisational)', 2) 'Audiences, customers, constituencies, participants', 3) 'Accessibility', and 4) 'Pricing'. Note also, that in each of the above examples the coder would mark the whole sentence and apply all the codes to the entire sentence rather than try to split it into smaller segments and apply separate codes for each.

- Every code is applicable to all types of interviews, whether individual, business, higher education institution, policy maker, association etc.
- Every researcher utilizes the whole codebook. In the analysis phase different researchers might be interested in different codes, but during the coding phase everyone applies all codes to the interviews.
- Any code may be applied to any part of the interview text i.e. although there are specific questions about various themes (e.g. time use, skills or income), the interviewee may talk about any topic at any point during the interview.
- It is a good idea for each coder to review their coding practices from time to time, especially in the early stages of coding. For example, it is useful to check which codes one has been using the most and which the least to avoid a situation where one (or more) of the codes have become a 'catch-all' / 'miscellaneous' in one's mind or, alternatively, one has forgotten the existence of a code. The frequency of use of each code is marked in parenthesis after the code name in ATLAS.ti (the list of codes and their names can be found under 'Codes' heading in an open ATLAS.ti project).
- The coder does repetitive coding. This means that coding is not selective in a sense that a code would be applied only when an interviewee speaks about something for the first time, but the code is applied every time the interviewee talks about the same thing. Repetitive coding may be more likely with some, relative broad codes, such as 'Offering, product or service' than some other codes.

Statistical overview of data and codes

The first cycle of coding resulted into creation of over 16700 quotations across the coded documents. Several codes were typically applied to each quotation summing up over 48700 quotations across the 47 codes (Appendix 1 Table 9), the average being 1037 quotes per code and 179 code uses per document. The most often applied code was related to 'Financial resources, money, costs & debt' (4.7% of the quotes), while the least frequently used code was about 'Sales and delivery channels' (0.5% of the quotes).

Appendix 1 Table 9. Number of quotes per code

Code no	Code name	No. of quotes per code	% of quotes per code
1	Accessibility	1486	3.0 %
2	Activism / political action	348	0.7 %
3	Aims, goals, aspirations (individual)	1428	2.9 %
4	Aims, goals, aspirations (organisational)	1057	2.2 %
5	Audiences, customers, constituencies, participants	1395	2.9 %
6	Care (individual)	520	1.1 %
7	Care (structures)	725	1.5 %
8	Career steps/changes/transitions	1145	2.3 %
9	Communication / dialogue / marketing	1280	2.6 %
10	Competition	332	0.7 %
11	Covid-19	1132	2.3 %
12	Cultural ecosystems (city-wide / region wide / sector wide)	1523	3.1 %
13	Cultural/creative clusters, creative hubs & cultural quarters	682	1.4 %
14	Cultural institutions (local arts organisations)	1155	2.4 %

15	Digital technology	749	1.5 %
16	Education (individual)	1769	3.6 %
17	Education (system)	1641	3.4 %
18	Entrepreneurial mindset / behaviour	859	1.8 %
19	Entrepreneurship: starting up / running a business	533	1.1 %
20	Family & friends	941	1.9 %
21	Festivals & temporary events	712	1.5 %
22	Financial resources, money, costs & debt	2203	4.5 %
23	History	499	1.0 %
24	Hobbies, interests, everyday creativity & play	545	1.1 %
25	Inclusion & exclusion / equality & inequality / social (in)justice	1842	3.8 %
26	Keywords & terminology	646	1.3 %
27	Location & physical setting, buildings	2072	4.2 %
28	Mobility (and immobility)	997	2.0 %
29	Modes of employment	719	1.5 %
30	Networks, partnerships & collaborations	2104	4.3 %
31	New / innovative activities & changes (in businesses / organisations & in everyday life)	948	1.9 %
32	Offering / products / services	1511	3.1 %
33	Organisational type	643	1.3 %
34	Peripheral	429	0.9 %
35	Policy & policymaking (including governance of civic bodies / funding bodies)	1340	2.7 %
36	Pricing	342	0.7 %
37	Regional development	694	1.4 %
38	Risk, uncertainty, failure	1322	2.7 %
39	Sales and delivery channels	234	0.5 %
40	Satisfaction / dissatisfaction (with career, personal life or education)	1280	2.6 %
41	Skills and other human resources	1630	3.3 %
42	Sustainability	746	1.5 %
43	Time use – work/professional arena	1101	2.3 %
44	Trust	291	0.6 %
45	Value creation & co-creation	986	2.0 %
46	Values as principles of action	1048	2.1 %
47	Working conditions in the sector (systemic)	1182	2.4 %
TOTAL		48766	100 %

Phase 3: WPs analysis

Each work package built on Phase 1 and 2 and applied specific consideration approaching the data across particular codes or focusing on particular case studies. Details of each WP analytical approach following the data coding process is described in more details in each specific deliverable.

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Appendix 2 – Survey Data and Variables

Data and Sample

As part of the DISCE-project, we collected scientific survey data from Finland although not originally planned in the DoA. The complementary survey was conducted in order to provide some quantitative data on the important and relevant topics focused in this report.

In this report, we present results from Finnish CCI individuals in the snapshots to selected topics (individual's business skills, income, and networking among creative professionals as well as the impact of Covid-19 on their creative work). In addition, the survey data is used in Chapter 7 when investigating the interplay of identity and skills in explaining income inadequacy among creative professionals.

The survey data comprises 456 Finnish creative professionals who are working in creative sectors (such as theater, fine arts, and performing arts). Data were collected via Internet-aided survey tool during May-June 2021. Due to the lack of publicly available registers, we applied convenience sampling (Etikan et al., 2016), and the sample population covers 2209 creative professionals whose contact information was available on various cultural websites. Accordingly, the results should not be generalized to the entire population of creative professionals in Finland. After three rounds of reminders, we received responses from 456 creative professionals, which generates a response rate of 21%.

In this report, we report results of those who had been working during the previous 12 months by the time of the survey. Based on this our final sample consists of 410 creative professionals of which 64% were female and had tertiary or higher educational background. The average age of respondents was 48 years. On average, they had 22 years of working experience in creative sectors. Around 57% of the respondents had only one profession. Based on multiple choices, 30% of the respondents were actors, 54% worked as fine or visual artists and about 20% were musicians. In all, 45% worked only in one CCI sector and 23% had only one source of income. Moreover, among 29%, the education had covered at least some business studies (such as marketing, accounting, and entrepreneurship). When having an opportunity for multiple choices, 37% of the respondents received wages and 74% received self-employed income. On average, they had 22 years of working experience in creative sectors and 85% had (on average 15 years of) entrepreneurial experience.

Finally, over 90% of the respondents work or study in urban areas, which makes our data geographically biased. This may show in the themes, such as access to network, because the likelihood of such networks is higher in more dense areas.

Variables used in the snapshots and in Chapter 7

Income inadequacy was measured by assessing respondent's perceived financial position. In order to avoid false responses or even losing respondents, because of too personal questions about income (Duncan & Petersen, 2001), we asked the respondents whether their monthly income exceeded, equaled or did not cover their monthly expenses. We coded this into a dummy variable in which 1="My monthly income doesn't cover my living costs" and 0="My monthly income covers or exceeds my living costs". Based on this item 34% of the respondents perceived income inadequacy.

Business skills was measured with an original, new scale comprising nine items, which reflected the nine dimensions of business model canvas (Greene, 2020; Osterwalder & Pigneur, 2010). The participants were asked to "Please indicate how well the following statements describe your artistic or creative work" with items, such as "I am good at identifying who my audience(s)/customers is/are". All items were measured with a Likert-scale ranging from 1="Strongly disagree" to 5="Strongly agree". We employed the nine items as a composite index in which higher value means higher perceived skills. The reliability statistics of this index ($\alpha=0.82$) also reach the common threshold of 0.70 (Hair et al., 2010).

In exploring how actively and with which stakeholders the creative professional *network*, we crafted a scale from the findings of Chapain and Comunian (2010) and matched it with widely known entrepreneurship research program Panel Study of Entrepreneurial Dynamics' (Reynolds, 2007) networking items. The respondents were asked to "Please indicate the extent to which you have connected with each lately" with a scale which ranged from 1="Never" to 5="Always".

Perceived creative and entrepreneurial identities were measured separately with an adapted version of Farmer et al.'s (2011) identity aspiration scale. Their scale measures desirability of identities but it was adapted for our study to measure possession of identities. In the questionnaire the respondents were asked to "Please indicate how the following statements describe you" on a scale ranging from 1="Strongly disagree" to 5="Strongly agree." Both scales covered six items, such as "I often think about being a creative individual // an entrepreneur/freelancer". The reliability for creative identity was 0.87 and for entrepreneurial identity 0.93 both of which reach the common threshold of 0.70 (Hair et al., 2010).

The perceived *influence of Covid-19* on respondent's artistic and creative work was measured by asking the respondent to "evaluate the influence of Covid-19 on your artistic and creative work. The influence has been..." The scale ranged from 1="Very negative" to 5="Very positive." For the further analyses, this item was coded into a dummy variable in which "1" means "Negative influence" and "0" means "Neutral or positive influence". The influence of Covid-19 was also addressed by asking the respondents first to evaluate how different aspects have changed during the previous 12 months. These items reflect the theoretical and conceptual works of Saebi et al. (2017), Guo et al. (2017) and Zott and Amit (2007). In addition to a scale ranging from "1=Strongly disagree" to "5=Strongly agree", the respondents were given an option of "Does not apply". The role of Covid-19 was detailed with a following question: "Please evaluate the influence of Covid-19 on the changes you described above" by using a scale from 1="Totally due to Covid-19" to 5="Not at all due to Covid-19".

In snapshots and Chapter 7 we have adjusted the analyses for certain control variables. In Chapter 7 we controlled the analyses for respondents' gender, age and work experience as they may influence the income generation. Similarly, we controlled individual's level of education and majoring subject might influence the personal income. We adjusted the analyses for the level of education by asking the respondent about the highest level of education they have completed (from primary education to advanced tertiary education). In the analyses this item was recoded into a dummy variable in which 1="Tertiary or higher". In addition, we

controlled the analyses for an item, which explored whether the respondents’ education covered any business subjects (such as marketing, management, and entrepreneurship). In the analyses this was used as a dummy variable in which 1=“Yes” means that her education has covered at least some business subjects. We also adjusted the analyses for the number of professions and for the number of sources of income. Appendix 2 Table 1 summarizes the descriptive statistics and correlations of the variables used in the analyses.

Appendix 2 Table 1. Descriptive statistics and correlations

	Mean	SD	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1. Income inadequacy (1=yes)	0.34	0.47										
2. Business skills	29.5	6.31	-0.13*									
3. Creative identity	4.40	0.80	0.11*	0.05								
4. Entrepreneurial identity	2.93	1.20	-0.03	0.27*	0.26*							
5. Age	48.3	10.58	-0.02	-0.15*	0.02	-0.12*						
6. Gender (1=female)	0.64	0.48	0.18*	-0.00	0.05	-0.02	-0.07					
7. Education (1=tertiary/higher)	0.64	0.48	0.02	0.11*	0.06	0.00	-0.16*	0.07				
8. Business studies (1=yes)	0.29	0.46	0.05	0.20*	-0.07	0.15*	0.01	0.09	-0.05			
9. Sources of income (1=one)	0.23	0.42	-0.17*	-0.06	-0.18*	-0.12*	0.10*	-0.06	-0.07	0.10		
10. # of professions (1=one)	0.57	0.50	-0.06	-0.04	0.02	-0.15*	0.06	-0.06	-0.07	-0.09	0.06	
11. Work exp. in CCI	22.1	10.88	-0.06	-0.09	0.01	-0.05	0.83*	-0.14*	-0.13*	-0.08	0.06	-0.01

*n=410, *p<.05*

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