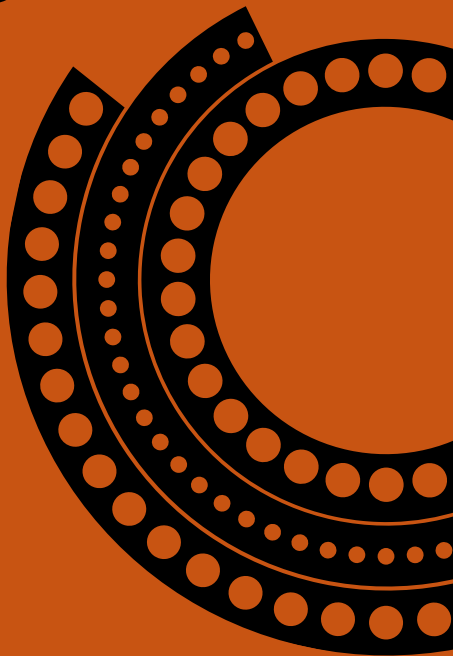
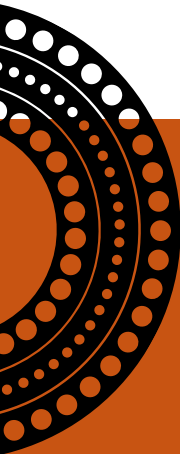


Pocket Statistics

2019



Kela®



Pocket Statistics 2019

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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.

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.

The activation model for unemployment security was introduced in 2018. Unemployed persons must now meet specific activity requirements to receive their unemployment benefit in full. For the first time, the expenditure on basic unemployment security exceeded the expenditure on earnings-related unemployment security in 2018. At the same time, the expenditure on basic social assistance decreased slightly.

* = Provisional figure or estimate

– = Magnitude nil

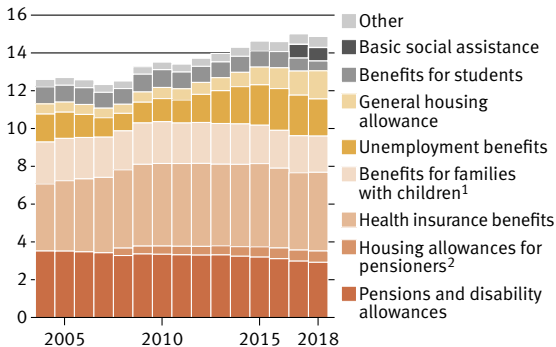
• = Category not applicable

Expenditure on Kela benefits, € million

	2017	2018	2019*
Total benefits paid	14,844	14,872	15,059
Pension benefits	2,394	2,361	2,341
Disability allowances	555	557	561
Sickness benefits	4,045	4,163	4,281
Rehabilitation benefits	453	482	532
Unemployment benefits	2,126	1,965	1,887
Benefits for families with children	1,936	1,918	1,918
General housing allowances	1,261	1,489	1,510
Housing allowances for pensioners	581	600	629
Benefits for students	678	519	571
Basic social assistance	722	716	735
Other benefits	93	100	93

Benefit expenditure of Kela

€ billion
(at 2018 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

	2017	2018
Pension benefits ¹	643,153	630,538
Disability allowances ¹	268,537	267,364
Sickness allowances ²	286,630	294,633
Parenthood allowances	149,092	144,027
Refunds for medical expenses	3,764,362	3,768,224
Rehabilitation benefits	120,165	131,174
Unemployment allowance or labour market subsidy ¹	227,912	216,937
Maternity grant	48,910	45,223
Child benefit ¹ (no. of children)	1,003,635	996,358
Child care allowances ¹ (no. of families)	80,084	75,749
Child maintenance allowance ¹ (no. of children)	105,847	105,829
General housing allowance ¹ (no. of households)	381,526	376,529
Housing allowance for pensioners ¹	207,322	209,617
Financial aid for students ¹	224,752	223,458
Basic social assistance (no. of households)	277,316	281,448
School transport subsidy ¹	32,874	31,989

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

	2017	2018
Total expenditure, € million	15,323	15,389
Expenditure on benefits, € million	14,844	14,872
Administration expenses, percentage of total expenditure	3.1	3.4
Benefit expenditure, percentage of the GDP	6.6*	6.4*
Benefit expenditure, percentage of the total wage bill	17.2*	16.5*
Benefit expenditure (excl. benefits for students), percentage of total social protection expenditure	20.5*	20.5*
Benefit expenditure per capita, €	2,693	2,695

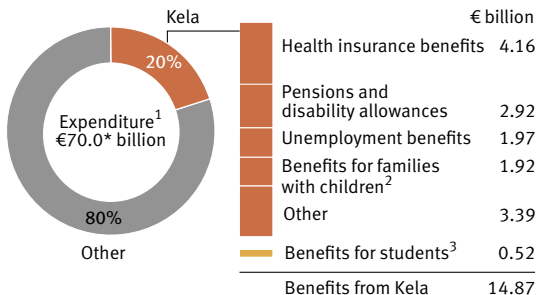
Level of selected economic indicators, € billion

	2017	2018
Kela benefit expenditure	14.8	14.9
GDP	223.9*	233.6*
Total wage bill	86.1*	90.2*
Social protection expenditure	69.1*	70.0*
Total pension expenditure	30.5	31.3*

Selected indicators

	2018	2019
National pension index (1957 = 100)	1,617	1,617
Employment pension index (1962 = 100)	2,548	2,585
Wage coefficient (2004 = 1)	1.391	1.417
Cost of living index (1951 : 10 = 100)	1,948	1,971*
Consumer price index (2005 = 100)	122.0	123.5*
Earnings index (2005 = 100)	137.2*	141.0*

Proportion of Kela benefits in total social protection expenditure 2018

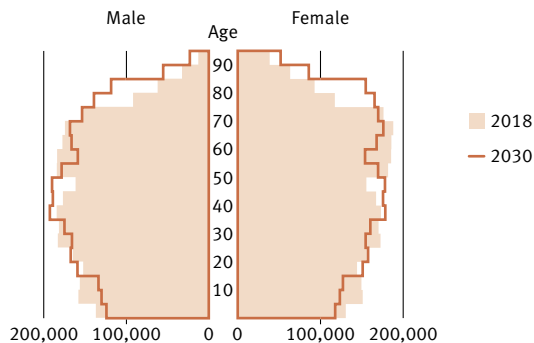


¹ Earnings-related pensions €27.8 billion and municipal social and health services €17.7 billion comprise the majority of social protection expenditure.

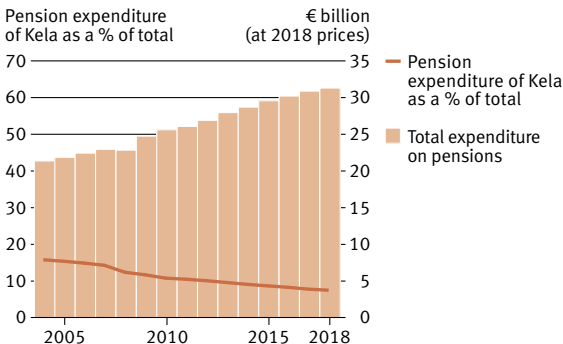
² Parenthood allowances are included in health insurance benefits.

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

Population by age and gender



Expenditure on pensions



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

Expenditure on pensions

	2017	2018
Total pension expenditure, € million	30,547	31,296*
Pension benefits from Kela	2,391	2,357
Employment pensions	27,034	27,865*
Special provision pensions ¹	472	460*
Free-form pensions	650	614*
Proportion of pensions, %		
In social protection expenditure	44.2*	44.7*
In GDP	13.6*	13.4*

¹ Occupational Accidents, Injuries and Diseases Act, Motor Liability Insurance Act, Act on Compensation for Military Accidents and Service-Related Illnesses and Act on Compensation for Accidents and Service-Related Illnesses in Crisis Management Duties.

Pension recipients at year-end

	2017	2018
Pension recipients, total¹	1,585,582	1,600,225
Old age pension	1,339,991	1,365,039
Disability pension	206,048	201,216
Survivor benefits	270,453	267,409
Other pensions	19,270	14,037

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

Old-age and disability pensions¹ at year-end

	2017	2018
Pension recipients, total	1,479,769	1,501,511
Recipients of Kela pension only ²	78,310	78,613
Recipients of both Kela and employment pension	493,252	484,971
Recipients of employment pension only ²	908,207	937,927
Recipients of Kela pension, total	571,562	563,584
Recipients of employment pension, total	1,401,459	1,422,898
Average monthly pension, €/month		
All pensions recipients	1,650	1,669
Recipients of Kela pension only ²	746	759
Recipients of both Kela pension and employment pension	1,039	1,044
Proportion of pension payments from Kela	269	266
Recipients of employment pension only ²	2,060	2,068

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

	2017	2018
Total benefits paid, € million	2,391.3	2,357.2
National pensions	2,150.3	2,099.5
Old age pension	1,459.7	1,419.8
Old age pension paid to persons under 65	33.9	32.3
Disability pensions	690.6	679.7
Guarantee pension	192.6	214.1
Survivor benefits	27.6	26.5
Spouse's pension	11.3	10.9
Orphan's pension	16.2	15.5
Child increase	5.4	5.1
Front-veteran's supplement	15.5	11.9
Proportion of Kela pension benefits in total pension expenditure, %	7.8	7.5*

Recipients of pension benefits from Kela at year-end

	2017	2018
Total number of recipients	643,153	630,538
National pensions	606,914	596,986
Old age pension	474,834	467,554
Old age pension paid to persons under 65	13,250	12,627
Disability pension	132,080	129,432
Guarantee pension	101,669	103,122
Spouse's pension	5,153	4,849
Orphan's pension	16,343	15,671
Child increase	11,798	11,228
Front-veteran's supplement	13,791	10,582

Pension benefits 2019, €/month

Earnings-related

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	242.28
Cohabiting recipient ¹	210.31
Orphan's pension, full additional amount	90.26
Guarantee pension, full amount	784.52
Flat-rate components	
Child increase	21.93
Orphan's pension	59.68
Front-veteran's supplement	50.19
Spouse's initial pension	324.33
Spouse's continuing pension	101.59

¹ Married, cohabiting or in registered partnership.

Disability allowances

	2017	2018
Total number of recipients at year-end	268,537	267,364
Disability allowance for persons under 16	34,931	36,206
Disability allowance for persons aged 16 or older	12,997	13,693
Care allowance for pensioners	220,667	217,515
Allowance expenditures, € million	554.9	557.4
Disability allowance for persons under 16	77.7	77.3
Disability allowance for persons aged 16 or older	36.5	36.6
Care allowance for pensioners	440.7	443.5

Disability allowances 2019, €/month

	Basic rate	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 ¹	324.85 ¹

¹ Front-veterans also receive a disability supplement in the amount of €106.43/month.

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

	2017	2018
Total number of entitled persons	5,975	6,103
Hearing impaired	3,675	3,718
Speech impaired	1,949	2,026
Sight and hearing impaired	351	359

Public expenditure on health services

	2016*	2017*
Total public expenditure on health services, € million	15,024	15,240
Specialised health care	6,282	6,561
Primary health care ¹	2,489	2,490
Oral health care	314	303
Occupational and student health care	431	404
Long-term care of the elderly and of persons with disabilities and home care	3,179	3,188
Private health care reimbursed under the National Health Insurance	414	412
Pharmaceuticals and other medical non-durables	1,412	1,387
Other health care	503	495
Proportion of public expenditure on health services, %		
In social protection expenditure	21.8	22.1
In GDP	7.0	6.8

¹ Excl. occupational, student and oral health care.

Total sales of medicines, € million

	2017	2018
Total sales	3,078	3,288
Prescription medicines for outpatient use	2,107	2,189
National Health Insurance refunds	1,387	1,460
Self-care medicines for outpatient use	350	355
Medicines for hospital use	621	744

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

Expenditure on general health insurance benefits, € million

	2017	2018
Total benefit expenditure¹	3,629.5	3,723.0
Sickness allowances	764.2	786.7
Partial sickness allowances	37.4	40.8
Sickness allowances payable under the YEL Act	4.9	8.0
Parenthood allowances	934.4	908.9
Refunds ²	1,815.3	1,889.0
Medicines ²	1,386.7	1,460.1
Basic refund	318.1	307.1
Special refunds		
Lower special refund	305.6	352.2
Higher special refund	604.7	626.4
Additional refund	158.1	174.2
Doctors' services	56.2	55.8
Dental care ³	52.5	49.3
Examinations and treatment	40.3	39.8
Physical therapy	10.2	9.4
Transportation services ⁴	279.7	283.9

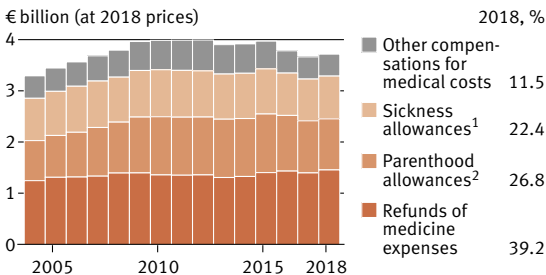
¹ Includes compensations under the Communicable Diseases Act, daily allowances for tissue donors, compensations to employers for annual leave costs and family leave costs, special care allowances and refunds for the cost of dose dispensing services.

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.

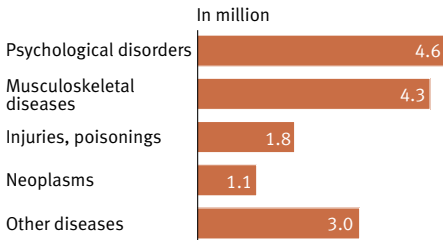
Sickness and parenthood allowances

	2017	2018
Recipients		
Sickness allowances ¹	286,630	294,633
Partial sickness allowance ¹	19,071	20,876
Sickness allowances payable under the YEL Act ¹	14,780	17,302
Parenthood allowances for mothers	87,905	84,387
Parenthood allowances for fathers	61,187	59,640
Average allowance	€/day	
Sickness allowances ²	54.06	52.84
Parenthood allowances for mothers	62.53	63.09
Parenthood allowances for fathers	82.80	81.32

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 2018



Basis for the amount of sickness allowances 2019

Annual earnings, €¹

0–1,453

1,454–30,962

More than 30,962

Calculation formula for the allowance, € per working day

No daily allowance based on earnings²

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

$72.24 + 0.20 \times$

$(\text{annual earnings} - 30,962) : 300$

¹ 4.24% 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 €27.86 per day.

Basis for the amount of parenthood allowances 2019

Annual earnings, €¹	Calculation formula for the allowance, € per working day
0–11,942	Minimum allowance 27.86
11,943–37,861	$0.7 \times \text{annual earnings} : 300^2$
37,862–58,252	$88.34 + 0.40 \times (\text{annual earnings} - 37,861) : 300^2$
More than 58,252	$115.53 + 0.25 \times (\text{annual earnings} - 58,252) : 300^2$

¹ 4.24% 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

	2017	2018	
	Thousands	Thousands	Per 100 pop.
Medicines (no. of visits to pharmacy)			
Basic refund	19,560	19,787	357.9
Special refund			
Lower special refund	6,389	6,900	124.8
Higher special refund	2,809	2,795	50.6
Doctor's services (no. of visits)	3,393	3,409	61.7
General practitioner ¹	707	743	13.4
Specialist ¹	2,665	2,646	47.9
Dental care (no. of visits) ²	2,450	2,350	42.5
Examinations and treatments (no. of visits)	3,256	3,134	56.7
Transportation (no. of one-way trips)	4,282	4,297	77.7

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

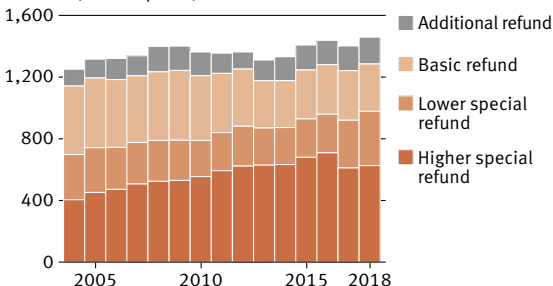
² Includes refund data on dental hygienist services.

Recipients of refunds for medicine expenses

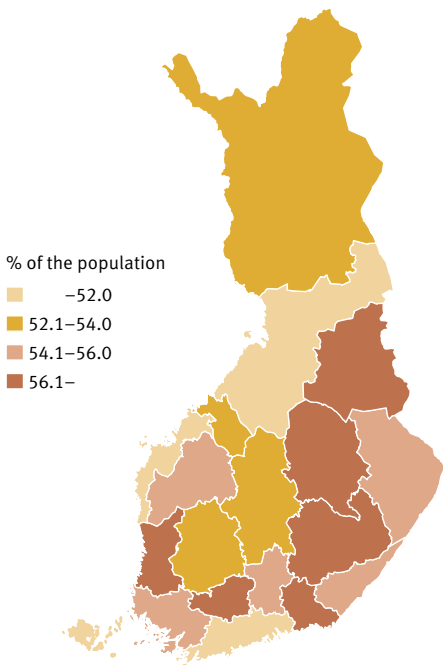
	2017	2018
Total number of recipients	2,986,924	2,996,561
Recipients of refunds and persons who did not meet the initial deductible, total	3,043,596	3,098,129
Recipients of the basic refund	2,925,270	2,925,818
Proportion of the population, %	53.0	52.9
Recipients of the special refund	1,204,567	1,223,764
Proportion of the population, %	21.8	22.1
Recipients of the additional refund for large medicine expenses	238,958	253,892
Proportion of the population, %	4.3	4.6

Refunds for medicine expenses

€ billion (at 2018 prices)



Recipients of the basic refund for medicines in 2018, by region



Refunds of medical expenses, 2019

	Copay- ment, €	Proportion of costs cov- ered (excl. co- payment), %	Average reimburse- ment in 2018, %
Medicines ¹			
Basic refund	–	40 ²	38.3
Lower special refund	–	65 ²	63.5
Higher special refund	4.50	100 ²	97.0
Doctors' fees	–	²	15.5
Dentists' fees	–	²	14.3
Examinations and treatments	–	²	13.4
Transportation ¹ (one-way trip)	25.00	100	86.1

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, €572 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

	2016	2017
Employer-provided occupational health care		
Employees covered	1,832,545	1,854,934
Total expenses, € million	804.6	814.5
Refunds, € million	347.4	350.3
Health services for the self-employed		
Refunds, € million ¹	4.2	3.4
Student health services		
Refunds, € million	24.2	23.5

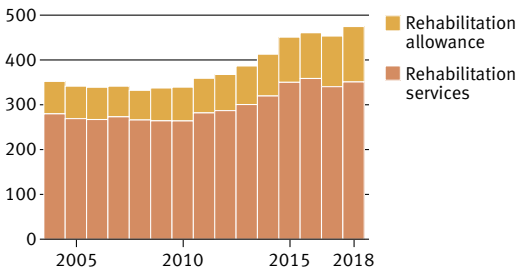
¹ Includes state-funded studies on farmers' working conditions.

Rehabilitation

	2017	2018
Total number of rehabilitation beneficiaries	120,165	131,174
Recipients of rehabilitation services	108,670	120,081
Vocational rehabilitation	20,369	21,620
Intensive medical rehabilitation	30,744	33,383
Rehabilitative psychotherapy	36,654	43,978
Discretionary rehabilitation	24,621	25,632
Recipients of rehabilitation allowance	40,735	40,338
Expenditure, € million	448.4	474.6
Rehabilitation services	336.7	350.9
Rehabilitation allowance	111.7	123.7
Expenditure per client, €	3,732	3,618

Expenditure on rehabilitation

€ billion
(at 2018 prices)



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

Unemployment protection

	2017	2018
Unemployment rate, % ¹	8.6	7.4
Unemployed job-seekers ^{2,3}	303,406	255,883
Recipients of basic unemployment allowance or labour market subsidy ³	231,755	217,965
Recipients of earnings-related unemployment allowance ³	138,618	117,541

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

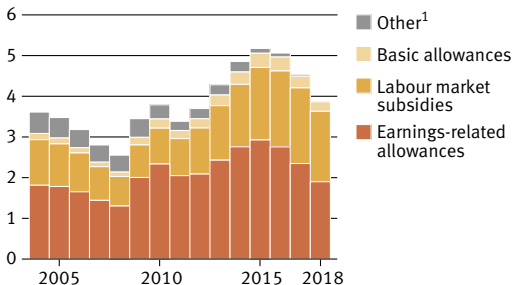
² Source: Ministry of Employment and the Economy. Workers laid off temporarily with a group notification are not included.

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 2018 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

	2017	2018
Total benefits paid, € million	4,491.1	3,895.3
Basic provision	2,124.9	1,964.5
Basic unemployment allowances	284.3	232.9
Labour market subsidy	1,839.1	1,729.5
Job alternation compensation	0.1	0.1
Commuting and relocation allowance	1.4	2.1
Earnings-related provision	2,366.3	1,930.8
Earnings-related unemployment allowances	2,321.5	1,899.9
Job alternation compensation	42.6	27.9
Commuting and relocation allowance	2.2	3.0
Benefits, €/day		
Basic provision		
Basic unemployment allowances	32.01	30.83
Labour market subsidy	35.35	34.67
Job alternation compensation	22.96	21.60
Commuting and relocation allowance	32.19	35.07
Earnings-related provision		
Earnings-related unemployment allowances	63.77	61.93
Job alternation compensation	55.92	54.58
Commuting and relocation allowance	32.28	36.58

Basic unemployment allowance/labour market subsidy 2019, €/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

	2017	2018
Total number of recipients	228,052	217,068
Recipients of basic unemployment allowance	31,460	27,157
During a period of unemployment	27,174	23,629
During participation in employment promoting services	4,286	3,528
Labour market subsidy	196,452	189,780
During a period of unemployment	139,172	130,170
During participation in employment promoting services	57,280	59,610
Job alternation compensation	11	10
Commuting and relocation allowance	129	137

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

	2017	2018
Total number of recipients	196,452	189,780
Subsidy paid on account of unemployment for		
Less than 300 days	83,343	80,640
300–999 days	66,686	61,558
1,000 days or more	46,423	47,582

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

Maternity and adoption grants

	2017	2018
Total benefits paid, € million	8.9	9.3
Adoption grant	0.3	0.2
Number of recipients annually	48,910	45,223
Adoption grant	66	46
Proportion of maternity grants provided as maternity packages, %	68.4	66.7

Child benefits

	2017	2018
Total benefits paid, € million	1,366	1,369
Number of children at year-end	1,003,635	996,358
Number of children in single-parent families	166,562	169,242
Number of families at year-end	548,585	545,163
Number of single-parent families	103,563	104,918
€/child in December	112.85	113.78

Rates of child benefit in 2019, €/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		

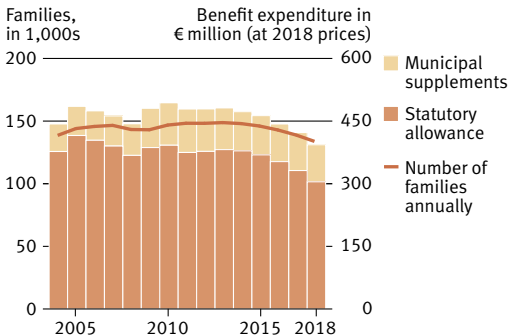
NB. The single-parent supplement is €53.30 a month for each child.

Child care allowances

	2017	2018
Statutory provision		
Total benefits paid, € million	328.0	304.6
Number of families at year-end	80,084	75,749
Child home care allowance	51,700	48,514
Male recipients, %	5.2	5.2
Private day care allowance	12,484	11,614
Flexible care allowance	8,612	8,484
Partial care allowances	9,078	8,964
Number of children at year-end	104,253	96,066
Under the age 3	66,003	61,820
Proportion of all under-3-year-olds, % ¹	54.1	53.1
Schoolchildren (1. and 2. grade)	8,940	8,837
€/family (December)		
Child home care allowance	411.39	409.15
Private day care allowance	197.83	193.51
Municipal supplements		
Total benefits paid, € million	89.9	88.7
€/family (December)	296.94	295.19

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

Child day care subsidies



Rates of statutory child care allowances 2019, €/month

Child home care allowance

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 child¹ 172.25

Allowance per child² 63.38

Care supplement per child (max.) 144.85

Flexible care allowance

Lower rate³ 160.80

Higher rate⁴ 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

	2017	2018
Total benefits paid, € million	204.9	207.0
Beneficiaries at year-end		
Number of children	105,847	105,829
Number of families	72,392	72,369
€/month (December)		
Per child	151.23	152.92
Per family	221.12	223.62

Kela housing benefits

	2017	2018
Total benefits paid, € million	2,003.0	2,112.3
General housing allowance ¹	1,260.8	1,488.9
Housing allowance for pensioners	581.0	600.1
Housing supplement for students ¹	145.6	9.3
Housing assistance for conscripts' families	15.5	14.0
Number of recipients at year-end		
General housing allowance ¹ (households)	381,526	376,529
Housing allowance for pensioners	207,322	209,617
Housing supplement for students ¹	11,501	11,207
Housing assistance for conscripts' families (households)	3,684	3,694

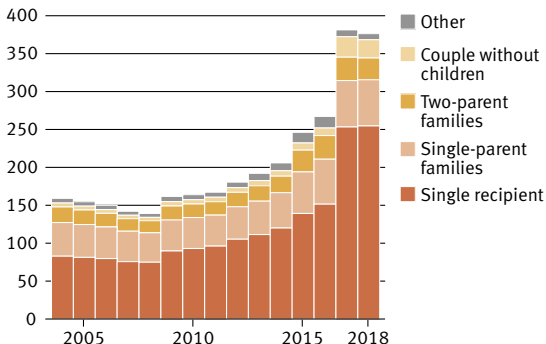
¹ Most students were transferred to the general housing allowance scheme on 1 August 2017.

General housing allowance

	2017	2018
Recipient households at year-end	381,526	376,529
Form of housing tenure		
Rental home	363,776	359,797
Owner-occupied home	17,750	16,732
Household's life situation		
Unemployed households	151,327	140,237
Student households	140,874	144,935
Type of household		
One-person households	253,409	254,806
Households including child(ren)	92,017	89,618
Single-parent households	61,225	60,897
Total benefits paid, € million	1,260.8	1,488.9
Housing allowance, €/month (December)	318.94	320.04

Recipients of general housing allowance at year-end

Households, in 1,000s



Housing allowance for pensioners

	2017	2018
Recipients at year-end	207,322	209,617
Rental home	190,437	193,037
Primary rental flat	144,832	146,450
Assisted living	39,922	40,878
Other	5,683	5,709
Owner-occupied home	16,885	16,580
Flat in a housing company	12,973	12,855
Single-family house	3,912	3,725
Total benefits paid, € million	581.0	600.1
Average allowance, €/month	229.66	233.03

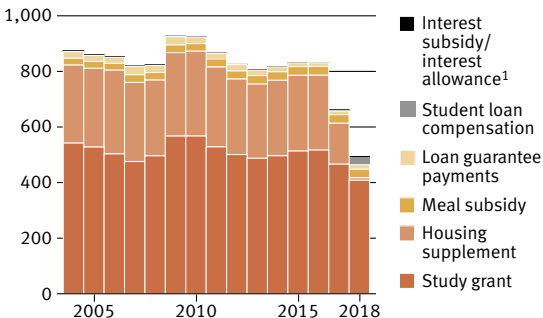
Expenditure on financial aid for students, € million

	2017	2018
Total benefits paid¹	631.6	473.3
Study grant	461.0	408.2
Housing supplement	145.6	9.2
Student loan compensation	3.0	28.3
Interest allowance for student loans	0.1	0.1
Loan guarantee payments	13.0	16.5
Meal subsidies	30.7	30.3

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 2018 prices)



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

Recipients of student financial aid

	2017	2018
Recipients (December)	224,752	223,458
Financial aid consisting of		
study grant	211,819	210,250
housing supplement ¹	11,501	11,207
government guarantee for student loan	180,137	182,619

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

Basic amount of study grant, 2018/2019, €/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.

Student loan guarantee: Amounts 2018/2019, €/month

Students under 18 years of age, other than higher education	300.00
Students 18 years or older, other than higher education	650.00
Students in higher education	650.00
Recipients of the adult education allowance (studying in Finland)	650.00
Students studying abroad	800.00

School transportation subsidy

	2017	2018
Total benefits paid, € million	46.8	45.7
Number of recipients (December)	32,874	31,989
Average amount, €/month (December)	157.48	156.49

Expenditure on basic social assistance from Kela, € million

	2017	2018
Total benefits paid	722.1	716.0
Expenditure on expenses covered by the basic amount	276.9	273.4
Expenditure on housing expenses	346.3	353.7
Expenditure on health care expenses	66.5	70.7
Expenditure on other expenses	32.4	18.3

Recipients of social assistance from Kela

	2017	2018
Total number of recipient households	277,316	281,448
Single-person households	205,234	208,770
Childless couples	16,712	15,725
Two-parent families	21,485	21,400
Single-parent families	33,885	35,553
Individual recipients	402,564	408,393

Basic amount of social assistance 2019, €/month

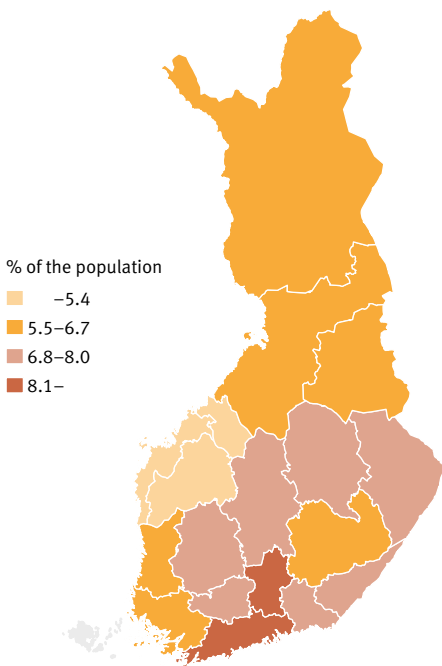
Adults

Persons living alone, no dependent children	497.29
Persons aged 18 or over sharing a household	422.70
Single parents	547.02
Persons aged 18 or over living with their parent(s)	363.02

Children

Aged 10–17, oldest sibling	348.10
Aged 10–17, second oldest sibling	323.24
Aged 10–17, third oldest sibling and all other children, each	298.37
Under 10 years of age, oldest sibling	313.29
Under 10 years of age, second oldest sibling	288.43
Under 10 years of age, third oldest sibling and all other children, each	263.56

Recipients of basic social assistance from Kela in 2018, by region



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

Conscript's allowance

	2017	2018
Total benefits paid, € million	16.62	14.90
Number of entitled households annually	8,938	8,743
Conscript as beneficiary, %	95.6	96.3
Family member as beneficiary, %	4.6	4.0
Total number of persons covered	10,380	9,960
Average amount per household, €/month (December)	319.17	291.91

Pension assistance

	2017	2018
Total benefits paid (€ million) ¹	17.1	27.6
Number of recipients (December)	3,134	2,679
Average amount, €/month (December)	757.27	771.40

¹ Pension assistance became available on 1 June 2017.

Amount of pension assistance 2019

Maximum amount	€/month 784.52
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Customer contacts by service channel

	2017	2018
Customer contacts, million		
Online services ¹	37.4	46.3
Telephone service	3.4	3.5
Service by appointment	0.058	0.086
Direct refund	34.9	35.6
Service by mail ²	10.7	9.8
Office-based service	2.6	2.4
Service by appointment	0.067	0.113
Citizen service centres	0.102	0.101

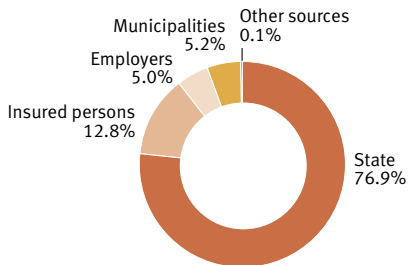
¹ Secure sign-ins to Kela's online customer service.

² Claims and supporting documentation received by Kela.

Kela expenditure and financing, € million

	2018	%	2019*
National Pension Insurance			
Expenditure	3,614	100.0	3,626
National pensions	2,135	59.1	2,104
Other benefits	1,411	39.0	1,457
Administration expenses	68	1.9	65
Financing	3,604	100.0	3,627
State	3,603	100.0	3,626
Other income	1	0.0	1
National Health Insurance			
Expenditure	4,852	100.0	5,025
Earned income insurance	2,321	47.8	2,374
Medical care insurance	2,324	47.9	2,439
Administration expenses	207	4.3	212
Financing	4,685	100.0	5,006
Insured population	1,692	36.1	1,822
Employers	761	16.2	701
State	2,223	47.4	2,474
Other income	9	0.2	9
General fund for social security			
Expenditure	6,922	100.0	6,951
Unemployment insurance	1,965	28.4	1,887
Benefits for families with children	1,918	27.7	1,918
General housing allowance	1,489	21.5	1,510
Benefits for students	519	7.5	571
Basic social assistance	716	10.3	735
Other benefits	73	1.1	64
Administration expenses	242	3.5	266
Financing	6,922	100.0	7,001
State	5,867	84.8	6,027
Municipalities	794	11.5	775
Wage and salary earners	261	3.8	199
Other income	0	0.0	0

Financing of the Social Insurance Institution 2018



Kela staff and organisation, at year-end 2018

Total staff	7,732	Kela offices	161
Permanent staff	6,782	Citizen service centres	138
Temporary staff	950	Workplace sickness funds	57

Average rates of social insurance contributions, 2019

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	1.61
	Percentage of earnings¹
National Health Insurance (for daily allowance coverage)	
Wage and salary earners, self-employed persons ²	1.54
Persons insured under the Self-Employed Persons' Pensions Act ²	1.77
Employees' pension insurance rate, employees under 53 and 63 or over ³	6.75
Employees' pension insurance rate, employees aged 53 to 62 ³	8.25
Wage and salary earners' unemployment insurance rate	1.50

Employers

	Percentage of total wage bill
Contributions of employers	20.49*
National Health Insurance	0.77
Earnings-related pension insurance ³	17.35
Employment accident insurance	0.80*
Unemployment insurance	1.50*
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 €14,282, the contribution rate is 0.00% for wage and salary earners and self-employed persons and 0.23% 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.

