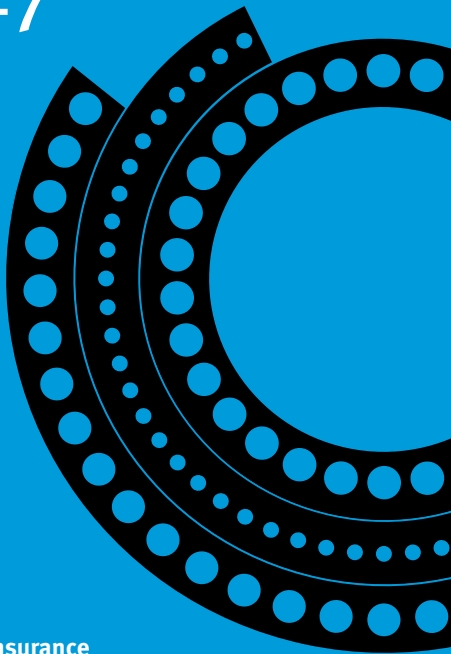


Pocket Statistics 2017



The Social Insurance
Institution of Finland

POCKET STATISTICS

The Social Insurance Institution

2017

| | |
|----------------------------------|----|
| GENERAL | 1 |
| PENSIONS | 8 |
| DISABILITY | 13 |
| HEALTH INSURANCE | 14 |
| REHABILITATION | 23 |
| UNEMPLOYMENT | 24 |
| FAMILIES WITH CHILDREN | 27 |
| ASSISTANCE WITH HOUSING COSTS | 32 |
| BENEFITS FOR STUDENTS | 34 |
| CONSCRIPT'S ALLOWANCE | 36 |
| BASIC SOCIAL ASSISTANCE | 37 |
| CUSTOMER CONTACTS | 38 |
| FINANCING | 38 |

INQUIRIES

Anne Laakkonen
Marjut Rautiainen
firstname.surname@kela.fi

www.kela.fi/statistics

ORDERS

Kela, Publications and
Information Service
Section
PO Box 450
00056 KELA, Finland
tilastot@kela.fi

ISSN 0359-6389 (print)
ISSN 1457-8743 (online)

HELSINKI 2017

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 over 5 million claims for benefit every year. Over 28 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.

Basic social assistance has been paid by Kela since 1 January 2017.

Finland will conduct an experiment testing a basic income in 2017–2018. The experiment will be implemented by Kela. A total of 2,000 participants were selected by random sample from among unemployed persons between the ages of 25 and 58. They will be paid a monthly basic income of €560.

Expenditure on Kela benefits

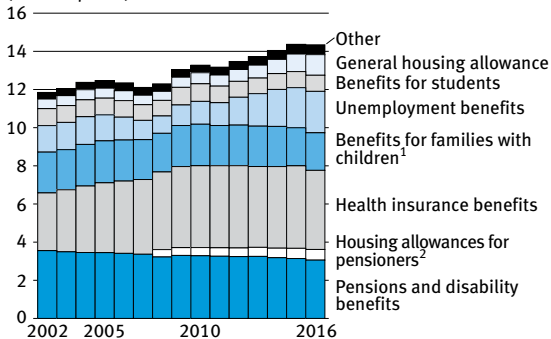
| € million | 2015 | 2016 | 2017* |
|-------------------------------------|---------------|---------------|---------------|
| Pension benefits | 2,506 | 2,474 | 2,440 |
| Disability benefits | 620 | 581 | 563 |
| Sickness benefits | 4,309 | 4,146 | 4,085 |
| Rehabilitation benefits | 445 | 456 | 487 |
| Unemployment benefits | 2,092 | 2,170 | 2,098 |
| Benefits for families with children | 1,987 | 1,970 | 1,961 |
| General housing allowances | 918 | 1,081 | 1,257 |
| Housing allowances for pensioners | 532 | 559 | 590 |
| Benefits for students | 839 | 844 | 749 |
| Basic social assistance | . | . | 845 |
| Other benefits | 60 | 59 | 62 |
| All benefits | 14,308 | 14,339 | 15,138 |

* Provisional figure or estimate

N.B. The table does not take into account the basic income experiment.

Benefit expenditure of Kela

€ billion
(at 2016 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

| | 2015 | 2016 |
|---|-----------|-----------|
| Pension benefit ¹ | 661,625 | 654,691 |
| Disability benefit ¹ | 314,114 | 274,945 |
| Sickness allowance ² | 292,706 | 281,544 |
| Parenthood allowance | 162,921 | 154,729 |
| Refund of medical expenses | 4,213,293 | 3,829,816 |
| Rehabilitation benefit | 124,777 | 121,769 |
| Unemployment allowance or labour market subsidy ¹ | 238,482 | 242,764 |
| Maternity grant | 55,013 | 50,678 |
| Child benefit ¹ (no. of children) | 1,012,752 | 1,009,115 |
| Child day care subsidy ¹ (no. of families) | 85,506 | 83,311 |
| Child maintenance allowance ¹ (no. of children) | 106,796 | 107,716 |
| General housing allowance ¹ (no. of households) | 246,357 | 267,356 |
| Housing allowance for pensioners ¹ | 197,870 | 201,914 |
| Financial aid for students ¹ | 234,930 | 229,768 |
| School transport subsidy ¹ | 31,706 | 32,623 |

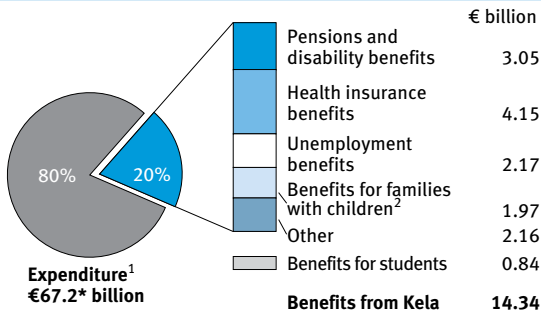
¹ at year-end.

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

Kela in figures

| | 2015 | 2016 |
|---|--------|--------|
| Total expenditure, € million | 14,738 | 14,770 |
| Expenditure on benefits, € million | 14,308 | 14,339 |
| Administrative costs as a % of total expenditure | 2.9 | 2.9 |
| Benefit expenditure as a % of GDP | 6.8* | 6.7* |
| Benefit expenditure as a % of the total wage bill | 17.2* | 17.0* |
| Benefit expenditure (excl. benefits for students) as a % of total social protection expenditure | 20.3* | 20.1* |
| Benefit expenditure per capita, € | 2,607 | 2,606 |

Social protection expenditure and benefits paid by Kela, 2016



¹ Earnings-related pensions (€25.9 billion) and municipal social and health services (€19.0 billion) comprise the majority of social protection expenditure.

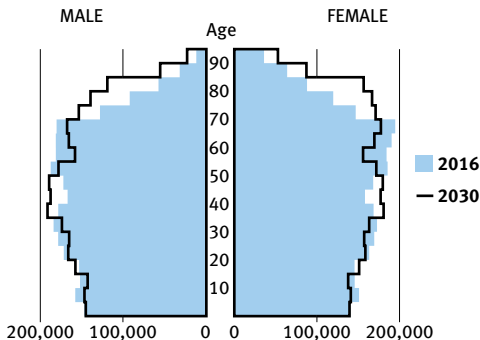
² Parenthood allowances are included in health insurance benefits. N.B. Benefits for students are included among the benefits provided by Kela, but not in the social protection expenditure.

Level of social insurance funds at year-end

| € million | 2015 | 2016 |
|---------------------------------------|----------|----------|
| National pension insurance fund | 80 | 76 |
| National health insurance fund | 550 | 687 |
| Employment pension funds ¹ | 180,900* | 188,500* |
| Employment accident insurance fund | 3,795 | 3,759 |
| Third-party motor insurance fund | 3,920 | 3,486 |

¹ Private and public sectors.

Population by age and gender



Level of selected economic indicators

| € billion | 2015 | 2016 |
|-------------------------------|--------|--------|
| Benefit payments by Kela | 14.3 | 14.3 |
| GDP | 209.5* | 214.1* |
| Total wage bill | 83.1* | 84.4* |
| Social protection expenditure | 66.3* | 67.2* |
| Total pension expenditure | 28.9 | 29.7* |

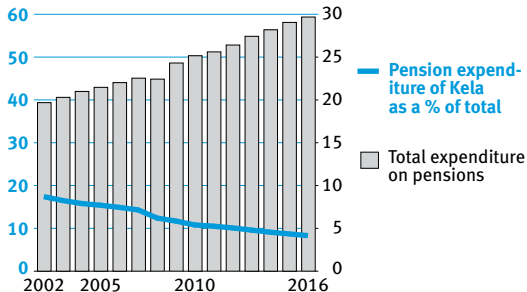
Selected indicators

| | 2016 | 2017 |
|-------------------------------------|--------|--------|
| National pension index (1957=100) | 1,631 | 1,617 |
| Employment pension index (1962=100) | 2,519 | 2,534 |
| Wage coefficient (2004=1) | 1.373 | 1.389 |
| Cost of living index (1951:10=100) | 1,913 | 1,936* |
| Consumer price index (2005=100) | 119.8 | 121.2* |
| Earnings index (2005=100) | 134.9* | 135.6* |

Expenditure on pensions

Pension expenditure
of Kela as a % of total

€ billion
(at 2016 prices)



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

Expenditure on pensions

| € million | 2015 | 2016 |
|---|---------------|----------------|
| All pensions | 28,931 | 29,675* |
| Pension benefits from Kela | 2,505 | 2,470 |
| Private sector employment pensions | 25,265 | 26,035 |
| Benefits under the Employment Accident Insurance, Third-Party Motor Insurance, and Military Injuries Acts | 519 | 520* |
| Other pensions | 642 | 650* |
| All pensions as % | | |
| of social protection expenditure | 43.6* | 44.1* |
| of GDP | 13.8* | 13.9* |

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

| | 2015 | 2016 |
|-----------------------------------|------------------|------------------|
| Old age pensioners | 1,270,408 | 1,299,958 |
| Disability pensioners | 221,952 | 214,046 |
| Survivors' pensioners | 275,213 | 272,745 |
| Other pensioners | 27,388 | 24,003 |
| All pensioners¹ | 1,540,972 | 1,558,900 |

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

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

| | 2015 | 2016 |
|--|------------------|------------------|
| All pensioners | 1,423,775 | 1,446,502 |
| Recipients of Kela pension only ² | 78,517 | 78,564 |
| Recipients of both Kela and employment pension | 503,684 | 500,657 |
| Recipients of employment pension only ² | 841,574 | 867,286 |
| Recipients of Kela pension, total | 582,201 | 579,221 |
| Recipients of employment pension, total | 1,345,258 | 1,367,943 |

Total average monthly pension at year-end 2016 (€)

| | |
|--|--------------|
| All pension recipients | 1,632 |
| Recipients of Kela pension only ² | 754 |
| Recipients of both Kela and employment pension | 1,036 |
| Share of pension payments from Kela | 277 |
| Recipients of employment pension only ² | 2,054 |

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 | 2015 | 2016 |
|--|----------------|----------------|
| All benefits | 2,503.2 | 2,470.3 |
| National old age, disability and unemployment pensions | 2,280.4 | 2,223.3 |
| Old age pensions | 1,551.2 | 1,511.7 |
| Under-65 pensions | 30.9 | 32.3 |
| Disability pensions | 729.3 | 711.6 |
| Guarantee pension | 161.9 | 192.4 |
| Survivors' pensions | 30.3 | 29.2 |
| Spouses' pensions | 12.7 | 12.3 |
| Orphans' pensions | 17.7 | 17.0 |
| Child increases | 5.7 | 5.6 |
| Front-veteran's supplements | 24.8 | 19.8 |
| Pension benefits provided by Kela | | |
| % of total pension expenditure | 8.7 | 8.3* |

Recipients of pension benefits from Kela, at year-end

| | 2015 | 2016 |
|--|----------------|----------------|
| All beneficiaries | 661,625 | 654,691 |
| National old age, disability and unemployment pensions | 620,458 | 615,751 |
| Old age pension | 479,089 | 478,870 |
| Under-65 pension | 11,905 | 12,837 |
| Disability pension | 141,369 | 136,881 |
| Guarantee pension | 100,947 | 101,647 |
| Spouse's pension | 5,505 | 5,373 |
| Orphan's pension | 17,630 | 17,149 |
| Child increases | 12,379 | 12,139 |
| Front-veteran's supplements | 21,838 | 17,482 |

Pension benefits, 2017

| Earnings-related | €/month | |
|--|-----------------------|-----------------------------------|
| | Recipient lives alone | Cohabiting recipient ¹ |
| National pension: full amount | 628.85 | 557.79 |
| Spouse's continuing pension: full additional amount | 527.26 | 456.20 |
| Additional front-veteran's supplement: full amount | 239.32 | 207.07 |
| Orphan's pension: full additional amount | 90.26 | |
| Guarantee pension: full amount | 760.26 | |
| Pension assistance (starting 1 June 2017) | 760.26 | |

Flat-rate components, €/month

| | | | |
|-------------------------------|-------|--------------------------------|--------|
| Child increase | 21.93 | Orphan's pension | 59.68 |
| Front-veteran's supplement | 49.56 | Spouse's initial pension | 324.33 |
| | | Spouse's continuing pension | 101.59 |

¹ Married, cohabiting or in registered partnership.

Disability benefits

| | 2015 | 2016 |
|---|----------------|----------------|
| Number of recipients (at year-end) | 314,114 | 274,945 |
| Disability allowance for persons under 16 years | 36,833 | 35,556 |
| Disability allowance for persons aged 16 years or older | 12,280 | 13,073 |
| Care allowance for pensioners | 233,084 | 226,384 |
| Dietary grant ¹ | 34,520 | . |
| Benefit expenditures (€ million) | 619.6 | 581.1 |
| Disability allowance for persons under 16 years | 85.0 | 81.9 |
| Disability allowance for persons aged 16 years or older | 37.2 | 38.0 |
| Care allowance for pensioners | 487.6 | 461.2 |
| Dietary grant ¹ | 9.7 | . |

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

Disability benefits, 2017

| €/month | Basic rate | Middle rate | Highest rate |
|---|------------|-------------|--------------|
| Disability allowance for persons under 16 years | 92.14 | 215.00 | 416.91 |
| Disability allowance for persons aged 16 years or older | 92.14 | 215.00 | 416.91 |
| Care allowance for pensioners | 61.71 | 153.63 | 324.85 |
| War veterans | 61.71 | 258.76 | 429.98 |

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

| | 2015 | 2016 |
|----------------------------|--------------|--------------|
| All | 5,693 | 5,853 |
| Hearing impaired | 3,581 | 3,639 |
| Speech impaired | 1,766 | 1,861 |
| Sight and hearing impaired | 346 | 353 |

Public expenditure on health services

| € million | 2014* | 2015* |
|--|---------------|---------------|
| Public expenditure on health services | 14,621 | 14,764 |
| Specialised health care | 6,098 | 6,186 |
| Primary health care ¹ | 2,877 | 2,668 |
| Oral health care | 454 | 461 |
| Occupational and student health care | 416 | 489 |
| Long-term care of the elderly and of persons with disabilities | 2,337 | 2,295 |
| Private health care reimbursed under National Health Insurance | 436 | 464 |
| Pharmaceuticals and other medical non-durables | 1,307 | 1,378 |
| Other health care | 695 | 822 |
| Public expenditure on health services | | |
| % of social protection expenditure | 22.3 | 22.3 |
| % of GDP | 7.1 | 7.0 |

¹ Excl. occupational, student and oral health care.

Total sales of medicines

| € million | 2015 | 2016 |
|---|--------------|--------------|
| Total sales | 2,958 | 3,067 |
| Prescription medicines for outpatient use | 2,063 | 2,137 |
| National Health Insurance refunds | 1,378 | 1,412 |
| Self-care medicines for outpatient use | 335 | 352 |
| Medicines for hospital use | 561 | 579 |

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 | 2015 | 2016 |
|---|----------------|----------------|
| All benefits¹ | 3,891.7 | 3,721.3 |
| Sickness allowances | 826.1 | 773.8 |
| Partial sickness allowances | 31.2 | 33.6 |
| Sickness allowances payable under the YEL Act | 5.7 | 5.2 |
| Parenthood allowances | 1,043.4 | 993.5 |
| Refunds ² | 1,908.2 | 1,839.7 |
| Medicines ² | 1,377.9 | 1,412.0 |
| Basic refund | 310.1 | 316.1 |
| Special refund | | |
| Lower special refund | 243.6 | 245.7 |
| Higher special refund | 665.8 | 696.2 |
| Additional refund | 158.2 | 153.8 |
| Doctors' services | 72.5 | 58.7 |
| Dental care ³ | 95.2 | 55.7 |
| Examinations and treatments | 69.7 | 43.3 |
| Physical therapy | 17.2 | 11.9 |
| Transportation services ⁴ | 292.9 | 270.0 |

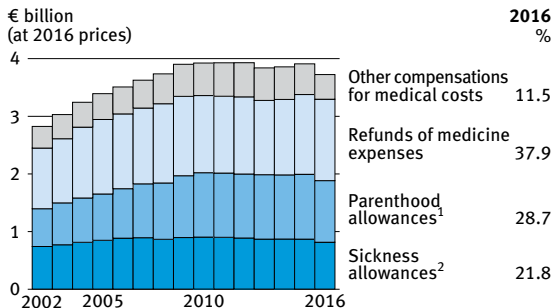
¹ Includes compensations under the Communicable Diseases Act, daily allowances for tissue donors, compensations to employers for annual leave costs, special care allowances and reimbursements for the cost of dose dispensing services.

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.

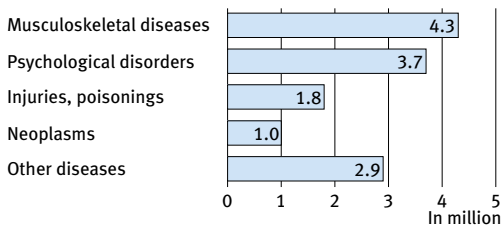
Sickness and parenthood allowances

| Recipients | 2015 | 2016 |
|--|---------|---------|
| Sickness allowances ¹ | 292,706 | 281,544 |
| Partial sickness allowance ¹ | 15,528 | 16,771 |
| Sickness allowances payable under the YEL Act ¹ | 15,783 | 15,001 |
| Parenthood allowances (for mothers) | 97,436 | 92,912 |
| Parenthood allowances (for fathers) | 65,485 | 61,817 |
| Average allowance, €/day | | |
| Sickness allowances ² | 57.50 | 56.21 |
| Parenthood allowances (for mothers) | 62.28 | 62.44 |
| Parenthood allowances (for fathers) | 84.68 | 84.88 |

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 2016



Rates of sickness allowance in 2017

Annual earnings, (€)¹

maximum 1,425

1,426–30,350

more than 30,350

Calculation formula for the allowance (€ per working day)

no daily allowance²

$0.7 \times \text{annual earnings} : 300$

$70.82 + 0.20 \times$

$(\text{annual earnings} - 30,350) : 300$

¹ 4.64% 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 23.73 €/day.

Rates of parenthood allowances in 2017

| Annual earnings, (€) ¹ | Calculation formula for the allowance (€ per working day) |
|-----------------------------------|---|
| maximum 1,425 | no daily allowance ² |
| 1,426–37,113 | $0.7 \times \text{annual earnings} : 300^3$ |
| 37,114–57,101 | $86.60 + 0.40 \times$ $(\text{annual earnings} - 37,113) : 300^3$ |
| more than 57,101 | $113.25 + 0.25 \times$ $(\text{annual earnings} - 57,101) : 300^3$ |

¹ 4.64% is deducted from wage or salary income before applying the formula below.

² Parenthood allowances are always paid at a minimum rate of 23.73 €/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

| | 2015 Thousands | 2016 Per 100 pop. | |
|--|-------------------|-------------------------|-------|
| Medicines (no. of visits to pharmacy) | | | |
| Basic refund | 22,302 | 19,097 | 346.7 |
| Special refund | | | |
| Lower special refund | 5,482 | 5,359 | 97.3 |
| Higher special refund | 3,484 | 3,577 | 64.9 |
| Doctors' services (no. of calls) | 3,625 | 3,487 | 63.3 |
| General practitioner ¹ | 764 | 732 | 13.3 |
| Specialist ¹ | 2,845 | 2,742 | 49.8 |
| Dental care (no. of visits) ² | 2,792 | 2,496 | 45.3 |
| Examinations and treatments (no. of visits) | 3,654 | 3,408 | 61.9 |
| Transportation (no. of trips) | 4,926 | 4,220 | 76.6 |

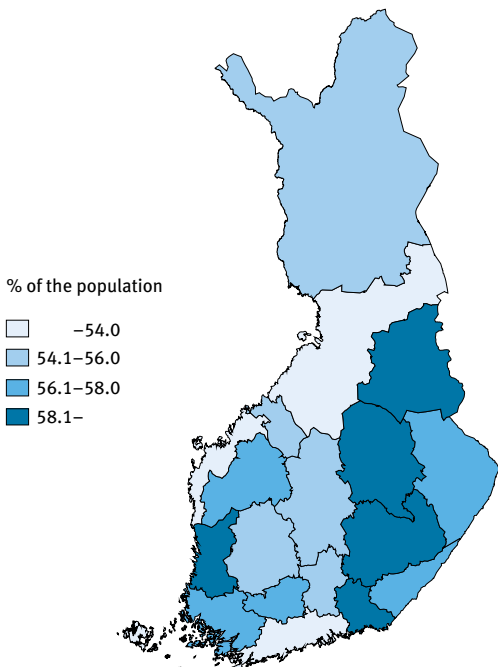
¹ Not including prescription renewals that did not require a visit to the doctor.

² Also includes reimbursement data on dental hygienist services.

Recipients of refunds of medicine expenses

| | 2015 | 2016 |
|--|-----------|-----------|
| Recipients of refunds, total | . | 3,020,842 |
| Recipients of refunds and persons who did not meet the initial deductible, total | . | 3,032,367 |
| Recipients of basic refund | 3,709,187 | 3,022,273 |
| % of population | 67.6 | 54.9 |
| Recipients of special refund | 1,207,756 | 1,198,002 |
| % of population | 22.0 | 21.8 |
| Recipients of additional refund for large medicine expenses | 197,484 | 209,655 |
| % of population | 3.6 | 3.8 |

Persons using medicine refunded at the basic refund rate in 2016, by region



N.B. The number of refund recipients decreased from 2015 due to the introduction of the initial deductible.

Refunds of medical expenses, 2017

| | Copay- ment (euros) | % of costs covered (excl. copayment) | Average cover (%), 2016 |
|--------------------------------|---------------------------|--|-------------------------------|
| Medicines ¹ | | | |
| Basic refund | – | 40 ² | 37.8 |
| Lower special refund | – | 65 ² | 63.2 |
| Higher special refund | 4.50 | 100 ² | 96.6 |
| Doctors' services | – | 2 | 16.7 |
| Dentists' services | – | 2 | 15.6 |
| Examinations and treatments | – | 2 | 14.7 |
| Transportation ¹ | 25.00 | 100 | 85.6 |

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, €605.13 for medicine costs). A €2.5 copayment applies to medicine costs.

² Refunds are paid out on the basis of predetermined fixed amounts/reference prices.

Occupational and student health services covered by National Health Insurance

| | 2014 | 2015 |
|---|-----------|-----------|
| Occupational health services for employees | | |
| Employees covered | 1,829,822 | 1,812,848 |
| Total expenses (€ million) | 777.9 | 782.1 |
| Refunds (€ million) | 335.7 | 339.4 |
| Health services for the self-employed | | |
| Refunds (€ million) ¹ | 4.9 | 4.6 |
| Student health services | | |
| Refunds (€ million) | 24.4 | 24.7 |

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

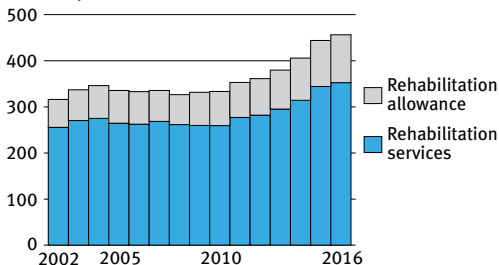
Rehabilitation

| | 2015 | 2016 |
|---|----------------|----------------|
| Recipients | 124,777 | 121,769 |
| Rehabilitation services | 112,212 | 109,743 |
| Vocational rehabilitation | 18,139 | 19,534 |
| Intensive medical rehabilitation | 25,267 | 28,258 |
| Rehabilitative psychotherapy | 27,285 | 31,409 |
| Discretionary rehabilitation | 44,814 | 34,174 |
| Rehabilitation allowance | 57,292 | 49,187 |
| Expenditure (€ million) | 442.0 | 456.1 |
| Rehabilitation services | 342.5 | 352.3 |
| Rehabilitation allowance | 99.4 | 103.8 |
| Expenditure per rehabilitation client, € | 3,542 | 3,745 |

Expenditure on rehabilitation

€ million

(at 2016 prices)



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

Unemployment protection

| | 2015 | 2016 |
|---|---------|---------|
| Unemployment rate (%) ¹ | 9.4 | 8.8 |
| Unemployed job-seekers ² (end-of-month average) | 351,872 | 348,767 |
| Recipients of basic unemployment allowance or labour market subsidy | " | 226,991 |
| Recipients of earnings-related unemployment allowance | " | 165,182 |
| | | 158,810 |

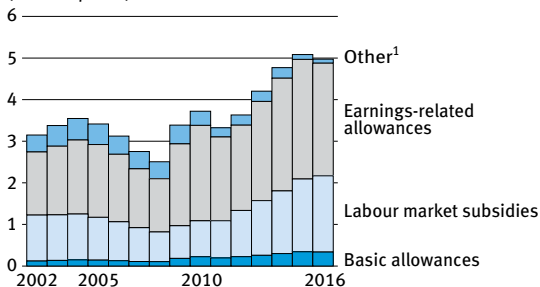
¹ Source: Labour Force Survey of Statistics Finland.

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 2016 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

| | 2015 | 2016 |
|--|----------------|----------------|
| Benefits (€ million) | 5,064.3 | 4,974.1 |
| Basic provision | 2,091.1 | 2,169.1 |
| Basic unemployment allowances | 341.9 | 336.3 |
| Labour market subsidy ¹ | 1,749.1 | 1,832.6 |
| Job alternation compensation | 0.3 | 0.2 |
| Earnings-related provision | 2,973.2 | 2,805.0 |
| Earnings-related unemployment allowances | 2,863.6 | 2,707.6 |
| Job alternation compensation | 109.6 | 97.4 |
| Benefits (€/day) | | |
| Basic provision | | |
| Basic unemployment allowances | 33.38 | 32.84 |
| Labour market subsidy ¹ | 35.73 | 35.56 |
| Job alternation compensation | 23.94 | 23.99 |
| Earnings-related provision | | |
| Earnings-related unemployment allowances | 66.98 | 65.56 |
| Job alternation compensation | 58.69 | 58.48 |

¹ Also includes labour market subsidies paid in the form of integration assistance for immigrants (discontinued at the end of 2014).

Basic unemployment allowance/labour market subsidy in 2017

| Full rate | 32.40 | Increase | | €/day |
|-----------|-------|----------|-------------------|-------|
| | | | for one child | 5.23 |
| | | | for two children | 7.68 |
| | | | for three or more | 9.90 |

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

| | 2015 | 2016 |
|---|----------------|----------------|
| Basic provision | 238,508 | 242,783 |
| Basic unemployment allowance | 42,681 | 38,305 |
| During a period of unemployment | 37,787 | 33,813 |
| During participation in activation measures | 4,894 | 4,492 |
| Labour market subsidy | 195,801 | 204,459 |
| During a period of unemployment | 145,618 | 149,285 |
| During participation in activation measures | 50,183 | 55,174 |
| Job alternation compensation | 26 | 19 |

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

| | 2015 | 2016 |
|---|----------------|----------------|
| Total number of recipients | 195,801 | 204,459 |
| Subsidy paid on account of unemployment for | | |
| Less than 300 days | 87,479 | 90,037 |
| 300–999 days | 65,851 | 68,814 |
| 1,000 days or more | 42,471 | 45,608 |

N.B. Parenthood allowances see Health Insurance.

Maternity and adoption grant

| | 2015 | 2016 |
|---|--------|--------|
| Expenditure on maternity grants, € million | 10.0 | 9.2 |
| Adoption grants | 0.4 | 0.2 |
| No. of recipients annually | 55,013 | 50,678 |
| Adoption grants | 85 | 59 |
| Maternity pack, % | 65.3 | 65.5 |

Child benefits

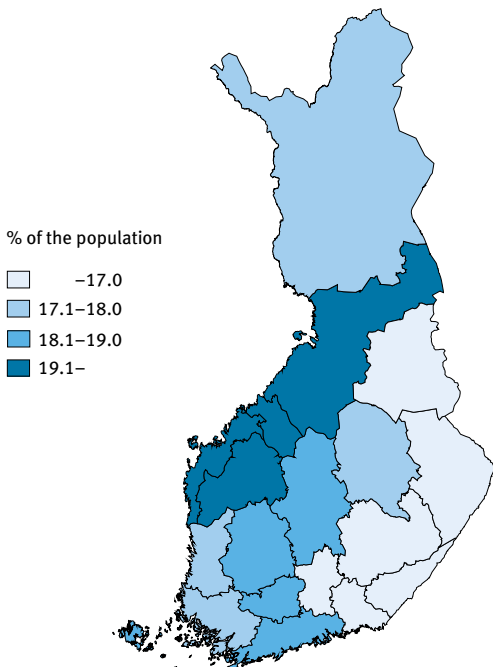
| | 2015 | 2016 |
|--|-----------|-----------|
| € million | 1,384 | 1,382 |
| Number of children at year-end | 1,012,752 | 1,009,115 |
| Number of children in single- parent families | 160,617 | 163,378 |
| Number of families at year-end | 554,760 | 551,974 |
| Number of single-parent families | 101,028 | 102,148 |
| €/child in December | 113.44 | 113.60 |

Rates of child benefit in 2017

| | | | |
|------------------|--------|-----------------------|--------|
| €/month | | | |
| For first child | 94.88 | For fourth child | 153.24 |
| For second child | 104.84 | For fifth and | |
| For third child | 133.79 | each additional child | 172.69 |

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

Number of children eligible for child benefit, by region, at year-end 2016

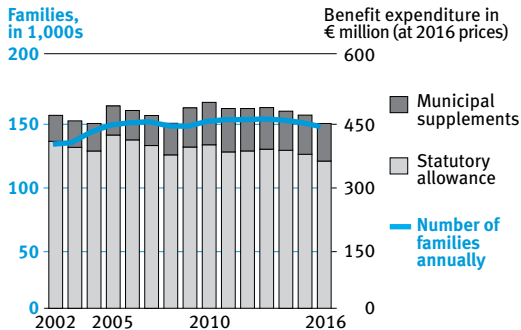


Child day care subsidies

| | 2015 | 2016 |
|--|--------------|--------------|
| Statutory provision (€ million) | 361.2 | 346.7 |
| No. of families at year-end | 85,506 | 83,311 |
| Home care allowances | 57,710 | 55,486 |
| Benefit paid to father, % | 5.4 | 5.2 |
| Private day care allowances | 13,334 | 12,758 |
| Flexible care allowance | 8,301 | 8,198 |
| Partial care allowances | 8,218 | 8,781 |
| No. of children at year-end | 115,580 | 111,150 |
| Under age 3 | 72,401 | 69,861 |
| % of all children under 3 ¹ | 55.4 | 54.9 |
| Schoolchildren (1st or 2nd year) | 8,110 | 8,665 |
| €/family (December) | | |
| Home care allowances | 418.96 | 416.28 |
| Private day care allowances | 220.53 | 202.49 |
| Municipal supplements (€ million) | 92.0 | 88.5 |
| €/family (December) | 278.17 | 286.24 |

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

Child day care subsidies



Rates of child day care subsidies, 2017

| | €/month |
|-----------------------------------|---------|
| Home care allowance | |
| Allowance | |
| for one child under age 3 | 338.34 |
| for each additional | |
| child under age 3 | 101.29 |
| child aged 3 or more | 65.09 |
| Supplement per family (max.) | 181.07 |
| Private day care allowance | |
| Allowance per child ¹ | 172.25 |
| Allowance per child ² | 63.38 |
| Supplement per child (max.) | 144.85 |
| Flexible care allowance | |
| Lower rate ³ | 160.80 |
| Higher rate ⁴ | 241.19 |
| Partial care allowance | 96.89 |

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

| | 2015 | 2016 |
|----------------------------------|---------|---------|
| € million | 201.9 | 204.5 |
| Beneficiaries at year-end | | |
| Number of children | 106,796 | 107,716 |
| Number of families | 73,118 | 73,653 |
| €/month, December | | |
| Per child | 149.77 | 149.94 |
| Per family | 218.76 | 219.29 |

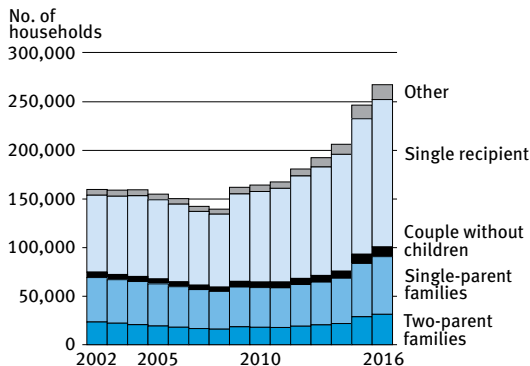
Assistance for housing costs from Kela

| | 2015 | 2016 |
|---|----------------|----------------|
| Total assistance, € million | 1,731.8 | 1,919.4 |
| General housing allowance | 917.6 | 1,081.0 |
| Housing allowance for pensioners | 532.2 | 559.0 |
| Housing supplement for students | 266.5 | 264.6 |
| Housing assistance for conscripts' families | 15.5 | 14.9 |
| Number of recipients at year-end | 819,512 | 858,484 |
| General housing allowance | 416,004 | 500,247 |
| Housing allowance for pensioners | 202,601 | 205,322 |
| Housing supplement for students | 151,728 | 148,952 |
| Housing assistance for conscripts' families | 4,179 | 3,963 |

General housing allowance

| | 2015 | 2016 |
|--|----------------|----------------|
| Recipient households at year-end | 246,357 | 267,356 |
| Rental home | 230,797 | 249,823 |
| Owner-occupied home | 15,560 | 17,533 |
| Unemployed households, % | 61.6 | 59.0 |
| One-person households as % of all households | 56.6 | 56.7 |
| Household includes child(ren), % | 33.9 | 33.9 |
| Single-parent households, % | 22.3 | 22.2 |
| Total expenditure on housing allowance, € million | 917.6 | 1,081.0 |
| Housing allowance, €/month (December) | 330.42 | 327.86 |

Recipients of general housing allowance at year-end



Housing allowance for pensioners

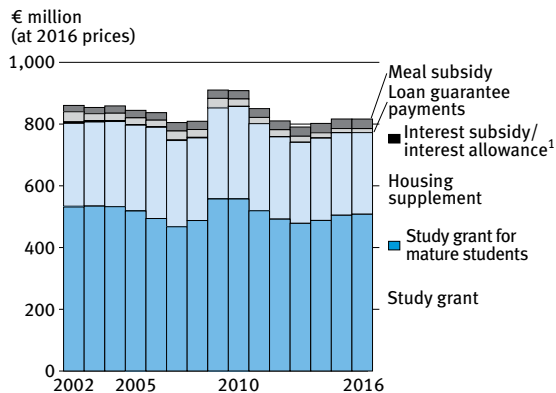
| | 2015 | 2016 |
|----------------------------------|----------------|----------------|
| Beneficiaries at year-end | 197,870 | 201,914 |
| Rental home | 181,044 | 185,175 |
| Privately financed | 94,262 | 95,654 |
| State subsidised | 44,978 | 45,474 |
| Assisted living | 36,342 | 38,436 |
| Other | 5,462 | 5,611 |
| Owner-occupied home | 16,826 | 16,739 |
| Cooperative | 12,642 | 12,856 |
| One-family | 4,184 | 3,883 |
| Expenditure in € million | 532.2 | 559.0 |
| Average allowance, €/month | 222.72 | 226.85 |

Financial aid for students

| € million | 2015 | 2016 |
|-------------------------------------|--------------|--------------|
| Total¹ | 792.0 | 794.0 |
| Study grant | 502.4 | 507.6 |
| Housing supplement | 266.5 | 264.6 |
| Interest allowance for student loan | 0.1 | 0.1 |
| Loan guarantee payments | 13.3 | 12.9 |
| Meal subsidies | 30.8 | 31.0 |

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 2016, the student loan compensation was €29,935.

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 | 2015 | 2016 |
|-----------------------------|----------------|----------------|
| Recipients | 234,930 | 229,768 |
| Financial aid consisting of | | |
| study grant | 225,237 | 219,438 |
| housing supplement | 151,728 | 148,952 |
| government guaranteed loan | 170,760 | 171,311 |

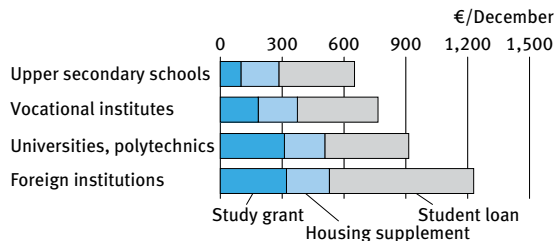
Basic amount of study grant 2016/2017

| €/month | Secondary level | Higher education¹ | Higher education² |
|---------------------------|------------------------|-------------------------------------|-------------------------------------|
| Lives with parents | | | |
| under 20 years of age | 38.66 | 55.96 | 62.06 |
| aged 20 or over | 81.39 | 124.12 | 137.35 |
| 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.

Financial aid for students: Average rates in 2016



School transportation subsidy

| | 2015 | 2016 |
|-------------------------------------|--------|--------|
| € million | 47.1 | 49.9 |
| No. of recipients in December | 31,706 | 32,623 |
| Average amount in December, €/month | 166.17 | 160.53 |

CONSCRIPT'S ALLOWANCE

Conscript's allowances

| | 2015 | 2016 |
|---|--------|--------|
| Benefit expenditure (€ million) | 16.87 | 16.06 |
| No. of entitled households annually | 9,296 | 9,192 |
| Conscript as beneficiary, % | 94.8 | 95.1 |
| Family member as beneficiary, % | 5.4 | 5.0 |
| Total no. of persons covered | 10,918 | 10,777 |
| Average rate of allowance per household, €/month (December) | 320.20 | 324.64 |

Basic amount in 2017

| | €/month |
|---|---------|
| Adults | |
| Persons living alone, no dependent children | 487.89 |
| Persons aged 18 or over who are sharing a household | 414.71 |
| Single parents | 536.68 |
| Persons aged 18 or over living with their parent(s) | 356.16 |
| Children | |
| Aged 10–17 years, oldest sibling | 341.52 |
| Aged 10–17 years, second oldest sibling | 317.13 |
| Aged 10–17 years, third oldest sibling and all other children, each | 292.73 |
| Under 10 years of age, oldest sibling | 307.37 |
| Under 10 years of age, second oldest sibling | 282.98 |
| Under 10 years of age, third oldest sibling and all other children, each | 258.58 |

Customer contacts by service channel

| | 2015 | 2016 |
|------------------------------------|-------|-------|
| Customer contacts (million) | | |
| Online service ¹ | 19.8 | 25.0 |
| Telephone service | 1.7 | 1.7 |
| Direct reimbursement | 37.8 | 34.1 |
| Service by mail ² | 7.1 | 8.3 |
| Office-based service | 2.1 | 2.0 |
| Citizen service centres | 0.058 | 0.071 |

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

² Claims and supporting documentation received by Kela.

FINANCING

Staff and organisation of Kela, at year-end 2016

| | | | |
|--------------------|--------------|---------------------------------|------------|
| Total staff | 6,686 | Kela service points | 182 |
| Permanent staff | 6,048 | Offices | 182 |
| Temporary staff | 638 | Citizen service centres | 146 |
| | | Workplace sickness funds | 58 |

Kela expenditure and financing

| | 2016 | | 2017* |
|---|-----------|-------|-----------|
| | € million | % | € million |
| National Pension Insurance | | | |
| Expenditure | 3,692 | 100.0 | 3,669 |
| National pensions | 2,261 | 61.2 | 2,204 |
| Other benefits | 1,352 | 36.6 | 1,390 |
| Administration expenses | 78 | 2.1 | 75 |
| Financing | 3,688 | 100.0 | 3,667 |
| State | 3,683 | 99.9 | 3,666 |
| Other income | 6 | 0.1 | 1 |
| National Health Insurance | | | |
| Expenditure | 4,798 | 100.0 | 4,768 |
| Earned income insurance | 2,339 | 48.7 | 2,350 |
| Medical care insurance | 2,263 | 47.2 | 2,222 |
| Administration expenses | 196 | 4.1 | 196 |
| Financing | 4,931 | 100.0 | 3,953 |
| Insured population | 1,991 | 40.4 | 1,730 |
| Employers | 1,713 | 34.7 | 951 |
| State | 1,212 | 24.6 | 1,249 |
| Other income | 15 | 0.3 | 23 |
| General fund for social security | | | |
| Expenditure | 6,280 | 100.0 | 7,172 |
| Unemployment insurance | 2,170 | 34.5 | 2,098 |
| Benefits for families with children | 1,970 | 31.4 | 1,961 |
| General housing allowance | 1,081 | 17.2 | 1,257 |
| Benefits for students | 844 | 13.4 | 749 |
| Basic social assistance | . | . | 845 |
| Others | 59 | 0.9 | 62 |
| Administration expenses | 157 | 2.5 | 200 |
| Financing | 6,280 | 100.0 | 7,172 |
| State | 5,253 | 83.6 | 6,106 |
| Municipalities | 859 | 13.7 | 858 |
| Wage and salary earners | 168 | 2.7 | 208 |
| Other income | 0 | 0.0 | 0 |

N.B. The table does not take into account the basic income experiment.

Average rates of social insurance contributions, 2017

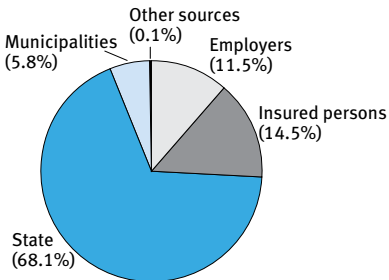
| | % of taxable earnings ¹ |
|---|------------------------------------|
| Contributions by insured persons | |
| National Health Insurance (for medical care coverage) | |
| Wage and salary earners, self-employed persons | 0.00 |
| Beneficiaries | 1.45 |
| | % of earnings ¹ |
| National Health Insurance (for daily allowance coverage) | |
| Wage and salary earners, self-employed persons ² | 1.58 |
| Self-employed persons ² | 1.64 |
| Employee pension insurance ³ | |
| employees under 53 and 63 or over | 6.15 |
| employees aged 53 to 62 | 7.65 |
| Unemployment insurance (wage and salary earners) | 1.60 |
| Contributions by employers | 22.31* |
| National Health Insurance | 1.08 |
| Earnings-related pension insurance ³ | 17.95 |
| Employment accident insurance | 0.80* |
| Unemployment insurance | 2.41* |
| Group life insurance | 0.07* |

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

² If the total annual amount of wage, salary and self-employment income is less than €14,000, the contribution rate for daily allowance coverage is 0.00% for wage and salary earners and self-employed persons and 0.06% for persons insured under the Self-Employed Persons' Pensions scheme.

³ Contribution to the Self-Employed Persons' or Farmers' Pensions scheme: 24.1% (persons under 53 and 63 or over) or 25.6% (persons aged 53 to 62) of earned income.

Financing of the Social Insurance Institution 2016



STATISTICAL PUBLICATIONS BY KELA

Statistical publications

- Statistical Yearbook
- Annual statistical surveys
- Pocket Statistics

Tables and charts

- Charts

Statistical database Kelasto

www.kela.fi/statistics



WORKING TOGETHER
FOR WELLBEING