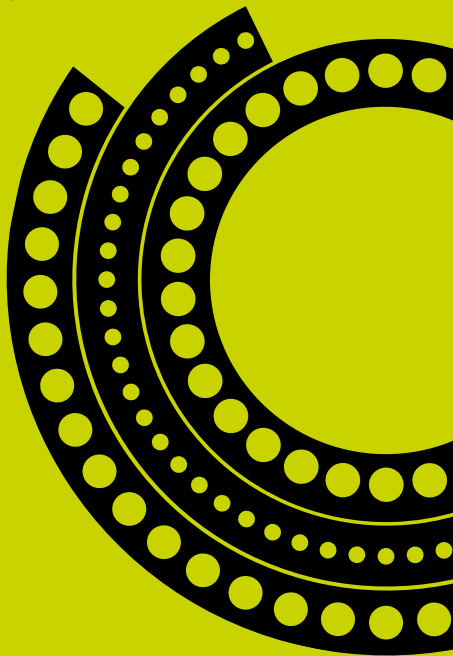
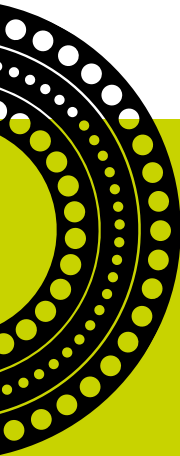


Pocket Statistics

2018



Kela[®]



Pocket Statistics 2018

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ISSN 0359-6389 (print)

ISSN 1457-8743 (online)

HELSINKI 2018

Foreword

Kela, the Finnish Social Insurance Institution, secures the income and promotes the health of the population and supports the capacity of individual citizens to care for themselves in different stages of their lives. Kela's services are available to all persons covered under the Finnish social security system, including those residing abroad. Employer organisations may also be Kela's customers.

Kela administers benefit schemes such as basic pensions, health insurance, rehabilitation, basic unemployment protection, family benefits, housing benefits, financial aid for students, basic social assistance and disability benefits. Employers may receive compensation from Kela for some expenses of sickness and family leave related absences and occupational health care.

Kela's services are available online, by phone and in local offices. There is also a direct-reimbursement option for certain benefits, where customers are compensated directly at the private medical centre, pharmacy or taxi without having to file a separate claim.

Basic social assistance was transferred from municipalities to Kela in 2017. Employers also gained the possibility to receive a one-time compensation when a female employee is on paid family leave. The basic income experiment, launched in 2017, will run until the end of 2018. First results of the experiment will be reported in 2019.

Pocket Statistics features the most important figures from Kela. This year, statistical information on basic social assistance is available for the first time.

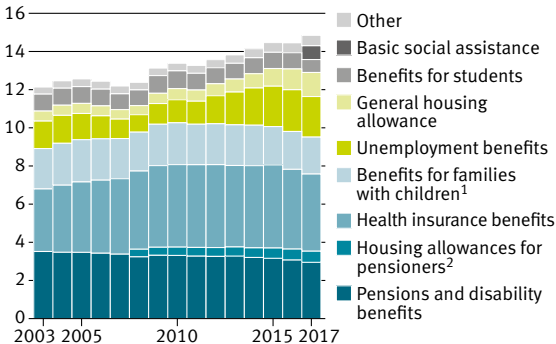
- * = Provisional figure or estimate
- = Magnitude nil
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Expenditure on Kela benefits

	2016	2017	2018*
	€ million		
Total benefits paid	14,339	14,844	15,027
Pension benefits	2,474	2,394	2,383
Disability benefits	581	555	553
Sickness benefits	4,146	4,045	4,126
Rehabilitation benefits	456	453	492
Unemployment benefits	2,170	2,126	2,000
Benefits for families with children	1,970	1,936	1,955
General housing allowances	1,081	1,261	1,510
Housing allowances for pensioners	559	581	609
Benefits for students	844	678	534
Basic social assistance	.	722	769
Other benefits	59	93	96

Benefit expenditure of Kela

€ billion
(at 2017 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

	2016	2017
Pension benefits ¹	654,691	643,153
Disability benefits ¹	274,945	268,537
Sickness allowances ²	281,544	286,630
Parenthood allowances	154,729	149,092
Refunds for medical expenses	3,829,816	3,764,362
Rehabilitation benefits	121,769	120,165
Unemployment allowance or labour market subsidy ¹	242,764	227,912
Maternity grant	52,042	48,910
Child benefit ¹ (no. of children)	1,009,115	1,003,635
Child care allowances ¹ (no. of families)	83,311	80,084
Child maintenance allowance ¹ (no. of children)	107,716	105,847
General housing allowance ¹ (no. of households)	267,356	381,526
Housing allowance for pensioners ¹	201,914	207,322
Financial aid for students ¹	229,768	224,752
Basic social assistance (no. of households)	.	277,316
School transport subsidy ¹	32,623	32,874

¹ At year-end.

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

Kela in figures

	2016	2017
Total expenditure, € million	14,770	15,323
Expenditure on benefits, € million	14,339	14,844
Administration expenses, percentage of total expenditure	2.9	3.1
Benefit expenditure, percentage of the GDP	6.6*	6.6*
Benefit expenditure, percentage of the total wage bill	17.0*	17.1*
Benefit expenditure (excl. benefits for students), percentage of total social protection expenditure	19.5*	20.3*
Benefit expenditure per capita, €	2,606	2,693

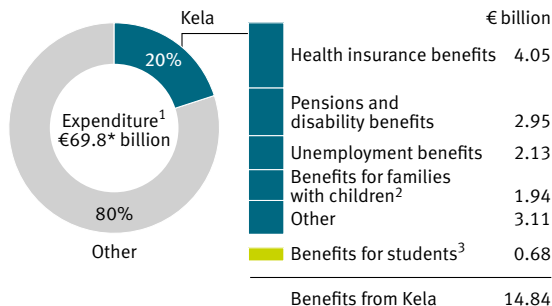
Level of selected economic indicators

	2016	2017
	€ billion	
Kela benefit expenditure	14.3	14.8
GDP	215.8*	223.5*
Total wage bill	84.5*	86.6*
Social protection expenditure	69.1*	69.8*
Total pension expenditure	29.7	30.6*

Selected indicators

	2017	2018
National pension index (1957 = 100)	1,617	1,617
Employment pension index (1962 = 100)	2,534	2,548
Wage coefficient (2004 = 1)	1.389	1.391
Cost of living index (1951 : 10 = 100)	1,927	1,950*
Consumer price index (2005 = 100)	120.7	122.1*
Earnings index (2005 = 100)	134.8*	137.4*

Proportion of Kela benefits in total social protection expenditure 2017



¹ Earnings-related pensions €27.0 billion and municipal social and health services €17.4 billion comprise the majority of social protection expenditure.

² Parenthood allowances are included in health insurance benefits.

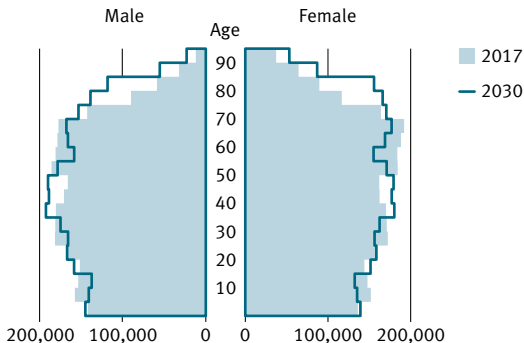
³ Benefits for students are included among the benefits provided by Kela, but not in the social protection expenditure.

Level of social insurance funds at year-end

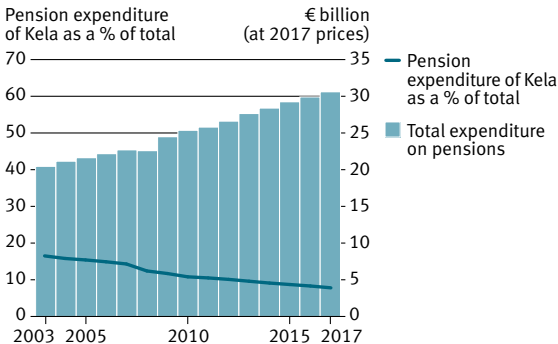
	2016	2017
	€ million	
National Pension Insurance Fund	76	70
National Health Insurance Fund	687	719
Employment Pension Funds ¹	188,600*	199,900*

¹ Private and public sectors.

Population by age and gender



Expenditure on pensions



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

Expenditure on pensions

	2016	2017
	€ million	
Total pension expenditure	29,671	30,610*
Pension benefits from Kela	2,470	2,391
Employment pensions	26,035	27,034
Special provision pensions ¹	505	505*
Other pensions	661	680*
Proportion of pensions	%	
In social protection expenditure	43.0*	43.8*
In GDP	13.8*	13.7*

¹ Pensions under the Occupational Accidents, Injuries and Diseases Act, Motor Liability Insurance Act, Military Injuries Act, and the Compensation for Military Injuries Act.

Pension recipients at year-end

	2016	2017
Pension recipients, total¹	1,558,900	1,585,582
Old age pensioners	1,299,958	1,339,991
Disability pensioners	214,046	206,048
Survivors' pensioners	272,745	270,453
Other pensioners	24,003	19,270

¹ A person may receive more than one type of pension.

Old-age and disability pensions¹ at year-end

	2016	2017
Pension recipients, total	1,446,502	1,479,769
Recipients of Kela pension only ²	78,564	78,310
Recipients of both Kela and employment pension	500,657	493,252
Recipients of employment pension only ²	867,286	908,207
Recipients of Kela pension, total	579,221	571,562
Recipients of employment pension, total	1,367,943	1,401,459
Average monthly pension	€/month	
All pensions recipients	1,632	1,650
Recipients of Kela pension only ²	754	746
Recipients of both Kela pension and employment pension	1,036	1,039
Proportion of pension payments from Kela	277	269
Recipients of employment pension only ²	2,054	2,060

¹ Residents of Finland only.

² A person may also receive special provision pension. Recipients of only guarantee pension are not included.

Expenditure on pension benefits provided by Kela

	2016	2017
	€ million	
Total benefits paid	2,470.3	2,391.3
National pensions	2,223.3	2,150.3
Old age pension	1,511.7	1,459.7
Old age pension paid to persons under 65	32.3	33.9
Disability pensions	711.6	690.6
Guarantee pension	192.4	192.6
Survivor benefits	29.2	27.6
Spouse's pension	12.3	11.3
Orphan's pension	17.0	16.2
Child increase	5.6	5.4
Front-veteran's supplement	19.8	15.5
Proportion of Kela pension benefits in total pension expenditure, %	8.3	7.8*

Recipients of pension benefits from Kela at year-end

	2016	2017
Total number of recipients	654,691	643,153
National pensions	615,751	606,914
Old age pension	478,870	474,834
Old age pension paid to persons under 65	12,837	13,250
Disability pension	136,881	132,080
Guarantee pension	101,647	101,669
Spouse's pension	5,373	5,153
Orphan's pension	17,149	16,343
Child increase	12,139	11,798
Front-veteran's supplement	17,482	13,791

Pension benefits 2018

Earnings-related	€/month
Full national pension	
Recipient lives alone	628.85
Cohabiting recipient ¹	557.79
Spouse's continuing pension, full additional amount	
Recipient lives alone	527.26
Cohabiting recipient ¹	456.20
Additional front-veteran's supplement, full amount	
Recipient lives alone	239.32
Cohabiting recipient ¹	207.35
Orphan's pension, full additional amount	90.26
Guarantee pension, full amount	775.27
Flat-rate components	€/month
Child increase	21.93
Orphan's pension	59.68
Front-veteran's supplement	49.57
Spouse's initial pension	324.33
Spouse's continuing pension	101.59

¹ Married, cohabiting or in registered partnership.

Disability benefits

	2016	2017
Total number of recipients at year-end	274,945	268,537
Disability allowance for persons under 16	35,556	34,931
Disability allowance for persons aged 16 or older	13,073	12,997
Care allowance for pensioners	226,384	220,667
Benefit expenditures, € million	581.1	554.9
Disability allowance for persons under 16	81.9	77.7
Disability allowance for persons aged 16 or older	38.0	36.5
Care allowance for pensioners	461.2	440.7

Disability benefits 2018

	Basic rate €/month	Middle rate	Highest rate
Disability allowance for persons under 16	92.14	215.00	416.91
Disability allowance for persons aged 16 or older	92.14	215.00	416.91
Care allowance for pensioners	70.52	153.63	324.85
War veterans	70.52	258.76	429.98

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

	2016	2017
Total number of entitled persons	5,853	5,975
Hearing impaired	3,639	3,675
Speech impaired	1,861	1,949
Sight and hearing impaired	353	351

Public expenditure on health services

	2015*	2016*
	€ million	
Total public expenditure on health services	16,362	16,184
Specialised health care	6,451	6,578
Primary health care ¹	2,571	2,500
Oral health care	385	309
Occupational and student health care	408	405
Long-term care of the elderly and of persons with disabilities and home care	4,176	4,051
Private health care reimbursed under the National Health Insurance	464	414
Pharmaceuticals and other medical non-durables	1,378	1,412
Other health care	529	515
Proportion of public expenditure on health services	%	
In social protection expenditure	24.4	23.4
In GDP	7.8	7.5

¹ Excl. occupational, student and oral health care.

Total sales of medicines

	2016	2017
	€ million	
Total sales	3,067	3,076
Prescription medicines for outpatient use	2,137	2,105
National Health Insurance refunds	1,412	1,387
Self-care medicines for outpatient use	352	350
Medicines for hospital use	579	621

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

Expenditure on general health insurance benefits

	2016	2017
	€ million	
Total benefit expenditure¹	3,721.3	3,629.5
Sickness allowances	773.8	764.2
Partial sickness allowances	33.6	37.4
Sickness allowances payable under the YEL Act	5.2	4.9
Parenthood allowances	993.5	934.4
Refunds ²	1,839.7	1,815.3
Medicines ²	1,412.0	1,386.7
Basic refund	316.1	318.1
Special refunds		
Lower special refund	245.7	305.6
Higher special refund	696.2	604.7
Additional refund	153.8	158.1
Doctors' services	58.7	56.2
Dental care ³	55.7	52.5
Examinations and treatment	43.3	40.3
Physical therapy	11.9	10.2
Transportation services ⁴	270.0	279.7

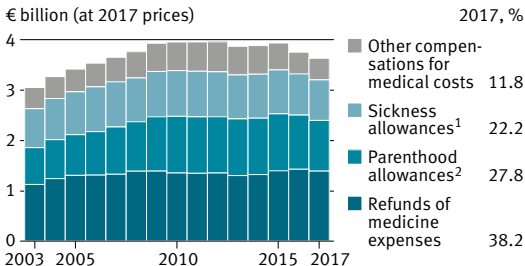
¹ Includes compensations under the Communicable Diseases Act, daily allowances for tissue donors, compensations to employers for annual leave costs and family leave costs, special care allowances and refunds for the cost of dose dispensing services.

² Includes refunds for the cost of dose dispensing services.

³ Includes refund data on dental hygienist services.

⁴ Includes refunds of exceptionally large expenses.

Expenditure on general health insurance benefits



¹ 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.

² Includes compensations to employers for annual leave costs and family leave costs, and special care allowances.

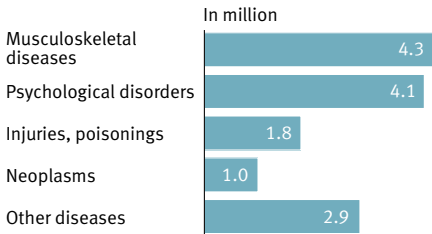
Sickness and parenthood allowances

	2016	2017
Recipients		
Sickness allowances ¹	281,544	286,630
Partial sickness allowance ¹	16,771	19,071
Sickness allowances payable under the YEL Act ¹	15,001	14,780
Parenthood allowances for mothers	92,912	87,905
Parenthood allowances for fathers	61,817	61,187
Average allowance	€/day	
Sickness allowances ²	56.21	54.06
Parenthood allowances for mothers	62.44	62.53
Parenthood allowances for fathers	84.88	82.80

¹ A single beneficiary may receive several types of allowance 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 2017



Basis for the amount of sickness allowances 2018

Annual earnings, €¹

0–1,427

1,428–30,394

More than 30,394

Calculation formula for the allowance, € per working day

No daily allowance based on earnings²

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

$70.92 + 0.20 \times$

$(\text{annual earnings} - 30,394) : 300$

¹ 4.48% is deducted from wage or salary income before applying the formula.

² Sickness allowance is normally not paid if incapacity for work last 55 calendar days or less. After 55 calendar days, the allowance is paid at a minimum rate of €24.64 per day.

Basis for the amount of parenthood allowances 2018

Annual earnings, €¹	Calculation formula for the allowance, € per working day
0–10,562	Minimum allowance 24.64
10,563–37,167	$0.7 \times \text{annual earnings} : 300^2$
37,168–57,183	$86.72 + 0.40 \times (\text{annual earnings} - 37,167) : 300^2$
More than 57,183	$113.41 + 0.25 \times (\text{annual earnings} - 57,183) : 300^2$

¹ 4.48% is deducted from wage or salary income before applying the formula.

² Earnings-related maternity allowance is paid at an increased rate for the first several weeks.

Refunds for the costs of private-sector health services

	2016	2017	
	Thousands	Thousands	Per 100 pop.
Medicines (no. of visits to pharmacy)			
Basic refund	19,097	19,560	354.3
Special refund			
Lower special refund	5,359	6,389	115.7
Higher special refund	3,577	2,809	50.9
Doctor's services (no. of visits)	3,487	3,393	61.5
General practitioner ¹	732	707	12.8
Specialist ¹	2,742	2,665	48.3
Dental care (no. of visits) ²	2,496	2,450	44.4
Examinations and treatments (no. of visits)	3,408	3,256	59.0
Transportation (no. of one-way trips)	4,220	4,282	77.6

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

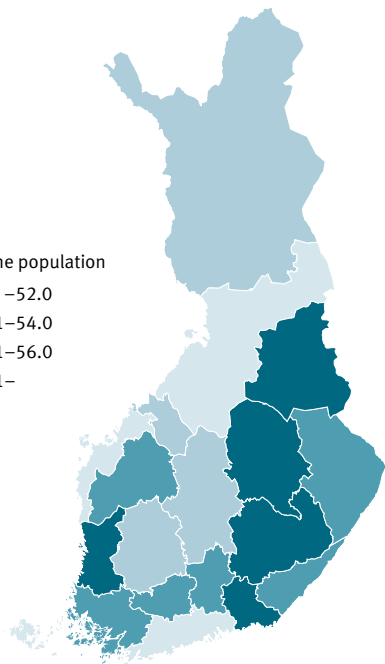
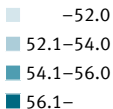
² Includes refund data on dental hygienist services.

Recipients of refunds for medicine expenses

	2016	2017
Total number of recipients	3,020,842	2,986,924
Recipients of refunds and persons who did not meet the initial deductible, total	3,032,367	3,043,596
Recipients of the basic refund	3,022,273	2,925,270
Proportion of the population, %	54.9	53.0
Recipients of the special refund	1,198,002	1,204,567
Proportion of the population, %	21.8	21.8
Recipients of the additional refund for large medicine expenses	209,655	238,958
Proportion of the population, %	3.8	4.3

Recipients of the basic refund for medicines in 2017, by region

% of the population



Refunds for medical expenses 2018

	Copay- ment, €	Proportion of costs covered (excl. co- payment), %	Average reim- burse- ment, 2017, %
Medicines ¹			
Basic refund	–	40 ²	38.3
Lower special refund	–	65 ²	63.3
Higher special refund	4.50	100 ²	96.9
Doctors' fees	–	2	16.0
Dentists' fees	–	2	14.9
Examinations and treatments	–	2	13.7
Transportation ¹ (one-way trip)	25.00	100	85.9

¹ Refunds for medicine costs are subject to a €50 initial deductible. Further costs are reimbursed once a patient has reached a specified annual deductible (€300 for transportation costs, €605.13 for medicine costs). Transportation costs are reimbursed in full, medicine costs are subject to a €2.50 copayment per product.

² Refunds are paid out on the basis of predetermined tariffs or reference prices.

Occupational and student health services covered by the National Health Insurance

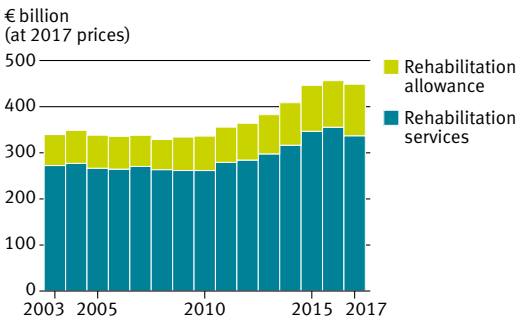
	2015	2016
Employer-provided occupational health care		
Employees covered	1,812,848	1,832,545
Total expenses, € million	782.1	804.6
Refunds, € million	339.4	347.4
Health services for the self-employed		
Refunds, € million ¹	4.6	4.2
Student health services		
Refunds, € million	24.7	24.2

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

Rehabilitation

	2016	2017
Total number of rehabilitation beneficiaries	121,769	120,165
Recipients of rehabilitation services	109,743	108,670
Vocational rehabilitation	19,534	20,369
Intensive medical rehabilitation	28,258	30,744
Rehabilitative psychotherapy	31,409	36,654
Discretionary rehabilitation	34,174	24,621
Recipients of rehabilitation allowance	49,187	40,735
Expenditure, € million	452.6	448.4
Rehabilitation services	352.3	336.7
Rehabilitation allowance	100.2	111.7
Expenditure per client, €	3,716	3,732

Expenditure on rehabilitation



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

Unemployment protection

	2016	2017
Unemployment rate, % ¹	8.8	8.6
Unemployed job-seekers ^{2,3}	348,767	303,406
Recipients of basic unemployment allowance or labour market subsidy ³	236,552	231,755
Recipients of earnings-related unemployment allowance ³	157,918	139,394

¹ Source: Labour Force Survey of Statistics Finland. Annual average.

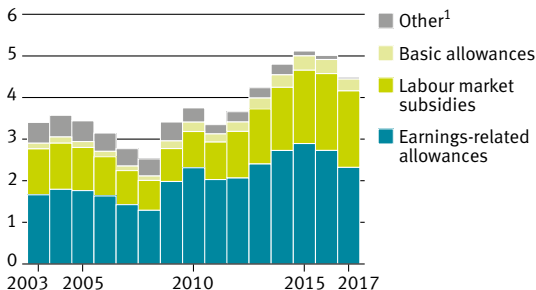
² Source: Ministry of Employment and the Economy. Workers laid off temporarily with a group notification are not included.

³ Average at the end of month.

NB. The basic allowance and the labour market subsidy are paid by Kela, the earnings-related allowance by unemployment funds.

Unemployment benefits

€ billion (at 2017 prices)



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

Unemployment benefits

	2016	2017
Total benefits paid, € million	4,974.1	4,491.1
Basic provision	2,169.1	2,124.9
Basic unemployment allowances	336.3	284.3
Labour market subsidy	1,832.6	1,839.1
Job alternation compensation	0.2	0.1
Commuting and relocation allowance	.	1.4
Earnings-related provision	2,805.0	2,366.3
Earnings-related unemployment allowances	2,707.6	2,321.5
Job alternation compensation	97.4	42.6
Commuting and relocation allowance	.	2.2
Benefits, €/day		
Basic provision		
Basic unemployment allowances	32.84	32.01
Labour market subsidy	35.56	35.35
Job alternation compensation	23.99	22.96
Commuting and relocation allowance	.	32.19
Earnings-related provision		
Earnings-related unemployment allowances	65.56	63.77
Job alternation compensation	58.48	55.92
Commuting and relocation allowance	.	32.28

Basic unemployment allowance/labour market subsidy 2018

	€/day
Full rate	32.40
Child increase	
For one child	5.23
For two children	7.68
For three or more children	9.90

Recipients of unemployment benefits from Kela at year-end

	2016	2017
Total number of recipients	242,783	228,052
Recipients of basic unemployment allowance		
During unemployment	38,305	31,460
During participation in activation measures	33,813	27,174
Labour market subsidy	4,492	4,286
During unemployment	204,459	196,452
During participation in activation measures	149,285	139,172
Job alternation compensation	55,174	57,280
Commuting and relocation allowance	19	11
	.	129

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

	2016	2017
Total number of recipients	204,459	196,452
Subsidy paid on account of unemployment for		
Less than 300 days	90,037	83,343
300–999 days	68,814	66,686
1,000 days or more	45,608	46,423

NB. Parenthood allowances are paid under the Health Insurance Act, see p. 14.

Maternity and adoption grants

	2016	2017
Total benefits paid, € million	9.5	8.9
Adoption grant	0.2	0.3
Number of recipients annually	52,042	48,910
Adoption grant	59	66
Proportion of maternity grants provided as maternity packages, %	66.4	68.4

Child benefits

	2016	2017
Total benefits paid, € million	1,382	1,366
Number of children at year-end	1,009,115	1,003,635
Number of children in single-parent families	163,378	166,562
Number of families at year-end	551,974	548,585
Number of single-parent families	102,148	103,563
€/child in December	113.60	112.85

Rates of child benefit in 2018

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

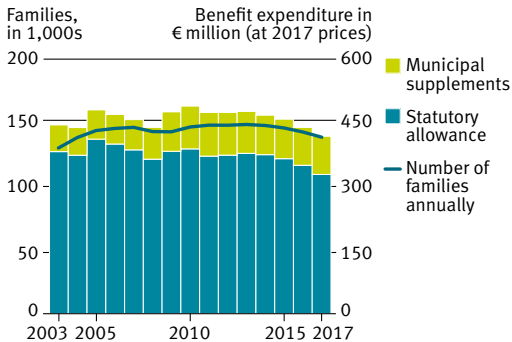
NB. The single-parent supplement is €53.30 a month for each child.

Child care allowances

	2016	2017
Statutory provision		
Total benefits paid, € million	346.7	328.0
Number of families at year-end	83,311	80,084
Child home care allowance	55,486	51,700
Male recipients, %	5.2	5.2
Private day care allowance	12,758	12,484
Flexible care allowance	8,198	8,612
Partial care allowances	8,781	9,078
Number of children at year-end	111,150	104,253
Under the age 3	69,861	66,003
Proportion of all under-3-year-olds, % ¹	54.9	54.1
Schoolchildren (1. and 2. grade)	8,665	8,940
€/family (December)		
Child home care allowance	416.28	411.39
Private day care allowance	202.49	197.83
Municipal supplements		
Total benefits paid, € million	88.5	89.9
€/family (December)	286.24	296.94

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

Child day care subsidies



Rates of statutory child care allowances 2018

Child home care allowance	€/month
Care allowance	
For one child under age 3	338.34
For each additional child under age 3	101.29
child aged 3 or over	65.09
Care supplement per family (max.)	181.07
Private day care allowance	
Allowance per child ¹	172.25
Allowance per child ²	63.38
Care 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 full-time early childhood education.

² For children entitled to 20 hours of early childhood education per week.

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

	2016	2017
Total benefits paid, € million	204.5	204.9
Beneficiaries at year-end		
Number of children	107,716	105,847
Number of families	73,653	72,392
€/month (December)		
Per child	149.94	151.23
Per family	219.29	221.12

Kela housing benefits

	2016	2017
Total benefits paid, € million	1,919.4	2,003.0
General housing allowance ¹	1,081.0	1,260.8
Housing allowance for pensioners	559.0	581.0
Housing supplement for students ¹	264.6	145.6
Housing assistance for conscripts' families	14.9	15.5
Number of recipients at year-end		
General housing allowance ¹ (households)	267,356	381,526
Housing allowance for pensioners	201,914	207,322
Housing supplement for students ¹	148,952	11,501
Housing assistance for conscripts' families (households)	3,710	3,684

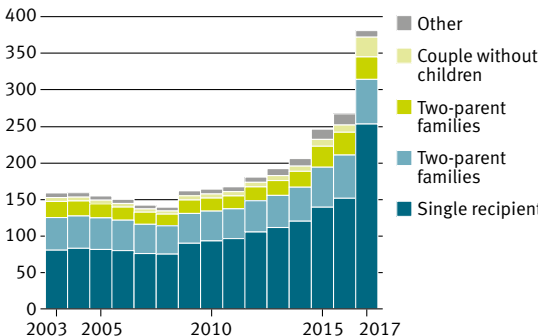
¹ Most students were transferred to the general housing allowance scheme on 1 August 2017.

General housing allowance

	2016	2017
Recipient households at year-end	267,356	381,526
Form of housing tenure		
Rental home	249,823	363,776
Owner-occupied home	17,533	17,750
Household's life situation		
Unemployed households	157,687	151,327
Student households	21,819	140,874
Type of household		
One-person households	151,585	253,409
Households including child(ren)	90,520	92,017
Single-parent households	59,308	61,225
Total benefits paid, € million	1,081.0	1,260.8
Housing allowance, €/month (December)	327.86	318.94

Recipients of general housing allowance at year-end

Households, in 1,000s



Housing allowance for pensioners

	2016	2017
Recipients at year-end	201,914	207,322
Rental home	185,175	190,437
Privately financed housing	95,654	98,086
State subsidised housing	45,474	46,746
Assisted living	38,436	39,922
Other	5,611	5,683
Owner-occupied home	16,739	16,885
Flat in a housing company	12,856	12,973
Single-family house	3,883	3,912
Total benefits paid, € million	559.0	581.0
Average allowance, €/month	226.85	229.66

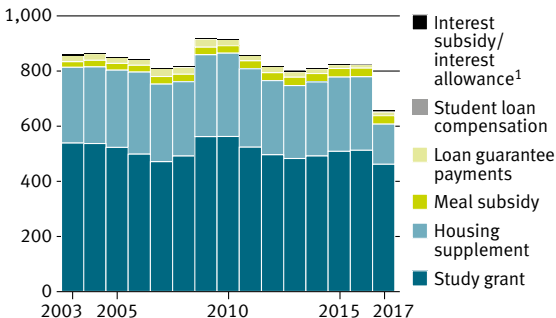
Expenditure on financial aid for students

	2016	2017
	€ million	
Total benefits paid¹	794.0	631.6
Study grant	507.6	461.0
Housing supplement	264.6	145.6
Student loan compensation	0.1	3.0
Interest allowance for student loans	0.1	0.1
Loan guarantee payments	12.9	13.0
Meal subsidies	31.0	30.7

¹ The amount recoverable on collected student loan guarantee debt and the 15% collection penalty have been deducted from the total amount but not from the amounts of the individual categories of financial aid.

Expenditure on financial aid for students

€ million
(at 2017 prices)



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

Recipients of student financial aid

	2016	2017
Recipients (December)	229,768	224,752
Financial aid consisting of		
study grant	219,438	211,819
housing supplement ¹	148,952	11,501
government guarantee for student loan	171,311	180,137

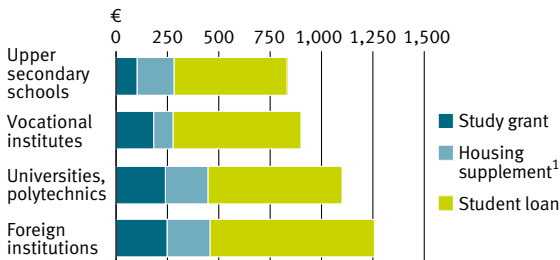
¹ Most students were transferred to the general housing allowance scheme on 1 August 2017.

Basic amount of study grant, 2017/2018

	€/month
Guardian of a minor ¹	325.28
Married	250.28
Lives alone, aged 18 or over	250.28
Lives alone, aged 17	101.74
Lives with parent, aged 20 or over	81.39
Lives with parent, aged 17–19	38.66

¹ The guardian of a child under 18 years of age may receive a €75 provider supplement.

Average rates of student financial aid, December 2017



¹ As of 1 August 2017, student housing supplement is only paid to students studying abroad or on the Åland islands or to students enrolled in a tuition-based programme in a Finnish folk high school, sports institute and who live in a school dormitory.

School transportation subsidy

	2016	2017
Total benefits paid, € million	49.9	46.8
Number of recipients (December)	32,623	32,874
Average amount, €/month (December)	160.53	157.48

Expenditure on basic social assistance from Kela

	2016	2017
	€ million	
Total benefits paid	.	722.1
Expenditure on expenses covered by the basic amount	.	276.9
Expenditure on housing expenses	.	346.3
Expenditure on health care expenses	.	66.5
Expenditure on other expenses	.	32.4

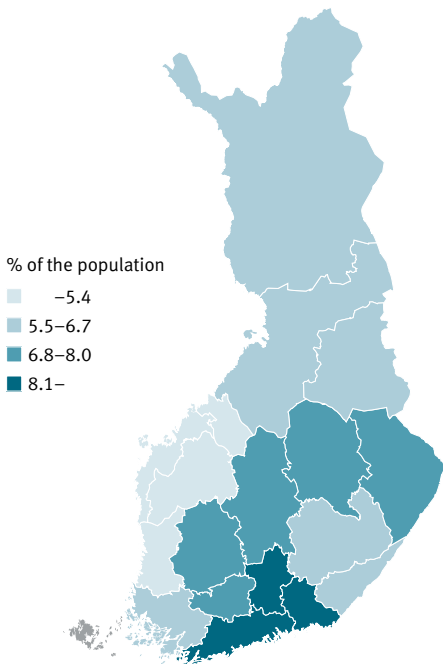
Recipients of social assistance from Kela

	2016	2017
Total number of recipient households	.	277,316
Single-person households	.	205,234
Childless couples	.	16,712
Two-parent families	.	21,485
Single-parent families	.	33,885
Recipient individuals	.	402,564

Basic amount of social assistance 2018

	€/month
Adults	
Persons living alone, no dependent children	491.21
Persons aged 18 or over sharing a household	417.53
Single parents	540.33
Persons aged 18 or over living with their parent(s)	358.58
Children	
Aged 10–17, oldest sibling	343.85
Aged 10–17, second oldest sibling	319.29
Aged 10–17, third oldest sibling and all other children, each	294.73
Under 10 years of age, oldest sibling	309.46
Under 10 years of age, second oldest sibling	284.90
Under 10 years of age, third oldest sibling and all other children, each	260.34

Recipients of basic social assistance from Kela in 2017, by region



NB. In the Åland region, basic social assistance is paid by local authorities, not Kela.

Conscript's allowance

	2016	2017
Total benefits paid, € million	16.06	16.62
Number of entitled households annually	9,192	8,938
Conscript as beneficiary, %	95.1	95.6
Family member as beneficiary, %	5.0	4.6
Total number of persons covered	10,777	10,380
Average amount per household, €/month (December)	324.64	319.17

Pension assistance

	2016	2017
Total benefits paid (€ million) ¹	.	17.1
Number of recipients (December)	.	3,134
Average amount, €/month (December)	.	757.27

¹ Pension assistance became available on 1 June 2017.

Amount of pension assistance 2018

Maximum amount	€/month 775.27
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Customer contacts by service channel

	2016	2017
Customer contacts	Million	
Online services ¹	25.0	37.4
Telephone service	2.7	3.4
Service by appointment	0.028	0.058
Direct refund	34.1	34.9
Service by mail ²	8.3	9.0
Office-based service	2.0	2.6
Service by appointment	0.033	0.067
Citizen service centres	0.071	0.102

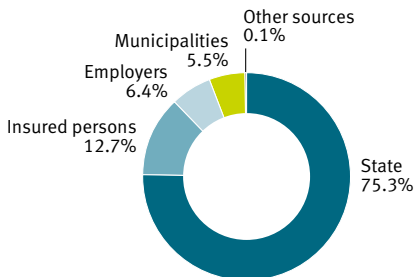
¹ Secure sign-ins to Kela's online customer service.

² Claims and supporting documentation received by Kela.

Kela expenditure and financing

	2017 € million	%	2018* € million
National Pension Insurance			
Expenditure	3,622	100.0	3,645
National pensions	2,186	60.4	2,158
Other benefits	1,361	37.6	1,416
Administration expenses	75	2.1	71
Financing	3,616	100.0	3,643
State	3,613	99.9	3,642
Other income	3	0.1	1
National Health Insurance			
Expenditure	4,699	100.0	4,826
Earned income insurance	2,277	48.5	2,307
Medical care insurance	2,222	47.3	2,311
Administration expenses	200	4.3	208
Financing	4,738	100.0	4,702
Insured population	1,742	36.8	1,741
Employers	979	20.7	768
State	2,007	42.4	2,185
Other income	10	0.2	8
General fund for social security			
Expenditure	7,002	100.0	7,078
Unemployment insurance	2,126	30.4	2,000
Benefits for families with children	1,936	27.6	1,955
General housing allowance	1,261	18.0	1,510
Benefits for students	678	9.7	534
Basic social assistance	722	10.3	769
Other benefits	75	1.1	67
Administration expenses	204	2.9	243
Financing	7,002	100.0	7,078
State	5,945	84.9	5,993
Municipalities	849	12.1	825
Wage and salary earners	208	3.0	260
Other income	0	0.0	0

Financing of the Social Insurance Institution 2017



Kela staff and organisation, at year-end 2017

Total staff	7,226	Kela offices	182
Permanent staff	6,242	Citizen service centres	142
Temporary staff	984	Workplace sickness funds	58

Average rates of social insurance contributions, 2018

Insured persons

	Percentage of taxable income under municipal taxation¹
National Health Insurance (for medical care coverage)	
Wage and salary earners, self-employed persons	0.00
Beneficiaries	1.53
	Percentage of earnings¹
National Health Insurance (for daily allowance coverage)	
Wage and salary earners, self-employed persons ²	1.53
Persons insured under the Self-Employed Persons' Pensions Act ²	1.70
Employees' pension insurance rate, employees under 53 and 63 or over ³	6.35
Employees' pension insurance rate, employees aged 53 to 62 ³	7.85
Wage and salary earners' unemployment insurance rate	1.90

Employers

	Percentage of total wage bill
Contributions of employers	21.51*
National Health Insurance	0.86
Earnings-related pension insurance ³	17.75
Employment accident insurance	0.80*
Unemployment insurance	2.03*
Group life insurance	0.07*

¹ Confirmed income from self-employment for persons insured under the Self-Employed Persons' or Farmers' Pensions Acts.

² If the total annual amount of wage, salary and self-employment income is less than €14,020, the contribution rate is 0.00% for wage and salary earners and self-employed persons and 0.17% 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.

