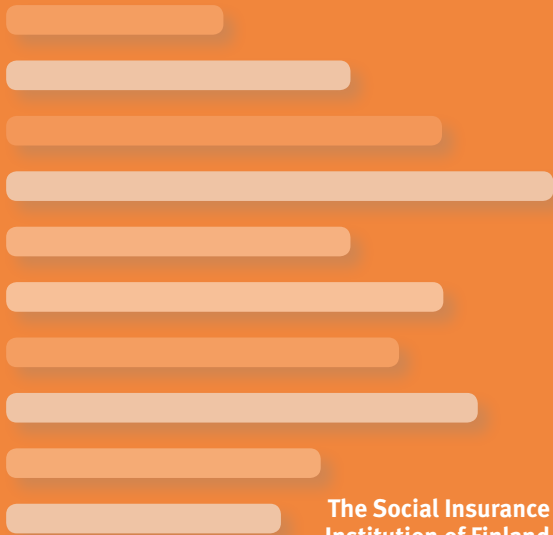


POCKET STATISTICS 2016



The Social Insurance
Institution of Finland

POCKET STATISTICS

The Social Insurance Institution

2016

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HELSINKI 2016

Social security programmes administered by Kela

Kela, the Finnish Social Insurance Institution, looks after basic security for all persons resident in Finland through the different stages of their lives. Kela has a nationwide customer service network to carry out its mission. It decides nearly 5 million claims for benefit every year. Over 23 million customer contacts are made each year – online, by phone, and face-to-face at local offices. For medical expenses there is a direct-reimbursement option which allows clients to be compensated at the pharmacy or private medical centre without first having to file a claim.

The schemes administered by Kela cover such areas of social security as basic pensions, health insurance, rehabilitation, unemployment protection, family benefits, housing benefits, financial aid for students and school transport subsidy. In addition, Kela provides disability benefits and services as well as conscripts' allowances.

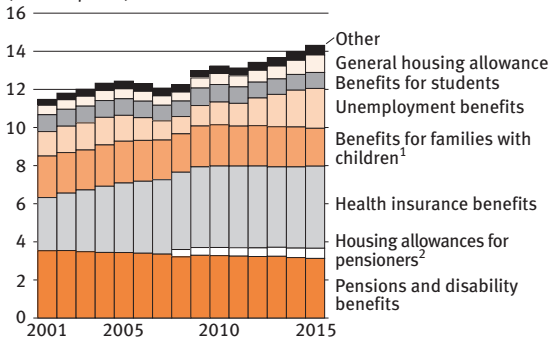
Expenditure on Kela benefits

€ million	2014	2015	2016*
Pension benefits	2,563	2,506	2,480
Disability benefits	613	620	613
Sickness benefits	4,269	4,309	4,186
Rehabilitation benefits	410	445	463
Unemployment benefits	1,934	2,092	2,181
Benefits for families with children	2,100	1,987	1,992
General housing allowances	742	918	1,087
Housing allowances for pensioners	498	532	560
Benefits for students	829	839	858
Other benefits	57	60	62
All benefits	14,016	14,308	14,482

* Provisional figure or estimate

Benefit expenditure of Kela

€ billion
(at 2015 prices)



¹ Parenthood allowances are included in health insurance benefits.

² Housing allowances for pensioners were included in pensions until 2008.

Recipients of Kela benefits

	2014	2015
Pension benefit ¹	673,109	661,625
Disability benefit ¹	310,128	314,114
Sickness allowance ²	304,573	292,706
Parenthood allowance	158,434	162,921
Refund of medical expenses	4,232,087	4,213,293
Rehabilitation benefit	119,944	124,777
Unemployment allowance or labour market subsidy ¹	213,045	238,482
Maternity grant	57,370	55,013
Child benefit ¹ (no. of children)	1,012,805	1,012,752
Child day care subsidy ¹ (no. of families)	87,622	85,506
Child maintenance allowance ¹ (no. of children)	104,302	106,796
General housing allowance ¹ (no. of households)	206,092	246,357
Housing allowance for pensioners ¹	191,401	197,870
Financial aid for students ¹	235,972	234,930
School transport subsidy ¹	33,156	31,706

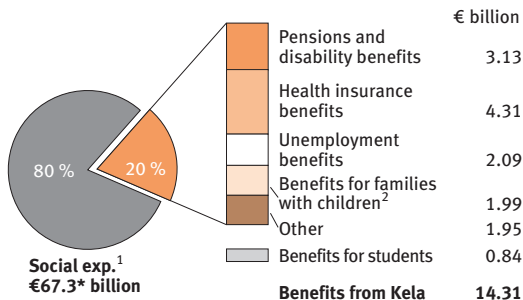
¹ at year-end.

² Not including recipients of sickness allowance based solely on the Self-Employed Persons' Pensions Act.

Kela in figures

	2014	2015
Total expenditure, € million	14,455	14,738
Expenditure on benefits, € million	14,016	14,308
Administrative costs as a % of total expenditure	3.0	2.9
Benefit expenditure as a % of GDP	6.8*	6.9*
Benefit expenditure as a % of the total wage bill	17.1*	17.3*
Benefit expenditure (excl. benefits for students) as a % of total social expenditure	20.1*	20.0*
Benefit expenditure per capita, €	2,561	2,607

Social expenditure and benefits paid by Kela, 2015



¹ Earnings-related pensions (€25.1 billion) and municipal social and health services (€19.2 billion) comprise the majority of social expenditure.

² Parenthood allowances are included in health insurance benefits.

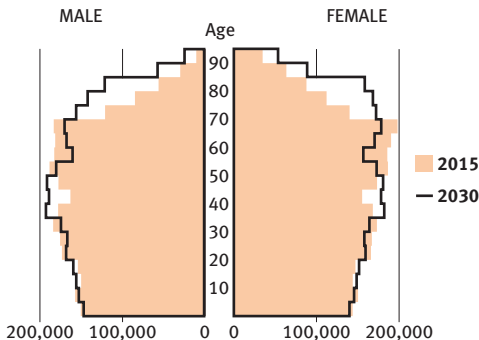
N.B. Benefits for students are included among the benefits provided by Kela, but not in the social expenditure.

Level of social insurance funds at year-end

€ million	2014	2015
National pension insurance fund	83	80
National health insurance fund	643	550
Employment pension funds ¹	172,500*	180,900*
Employment accident insurance fund	3,622	3,795
Third-party motor insurance fund	3,715	3,920

¹ Private and public sectors.

Population by age and gender



Level of selected economic indicators

€ billion	2014	2015
Benefit payments by Kela	14.0	14.3
GDP	205.3*	207.2*
Total wage bill	82.2*	82.9*
Total social expenditure	65.6*	67.3*
Total pension expenditure	28.1	28.9*

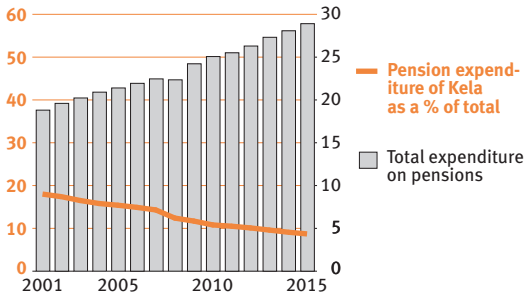
Selected indicators

	2015	2016
National pension index (1957=100)	1,637	1,631
Employment pension index (1962=100)	2,519	2,519
Wage coefficient (2004=1)	1.363	1.373
Cost of living index (1951:10=100)	1,906	1,912*
Consumer price index (2005=100)	119.4	119.8*
Earnings index (2005=100)	133.1*	134.7*

Expenditure on pensions

Pension expenditure
of Kela as a % of total

€ billion
(at 2015 prices)



N.B. Starting with 2010, also includes free-form pensions from insurance providers.

Expenditure on pensions

€ million	2014	2015
All pensions	28,136	28,908*
Pension benefits from Kela	2,560	2,503
Private sector employment pensions	24,440	25,265
Benefits under the Employment Accident Insurance, Third-Party Motor Insurance, and Military Injuries Acts	515	515*
Other pensions	620	625*
All pensions as %		
of total social expenditure	42.9*	43.0*
of GDP	13.7*	14.0*

Total number of pension recipients, by type of pension, at year-end

	2014	2015
Old age pensioners	1,237,541	1,270,408
Disability pensioners	232,475	221,952
Unemployment pensioners	380	.
Survivors' pensioners	277,990	275,213
Other pensioners	32,868	27,388
All pensioners¹	1,525,317	1,540,972

¹ It is possible to draw more than one type of pension.

Number of recipients of old age, disability or unemployment pension¹, at year-end

	2014	2015
All pensioners	1,401,547	1,423,775
Recipients of Kela pension only ²	78,579	78,517
Recipients of both Kela and employment pension	511,407	503,684
Recipients of employment pension only ²	811,986	841,574
Recipients of Kela pension, total	589,986	582,201
Recipients of employment pension, total	1,322,968	1,345,258

Total average monthly pension at year-end 2015 (€)

All pension recipients	1,614
Recipients of Kela pension only ²	741
Recipients of both Kela and employment pension	1,033
Share of pension payments from Kela	283
Recipients of employment pension only ²	2,043

¹ Residents of Finland only.

² May also receive pension under the Employment Accident Insurance, Motor Insurance or Military Injuries Acts. Recipients of guarantee pension only not included.

Expenditure on pension benefits provided by Kela

€ million	2014	2015
All benefits	2,560.2	2,503.2
National old age, disability and unemployment pensions	2,335.9	2,280.4
Old age pensions	1,586.0	1,551.2
Under-65 pensions	29.5	30.9
Disability pensions	744.3	729.3
Unemployment pensions	5.6	.
Guarantee pension	156.6	161.9
Survivors' pensions	31.6	30.3
Spouses' pensions	13.3	12.7
Orphans' pensions	18.3	17.7
Child increases	5.8	5.7
Front-veteran's supplements	30.4	24.8
Pension benefits provided by Kela		
% of total pension expenditure	9.1	8.7*

Recipients of pension benefits from Kela, at year-end

	2014	2015
All beneficiaries	673,109	661,625
National old age, disability and unemployment pensions	629,218	620,458
Old age pension	482,079	479,089
Under-65 pension	11,563	11,905
Disability pension	146,764	141,369
Unemployment pension	375	.
Guarantee pension	101,521	100,947
Spouse's pension	5,650	5,505
Orphan's pension	18,304	17,630
Child increases	12,560	12,379
Front-veteran's supplements	26,590	21,838

Pension benefits, 2016

Earnings-related	€/month		
	Recipient lives alone	Cohabiting recipient ¹	
National pension: full amount	634.30	562.62	
Spouse's continuing pension: full additional amount	531.83	460.15	
Additional front-veteran's supplement: full amount	239.32	207.07	
Orphan's pension: full additional amount	91.05		
Guarantee pension: full amount	766.85		
Flat-rate components, €/month			
Child increase	22.12	Orphan's pension	60.19
Front-veteran's supplement	49.56	Spouse's initial pension	327.14
		Spouse's continuing pension	102.47

¹ Married, cohabiting or in registered partnership.

Disability benefits

	2014	2015
Number of recipients (at year-end)	310,128	314,114
Disability allowance for persons under 16 years	35,289	36,833
Disability allowance for persons aged 16 years or older	10,925	12,280
Care allowance for pensioners	232,928	233,084
Dietary grant ¹	33,514	34,520
Benefit expenditures (€ million)	612.9	619.6
Disability allowance for persons under 16 years	82.6	85.0
Disability allowance for persons aged 16 years or older	36.2	37.2
Care allowance for pensioners	484.7	487.6
Dietary grant ¹	9.4	9.7

¹ The dietary grant programme was discontinued with effect from 1 January 2016.

Disability benefits, 2016

€/month	Basic rate	Middle rate	Highest rate
Disability allowance for persons under 16 years	92.94	216.87	420.51
Disability allowance for persons aged 16 years or older	92.94	216.87	420.51
Care allowance for pensioners	62.25	154.96	327.67
War veterans	62.25	260.09	432.80

Persons entitled to interpreting services for the disabled at year-end

	2014	2015
All	5,539	5,693
Hearing impaired	3,563	3,581
Speech impaired	1,651	1,766
Sight and hearing impaired	325	346

Public expenditure on health services

€ million	2012	2013
Public expenditure on health services¹	13,575	13,969
Specialised health care	5,958	6,312
Primary health care ²	2,868	2,897
Oral health care	447	459
Occupational and student health care	387	402
Institutional care for older people	536	519
Private health care reimbursed under National Health Insurance	450	457
Pharmaceuticals and other medical non-durables	1,303	1,273
Other health care	1,625	1,650
Public expenditure on health services		
% of total social expenditure	22.6*	22.1*
% of GDP	6.8	6.9*

¹ The estimated public expenditure on health services in 2014 was €14,271 million.

² Excl. occupational, student and oral health care.

Total sales of medicines

€ million	2014	2015
Total sales	2,831	2,959
Prescription medicines for outpatient use	1,978	2,063
National Health Insurance refunds	1,306	1,378
Self-care medicines for outpatient use	340	335
Medicines for hospital use	514	561

N.B. Outpatient use at tax-inclusive retail prices (not including nicotine products), hospital use at wholesale prices.

Expenditure on general health insurance benefits

€ million	2014	2015
All benefits¹	3,847.3	3,891.7
Sickness allowances	833.8	826.1
Partial sickness allowances	26.1	31.2
Sickness allowances payable under the YEL Act	6.3	5.7
Parenthood allowances	1,033.6	1,043.4
Refunds ²	1,870.4	1,908.2
Medicines ²	1,306.5	1,377.9
Basic refund	298.5	310.1
Special refund		
Lower special refund	235.0	243.6
Higher special refund	620.6	665.8
Additional refund	151.9	158.2
Doctors' services	72.6	72.5
Dental care ³	123.0	95.2
Examinations and treatments	63.3	69.7
Physical therapy	17.0	17.2
Transportation services ⁴	305.0	292.9

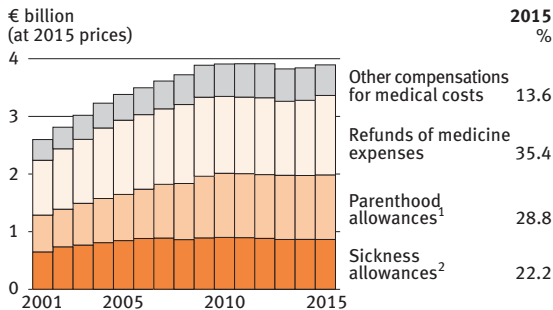
¹ Includes compensations under the Communicable Diseases Act, daily allowances for tissue donors, compensations to employers for annual leave costs, special care allowances and reimbursements for the cost of dose dispensing services.

² Includes reimbursements for the cost of dose dispensing services.

³ Also includes reimbursement data on dental hygienist services.

⁴ Includes refunds of exceptionally large expenses.

Expenditure on National Health Insurance



¹ Includes reimbursements to employers of annual leave costs and special care allowances.

² Includes sickness allowances, partial sickness allowances and sickness allowances payable under the YEL Act, compensations under the Communicable Diseases Act and daily allowances for tissue donors.

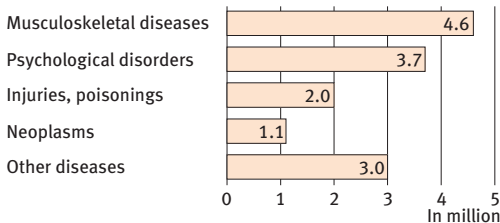
Sickness and parenthood allowances

Recipients	2014	2015
Sickness allowances ¹	304,573	292,706
Partial sickness allowance ¹	13,128	15,528
Sickness allowances payable under the YEL Act ¹	17,677	15,783
Parenthood allowances (for mothers)	99,645	97,436
Parenthood allowances (for fathers)	58,789	65,485
Average allowance, €/day		
Sickness allowances ²	57.42	57.50
Parenthood allowances (for mothers)	61.80	62.28
Parenthood allowances (for fathers)	83.60	84.68

¹ A single beneficiary may receive several types of allowance all at the same time.

² Not including partial sickness allowances or sickness allowances payable under the YEL Act.

Number of sickness allowance days paid in 2015



Rates of daily allowances in 2016

Annual earnings¹

Under €1,409

€1,409–30,000

Over €30,000

Daily allowance, €/day

€0/23.93²

70% of earnings³

Less than 70% of earnings³

¹ 4.60% is deducted from wage or salary income before applying the formula below.

² Sickness allowance is normally not paid if incapacity for work lasts 55 calendar days or less. After 55 calendar days, the allowance is paid at a minimum rate of 23.93 €/day. Parenthood allowances are always paid at a minimum rate of 23.93 €/day.

³ Earnings-related parenthood allowances are paid at an increased rate for the first several weeks.

Refunds for the cost of private-sector health services

	2014 Thousands	2015 Per 100 pop.
Medicines (no. of visits to pharmacy)		
Basic refund	21,575	406.2
Special refund		
Lower special refund	5,195	99.8
Higher special refund	3,175	63.5
Doctors' services (no. of calls)	3,652	66.0
General practitioner ¹	757	13.9
Specialist ¹	2,868	51.8
Dental care (no. of visits) ²	2,838	50.8
Examinations and treatments (no. of visits)	3,579	66.5
Transportation (no. of trips)	5,147	89.7

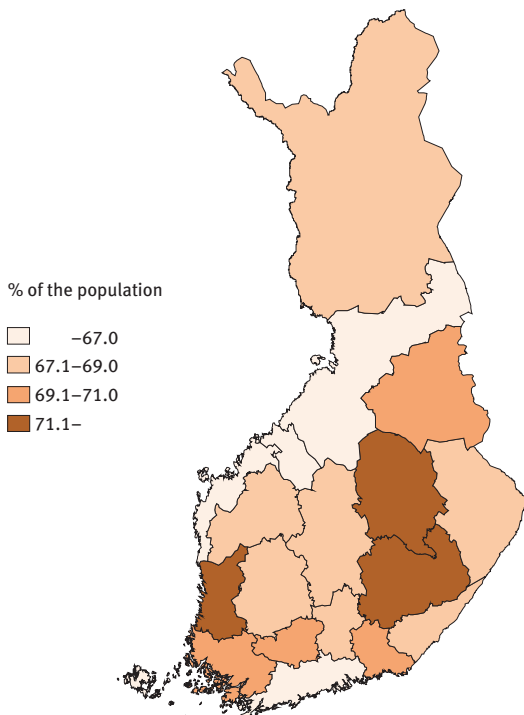
¹ Not including prescription renewals that did not require a visit to the doctor.

² Also includes reimbursement data on dental hygienist services.

Recipients of refunds of medicine expenses

	2014	2015
Recipients of basic refund	3,740,015	3,709,187
% of population	68.3	67.6
Recipients of special refund	1,199,064	1,207,756
% of population	21.9	22.0
Recipients of additional refund for large medicine expenses	176,445	197,484
% of population	3.2	3.6

Persons using medicine refunded at the basic refund rate in 2015, by region



Refunds of medical expenses, 2016

	Copay- ment (euros)	% of costs covered (excl. copayment)	Average cover (%), 2015
Medicines ¹			
Basic refund	–	40	34.8
Lower special refund	–	65	64.5
Higher special refund	4.50	100	98.1
Doctors' services	–	²	20.4
Dentists' services	–	²	23.8
Examinations and treatments	–	²	22.6
Transportation ¹	25.00	100	87.4

¹ Starting from 1 January 2016, refunds for medicine costs are subject to a €50 initial deductible. All further costs are refunded once a patient has reached a specified annual deductible (€300 for transportation costs, €610.37 for medicine costs). A €2.5 copayment applies to medicine costs.

² Refunds are calculated on the basis of predetermined fixed amounts.

Occupational and student health services covered by National Health Insurance

	2013	2014
Occupational health services for employees		
Employees covered	1,858,377	1,829,800*
Total expenses (€ million)	775.7	785.2*
Refunds (€ million)	335.5	340.6*
Health services for the self-employed		
Refunds (€ million) ¹	4.8	4.9
Student health services		
Refunds (€ million)	24.2	24.4

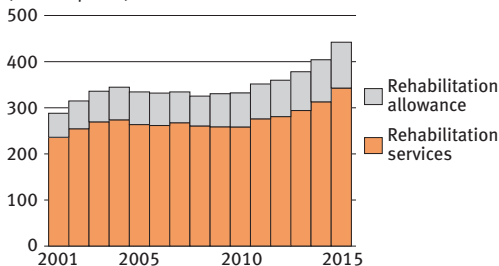
¹ Includes state-funded studies on farmers' working conditions.

Rehabilitation

	2014	2015
Recipients	119,944	124,777
Rehabilitation services	107,107	112,212
Vocational rehabilitation of persons with impaired work capacity	15,178	18,139
Medical rehabilitation of the severely disabled	24,070	25,267
Rehabilitative psychotherapy	25,022	27,285
Discretionary rehabilitation	44,857	44,814
Rehabilitation allowance	56,731	57,292
Expenditure (€ million)	404.7	442.0
Rehabilitation services	313.3	342.5
Rehabilitation allowance	91.4	99.4
Expenditure per rehabilitation client, €	3,374	3,542

Expenditure on rehabilitation

€ million
(at 2015 prices)



N.B. Rehabilitation-related travel expenses have been reimbursable under the Health Insurance Act since the beginning of 2005.

Unemployment protection

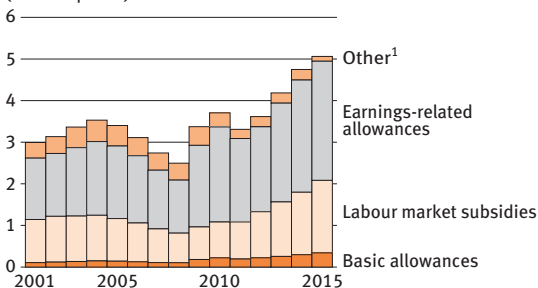
	2014	2015
Unemployment rate (%) ¹	8.7	9.4
Unemployed job-seekers ² (end-of-month average)	325,653	351,872
Recipients of basic unemployment allowance or labour market subsidy	" 198,072	226,991
Recipients of earnings-related unemployment allowance	" 155,383	166,333

¹ Source: Labour Force Survey of Statistics Finland.

² Source: Ministry of Employment and the Economy. Workers laid off temporarily on the basis of a group notification are not included.
N.B. The basic allowance and the labour market subsidy are paid by Kela, the earnings-related allowance by unemployment funds.

Unemployment benefits

€ billion
(at 2015 prices)



¹ Job alternation compensation, labour market subsidy paid in combination with a wage subsidy, training subsidy, training allowance, and integration assistance for immigrants.

Unemployment-related benefits

	2014	2015
Benefits (€ million)	4,760.2	5,064.3
Basic provision	1,933.2	2,091.1
Basic unemployment allowances	298.7	341.9
Labour market subsidy ¹	1,503.8	1,742.6
Integration assistance for immigrants ¹	130.4	6.5
Job alternation compensation	0.4	0.3
Earnings-related provision	2,827.0	2,973.2
Earnings-related unemployment allowances	2,704.2	2,863.6
Job alternation compensation	122.8	109.6
Benefits (€/day)		
Basic provision		
Basic unemployment allowances	33.76	33.38
Labour market subsidy ¹	35.36	35.72
Integration assistance for immigrants ¹	42.03	37.09
Job alternation compensation	23.54	23.94
Earnings-related provision		
Earnings-related unemployment allowances	68.09	66.98
Job alternation compensation	58.02	58.69

¹ The integration assistance scheme was discontinued with effect from 1 January 2015. Recipients of integration assistance were transferred to the labour market subsidy scheme.

Basic unemployment allowance/labour market subsidy in 2016

Full rate	32.68	Increase		€/day
			for one child	5.27
			for two children	7.74
			for three or more	9.98

Persons in receipt of unemployment benefit from Kela at year-end

	2014	2015
Basic provision	223,912	238,508
Basic unemployment allowance	39,761	42,681
During a period of unemployment	35,430	37,787
During participation in activation measures	4,331	4,894
Labour market subsidy ¹	173,284	195,801
During a period of unemployment	136,173	145,618
During participation in activation measures	37,111	50,183
Integration assistance for immigrants ¹	10,813	.
During a period of unemployment	3,863	.
During participation in activation measures	6,950	.
Job alternation compensation	54	26

¹ The integration assistance scheme was discontinued with effect from 1 January 2015. Recipients of integration assistance were transferred to the labour market subsidy scheme.

Recipients of labour market subsidy by length of unemployment, at year-end

	2014	2015
Total number of recipients	173,284	195,801
Subsidy paid on account of unemployment for		
Less than 300 days	73,263	87,479
300–999 days	60,018	65,851
1,000 days or more	40,003	42,471

N.B. Parenthood allowances see Health Insurance.

Maternity and adoption grant

	2014	2015
Expenditure on maternity grants, € million	10.5	10.0
Adoption grants	0.5	0.4
No. of recipients annually	57,370	55,013
Adoption grants	127	85
Maternity pack, %	63.6	65.3

Child benefits

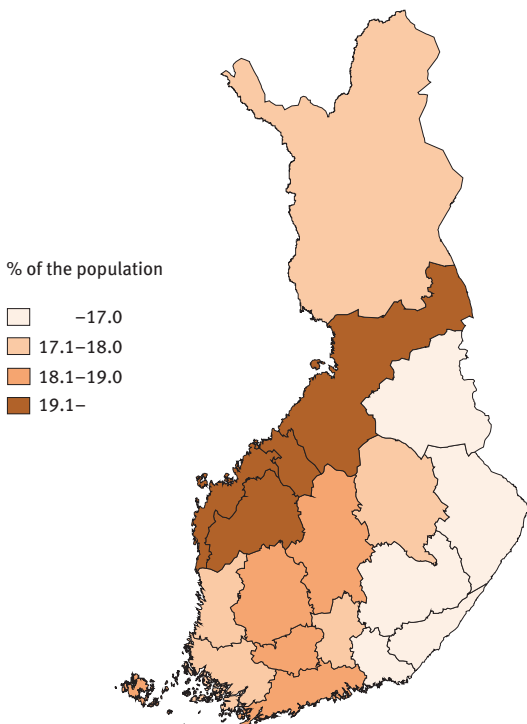
	2014	2015
€ million	1,495	1,384
Number of children at year-end	1,012,805	1,012,752
Number of children in single- parent families	157,740	160,617
Number of families at year-end	555,663	554,760
Number of single-parent families	99,656	101,028
€/child in December	122.62	113.44

Rates of child benefit in 2016

€/month			
For first child	95.75	For fourth child	154.64
For second child	105.80	For fifth and	
For third child	135.01	each additional child	174.27

N.B. Single-parent supplement: €48.55 a month for each child.

Number of children eligible for child benefit, by region, at year-end 2015



Child day care subsidies

	2014	2015
Statutory provision (€ million)	371.3	361.2
No. of families at year-end	87,622	85,506
Home care allowances	60,243	57,710
Benefit paid to father, %	5.0	5.4
Private day care allowances	13,252	13,334
Flexible care allowance	8,180	8,301
Partial care allowances	8,035	8,218
No. of children at year-end	119,963	115,580
Under age 3	75,036	72,401
% of all children under 3 ¹	56.3	55.4
Schoolchildren (1st or 2nd year)	7,915	8,110
€/family (December)		
Home care allowances	415.25	418.96
Private day care allowances	222.00	220.53
Municipal supplements (€ million)	92.0	92.0
€/family (December)	273.13	278.17

¹ Children under 9 months are not included in the reference population.

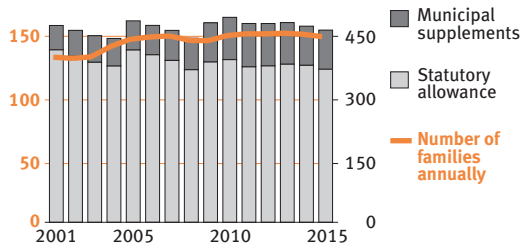
Child day care subsidies

Families,
in 1,000s

200

Benefit expenditure in
€ million (at 2015 prices)

600



Rates of child day care subsidies, 2016

Home care allowance	€/month
Allowance	
for one child under age 3	341.27
for each additional	
child under age 3	102.17
child aged 3 or more	65.65
Supplement per family (max.)	182.64
Private day care allowance	
Allowance per child ¹	173.74
Allowance per child ²	63.93
Supplement per child (max.)	146.11
Flexible care allowance	
Lower rate ³	162.19
Higher rate ⁴	243.28
Partial care allowance	97.73

¹ For children entitled to attend a full-day early childhood education-programme, starting 1 August 2016.

² For children entitled to attend 20 weekly hours of early childhood education, starting 1 August 2016.

³ Working time is more than 22.5 hours per week but does not exceed 30 hours or 80% of typical full-time hours.

⁴ Average working time does not exceed 22.5 hours per week or 60% of typical full-time hours.

Child maintenance allowance

	2014	2015
€ million	193.6	201.9
Beneficiaries at year-end		
Number of children	104,302	106,796
Number of families	71,272	73,118
€/month, December		
Per child	147.46	149.77
Per family	215.79	218.76

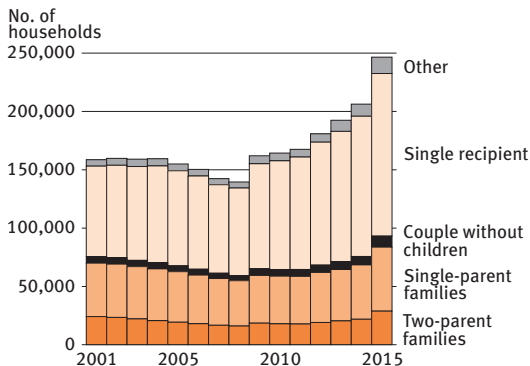
Assistance for housing costs from Kela

	2014	2015
Total assistance, € million	1,522.7	1,731.8
General housing allowance	742.3	917.6
Housing allowance for pensioners	497.9	532.2
Housing supplement for students	266.0	266.5
Housing assistance for conscripts' families	16.5	15.5
Number of recipients at year-end	734,474	819,512
General housing allowance	379,365	416,004
Housing allowance for pensioners	199,097	202,601
Housing supplement for students	151,851	151,728
Housing assistance for conscripts' families	4,161	4,179

General housing allowance

	2014	2015
Recipient households at year-end	206,092	246,357
Rental home	194,949	230,797
Owner-occupied home	11,143	15,560
Unemployed households, %	60.8	61.6
One-person households as % of all households	58.3	56.6
Household includes child(ren), %	33.2	33.9
Single-parent households, %	22.6	22.3
Total expenditure on housing allowance, € million	742.3	917.6
Housing allowance, €/month (December)	295.43	330.42

Recipients of general housing allowance at year-end



Housing allowance for pensioners

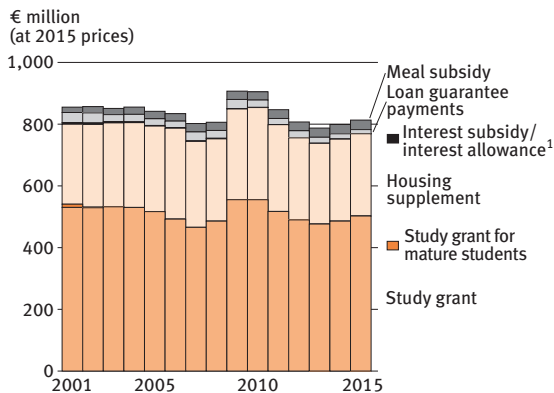
	2014	2015
Beneficiaries at year-end	191,401	197,870
Rental home	174,637	181,044
Privately financed	91,744	94,262
State subsidised	43,984	44,978
Assisted living	33,691	36,342
Other	5,218	5,462
Owner-occupied home	16,764	16,826
Cooperative	12,318	12,642
One-family	4,446	4,184
Expenditure in € million	497.9	532.2
Average allowance, €/month	214.39	222.72

Financial aid for students

€ million	2014	2015
Total¹	777.9	792.0
Study grant	486.7	502.4
Housing supplement	266.0	266.5
Interest allowance for student loan	0.2	0.1
Loan guarantee payments	17.2	13.3
Meal subsidies	30.2	30.8

¹ The amount recoverable on collected student loan guarantee debt and the 15 percent collection penalty have been deducted from the total amount but not from the amounts for the individual categories of financial aid. In 2015, the student loan compensation was €880.

Expenditure on student financial aid

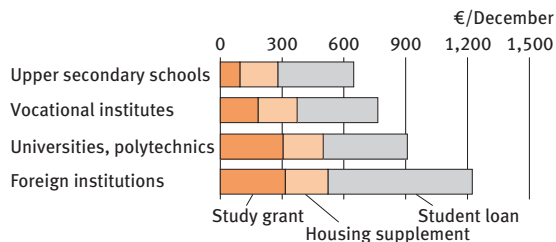


¹ Interest subsidies for student loans were discontinued on 31 July 2008.

Financial aid for students: Recipients by type of benefit awarded

December	2014	2015
Recipients	235,972	234,930
Financial aid consisting of		
study grant	227,217	225,237
housing supplement	151,851	151,728
government guaranteed loan	167,266	170,760

Financial aid for students: Average rates in 2015



Basic amount of study grant 2015/2016

€/month	Secondary level	Higher education ¹	Higher education ²
Lives with parents			
under 20 years of age	38.66	55.96	62.06
aged 20 or over	81.39	127.12	136.35
Lives alone			
under 18 years of age	101.74	147.52	163.80
aged 18 or over	250.28	303.19	336.76
Married or has dependants	250.28	303.19	336.76

¹ Studies started before 1 August 2014.

² Studies started 1 August 2014 or later.

School transportation subsidy

	2014	2015
€ million	51.2	47.1
No. of recipients in December	33,156	31,706
Average amount in December, €/month	167.18	166.17

Conscript's allowances

	2014	2015
Benefit expenditure (€ million)	17.88	16.87
No. of entitled households annually	9,512	9,296
Conscript as beneficiary, %	95.0	94.8
Family member as beneficiary, %	5.2	5.4
Total no. of persons covered	11,121	10,918
Average rate of allowance per household, €/month (December)	349.73	320.20

CUSTOMER CONTACTS

Customer contacts by service channel

	2014	2015
Customer contacts (million)		
Online service ¹	15.1	19.8
Telephone service	1.7	1.7
Direct reimbursement	36.4	37.8
Service by mail ²	6.9	7.1
Office-based service	2.2	2.1
Citizen service centres	0.054	0.057

¹ Secure sign-ins to Kela's online customer service.

² Claims and supporting documentation received by Kela.

Kela expenditure and financing

	2015 € million	%	2016* € million
National Pension Insurance			
Expenditure	3,741	100.0	3,739
National pensions	2,320	62.0	2,268
Other benefits	1,339	35.8	1,386
Administration expenses	83	2.2	85
Financing	3,738	100.0	3,738
State	3,729	99.8	3,730
Other income	9	0.2	9
National Health Insurance			
Expenditure	4,957	100.0	4,852
Earned income insurance	2,434	49.1	2,423
Medical care insurance	2,321	46.8	2,226
Administration expenses	202	4.1	202
Financing	4,852	100.0	4,885
Insured population	1,935	39.9	1,952
Employers	1,662	34.3	1,716
State	1,249	25.7	1,208
Other income	5	0.1	9
General fund for social security			
Expenditure	6,041	100.0	6,342
Unemployment insurance	2,092	34.6	2,181
Benefits for families with children	1,987	32.9	1,992
General housing allowance	918	15.2	1,087
Benefits for students	839	13.9	858
Others	60	1.0	62
Administration expenses	145	2.4	162
Financing	6,041	100.0	6,342
State	5,075	84.0	5,308
Municipalities	845	14.0	866
Wage and salary earners	121	2.0	168
Other income	0	0.0	0

Average rates of social insurance contributions, 2016

	% of taxable earnings ¹
Contributions by insured persons	
National Health Insurance (for medical care coverage)	
Wage and salary earners, self-employed persons	1.30
Beneficiaries	1.47
	% of earnings ¹
National Health Insurance (for daily allowance coverage)	
Wage and salary earners, self-employed persons	0.82
Self-employed persons, additional contribution	0.13
Employee pension insurance ²	
employees aged under 53	5.70
employees aged 53 or over	7.20
Unemployment insurance (wage and salary earners)	1.15
Contributions by employers	23.84*
National Health Insurance	2.12
Earnings-related pension insurance ²	18.00
Employment accident insurance	0.80*
Unemployment insurance	2.85*
Group life insurance	0.07*

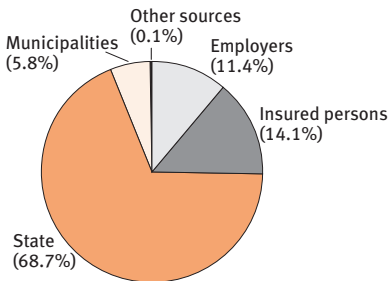
¹ Persons insured under the Self-Employed Persons' or Farmers' Pensions Acts: confirmed income from self-employment.

² Contribution to the Self-Employed Persons' or Farmers' Pensions scheme: 23.6% (under age 53) or 25.1% (age 53 or over) of income from self-employment.

Staff and organisation of Kela, at year-end 2015

Total staff	5,968	Kela service points	184
Permanent staff	5,632	Offices	183
Central administration	1,474	Sub-offices	1
Local administration	4,158	Citizen service centres	140
		Workplace sickness funds	58

Financing of the Social Insurance Institution 2015



STATISTICAL PUBLICATIONS BY KELA

Statistical publications

- Statistical Yearbook
- Annual statistical surveys
- Pocket Statistics

Tables and charts

- Charts

Statistical database Kelasto

www.kela.fi/statistics

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