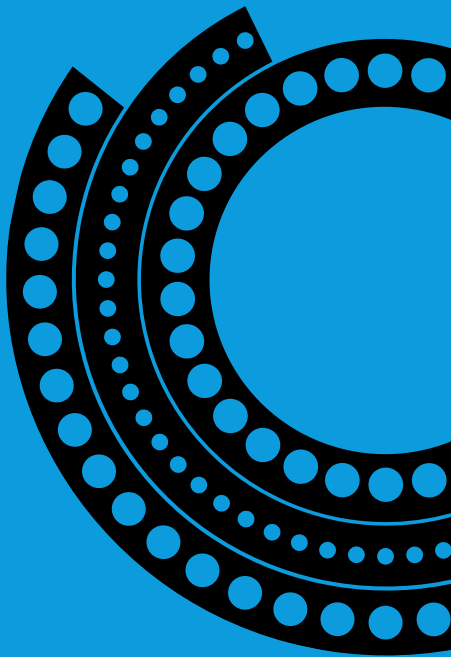
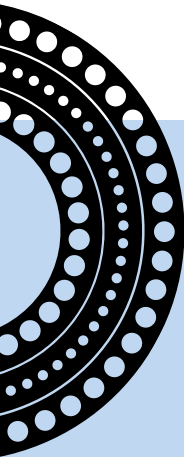


Pocket Statistics 2022



Kela[®]



Pocket Statistics 2022

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Foreword

Kela's Pocket Statistics is a collection of key numerical data on the benefits paid out by Kela. These benefits include basic pensions, disability benefits, health insurance, rehabilitation, basic unemployment benefits, benefits for families with children, housing benefits, financial aid for students, and basic social assistance.

Allowances for parents are included under health insurance, because they are paid out of the health insurance budget.

More detailed statistics on Kela benefits and their recipients are published in annual statistics on specific topics and in Kela's Statistical Yearbook. The latest statistical data are available in the Kelasto statistical database.

Key of symbols

- * = Provisional figure or estimate
- = Magnitude nil
- = Category not applicable

Expenditure on Kela benefits, € million

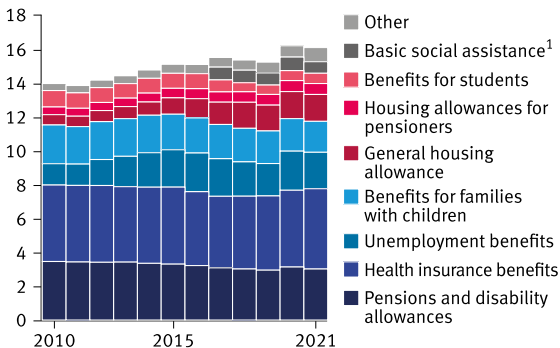
	2020	2021	2022*
Total benefits paid	15,886	16,128	16,547
Pension benefits	2,516	2,462	2,514
Disability allowances	554	558	577
Sickness benefits ¹	4,447	4,753	5,078
Rehabilitation benefits	560	673	742
Unemployment benefits	2,266	2,156	2,043
Benefits for families with children	1,884	1,833	1,805
General housing allowances	1,567	1,591	1,592
Housing allowances for pensioners	636	647	656
Benefits for students	578	607	682
Basic social assistance ²	784	686	688
Student health services ¹	.	76	82
Other benefits	95	88	90

1 The compensations paid to the Finnish Student Health Service were transferred from medical care insurance to the general fund for social security effective 2021.

2 Includes temporary compensations due to an epidemic outbreak.

Benefit expenditure of Kela

€ billion
(at 2021 prices)



¹ Includes temporary compensations due to an epidemic outbreak paid in 2020 and 2021.

Recipients of Kela benefits

	2020	2021
Pension benefits ¹	609,814	597,803
Disability allowances ¹	261,937	261,538
Sickness allowances	329,027	422,067
Parenthood allowances	137,836	143,396
Refunds for medical expenses	3,673,482	3,752,764
Rehabilitation benefits	150,091	166,176
Unemployment allowance or labour market subsidy ¹	247,307	199,490
Maternity grant	49,177	47,077
Child benefit ¹ (no. of children)	977,024	968,370
Child care allowances ¹ (no. of families)	66,968	62,839
Child maintenance allowance ¹ (no. of children)	101,814	98,551
General housing allowance ¹	646,029	620,510
Housing allowance for pensioners ¹	213,183	210,441
Financial aid for students ¹	250,217	246,054
Basic social assistance	417,071	378,579
School transport subsidy ¹	26,980	39,015
Conscript's allowance (households)	9,103	9,280
Pension assistance ¹	3,341	1,985

¹ At year-end.

Kela in figures

	2020	2021
Total expenditure, € million	16,432	16,720
Expenditure on benefits, € million	15,886	16,128
Administration expenses, percentage of total expenditure	3.3	3.5
Benefit expenditure, percentage of the GDP	6.7*	6.4*
Benefit expenditure, percentage of the total wage bill	17.1*	16.5*
Benefit expenditure (excl. benefits for students), percentage of total social protection expenditure	20.2*	20.1*
Benefit expenditure per capita, €	2,871	2,907

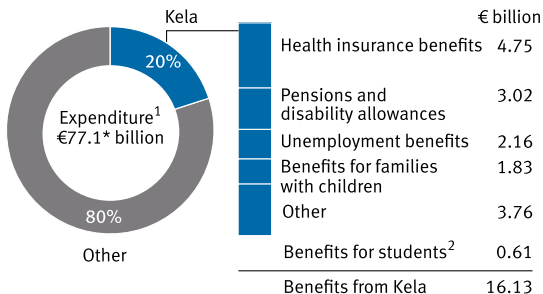
Level of selected economic indicators, € billion

	2020	2021
Kela benefit expenditure	15.9	16.1
GDP	238.0*	252.9*
Total wage bill	92.9*	97.6*
Social protection expenditure	75.9*	77.1*
Total pension expenditure	33.3	33.9*

Selected indicators

	2021	2022
National pension index (1957 = 100)	1,639	1,674
Employment pension index (1962 = 100)	2,631	2,691
Wage coefficient (2004 = 1)	1.465	1.501
Cost of living index (1951 : 10 = 100)	2,017	2,098*
Consumer price index (2005 = 100)	126.3	131.4*
Earnings index (2005 = 100)	146.0*	149.8*

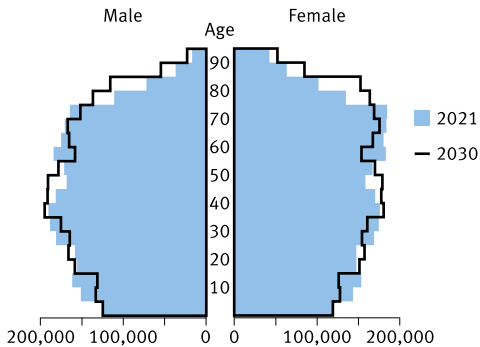
Proportion of Kela benefits in total social protection expenditure 2021



1 Earnings-related pensions €30.3 billion and municipal social and health services €20.0 billion comprise the majority of social protection expenditure.

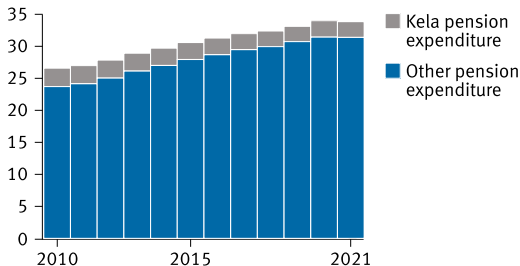
2 Benefits for students are included among the benefits provided by Kela, but not in the social protection expenditure.

Population by age and gender



Expenditure on pensions

€ billion
(at 2021 prices)



Expenditure on pensions

	2020	2021*
Total pension expenditure, € million	33,271	33,852
Pension benefits from Kela	2,515	2,461
Employment pensions	29,671	30,309
Other pensions	1,085	1,082
Proportion of pensions, %		
In social protection expenditure	43.8*	43.9*
In GDP	14.0*	13.4*

Pension recipients at year-end

	2020	2021
Pension recipients, total¹	1,617,561	1,621,433
Old age pension	1,397,155	1,407,489
Disability pension	193,629	187,894
Survivor benefits	236,387	232,847
Other pensions	8,700	7,326

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

Old-age and disability pensions¹ at year-end

	2020	2021
Pension recipients, total	1,529,656	1,536,596
Recipients of Kela pension only ²	80,588	80,492
Recipients of both Kela and employment pension	468,638	459,971
Recipients of employment pension only ²	980,430	996,133
Recipients of Kela pension, total	549,226	540,463
Recipients of employment pension, total	1,449,068	1,456,104
Average monthly pension, €/month		
All pensions recipients	1,744	1,764
Recipients of Kela pension only ²	811	811
Recipients of both Kela pension and employment pension	1,100	1,107
Proportion of pension payments from Kela	289	285
Recipients of employment pension only ²	2,128	2,144

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

	2020	2021
Total benefits paid, € million	2,514.6	2,460.9
National pensions	2,211.4	2,158.3
Old age pension	1,497.4	1,458.2
Old age pension paid to persons under 65	25.3	17.7
Disability pensions	714.1	700.0
Guarantee pension	262.1	264.5
Survivor benefits	24.5	24.0
Spouse's pension	9.8	9.5
Orphan's pension	14.7	14.5
Child increase	4.9	4.7
Front-veteran's supplement	11.7	9.8
Proportion of Kela pension benefits in total pension expenditure, %	7.6	7.3*

Recipients of pension benefits from Kela at year-end

	2020	2021
Total number of recipients	609,814	597,803
National pensions	579,366	569,128
Old age pension	455,040	448,769
Old age pension paid to persons under 65	7,812	5,687
Disability pension	124,326	120,359
Guarantee pension	113,967	116,701
Spouse's pension	4,520	4,347
Orphan's pension	14,988	14,484
Child increase	10,464	9,865
Front-veteran's supplement	6,054	4,378

Pension benefits 2022, €/month

Earnings-related

Full national pension	
Recipient lives alone	679.50
Cohabiting recipient ¹	606.65
Spouse's continuing pension, full additional amount	
Recipient lives alone	545.85
Cohabiting recipient ¹	472.28
Additional front-veteran's supplement, full amount	
Recipient lives alone	263.64
Cohabiting recipient ¹	230.86
Orphan's pension, full additional amount	93.45
Guarantee pension, full amount	855.48

Flat-rate components

Child increase	22.71
Orphan's pension	61.78
Front-veteran's supplement	128.13
Spouse's initial pension	335.76
Spouse's continuing pension	105.17

¹ Married, cohabiting or in registered partnership.

Disability allowances

	2020	2021
Total number of recipients at year-end	261,937	261,538
Disability allowance for persons under 16	37,466	40,089
Disability allowance for persons aged 16 or older	14,177	14,770
Care allowance for pensioners	210,324	206,704
Allowance expenditures, € million	553.7	557.6
Disability allowance for persons under 16	79.9	85.1
Disability allowance for persons aged 16 or older	36.8	37.7
Care allowance for pensioners	437.0	434.9

Disability allowances 2022, €/month

	Basic rate	Middle rate	Highest rate
Disability allowance for persons under 16	95.39	222.58	431.60
Disability allowance for persons aged 16 or older	95.39	222.58	431.60
Care allowance for pensioners	73.00	159.04 ¹	336.30 ¹

1 Front-veterans also receive a disability supplement in the amount of €110.19/month.

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

	2020	2021
Total number of entitled persons	5,874	5,962
Hearing impaired	3,563	3,599
Speech impaired	1,952	2,010
Sight and hearing impaired	359	353

Public expenditure on health services

	2019*	2020*
Total public expenditure on health services, € million	16,889	17,558
Specialised health care	7,498	7,694
Primary health care ¹	2,632	2,899
Oral health care	332	332
Occupational and student health care	425	432
Long-term care of the elderly and of persons with disabilities and home care	3,354	3,480
Private health care reimbursed under the National Health Insurance	462	465
Pharmaceuticals and other medical non-durables	1,551	1,610
Other health care	635	646
Proportion of public expenditure on health services, %		
In social protection expenditure	23.4	23.1
In GDP	7.0	7.4

1 Excluding occupational, student and oral health care.

Total sales of medicines, € million

	2020	2021*
Total sales	3,519	3,620
Prescription medicines for outpatient use	2,332	2,400
National Health Insurance refunds	1,635	1,711
Self-care medicines for outpatient use	367	359
Medicines for hospital use	820	861

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

Expenditure on general health insurance benefits, € million

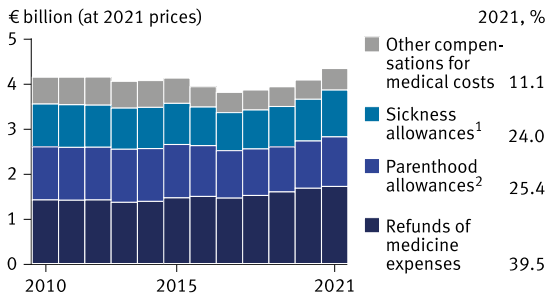
	2020	2021
Total benefit expenditure¹	3,987.2	4,330.0
Sickness allowance	818.7	855.6
Partial sickness allowances	50.3	60.3
Sickness allowances payable under the YEL Act	8.6	7.8
Infectious disease allowance	28.5	115.4
Parenthood allowances	931.4	997.2
Refunds ²	2,053.9	2,189.9
Medicines ²	1,634.9	1,711.3
Basic refund	308.5	311.1
Special refunds		
Lower special refund	408.8	431.5
Higher special refund	700.1	740.2
Additional refund	217.4	228.3
Doctors' services	49.4	51.3
Dental care ³	44.0	45.3
Examinations and treatment	40.6	70.9
Physical therapy	7.5	7.6
Transportation services	285.1	311.1
Additional refund	95.1	105.6

1 Includes 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 refunds for dental hygienist services.

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

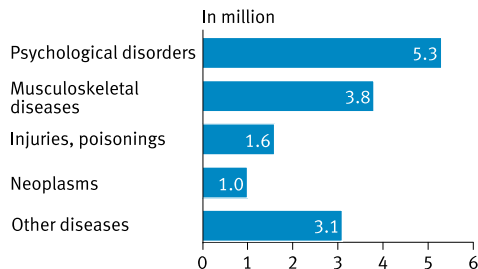
Recipients

	2020	2021
Sickness allowance	294,568	304,974
Partial sickness allowance	24,819	28,617
Sickness allowance payable under the YEL Act	18,020	16,915
Infectious disease allowance	29,944	126,860
Parenthood allowances for mothers	79,666	82,686
Parenthood allowances for fathers	58,170	60,710

Average allowance, €/day

	2020	2021
Sickness allowance	56.44	58.02
Partial sickness allowance	34.51	35.49
Sickness allowance payable under the YEL Act	50.24	48.87
Infectious disease allowance	96.97	106.24
Parenthood allowances for mothers	67.20	69.45
Parenthood allowances for fathers	84.94	86.52

Number of sickness allowance days paid in 2021



Basis for the amount of sickness allowances 2022

Annual income, €¹	Calculation formula for the allowance, € per working day
Maximum 12,717	Minimum allowance 29.67
12,718–32,797	$0.7 \times \text{annual income} : 300$
More than 32,797	$76.53 + 0.20 \times$ $(\text{annual income} - 32,797) : 300$

1 9,83% is deducted from wage or salary income before applying the formula.

Basis for the amount of parenthood allowances 2022

Annual income, €¹	Calculation formula for the allowance, € per working day
Maximum 12,717	Minimum allowance 29.67
12,718–40,106	$0.7 \times \text{annual income} : 300^2$
40,107–61,705	$93.58 + 0.40 \times$ $(\text{annual income} - 40,106) : 300^2$
More than 61,705	$122.38 + 0.25 \times$ $(\text{annual income} - 61,705) : 300^2$

1 9,83% is deducted from wage or salary income before applying the formula.

2 Maternity allowance based on the annual income is paid at an increased rate for the first several weeks.

Refunds for the costs of private-sector health services

	2020, thousands	2021, thousands	2021, per 100 pop.
Doctor's services (no. of visits)	2,999	3,127	56.3
General practitioner ¹	628	655	11.8
Specialist ¹	2,351	2,454	44.2
Dental care (no. of visits) ²	2,090	2,145	38.6
Examinations and treatments (no. of visits)	2,745	3,119	56.1
Transportation (no. of one-way trips)	3,742	4,089	73.6

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

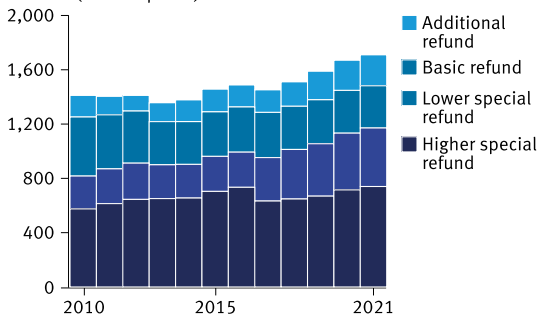
2 Includes dental hygienist services.

Recipients of refunds for medicine expenses

	2020	2021
Total number of recipients	2,903,312	2,933,222
Recipients of refunds and persons who did not meet the initial deductible, total	3,730,259	3,771,318
Recipients of the basic refund	3,626,250	3,671,110
Proportion of the population, %	65.4	66.1
Recipients of the special refund	1,272,517	1,277,979
Proportion of the population, %	23.0	23.0
Recipients of the additional refund for large medicine expenses	294,598	308,453
Proportion of the population, %	5.3	5.6

Refunds for medicine expenses

€ billion (at 2021 prices)



Refunds of medical expenses, 2022

	Copayment, €	Proportion of cost covered (exl. copayment), %
Medicines ¹		
Basic refund	–	40 ²
Lower special refund	–	65 ²
Higher special refund	4.50	100 ²
Doctors' fees	–	2
Dentists' fees	–	2
Examinations and treatments	–	2
Transportation ¹ (one-way trip)	25.00	100

1 Refunds for medicine costs are subject to a €50 initial deductible. Once a patient has reached an annual deductible of €592.16, all additional costs (minus a €2.50 medicine-specific copayment) are reimbursed. Transportation costs exceeding an annual deductible of €300 are reimbursed in full.

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

	2019	2020
Employer-provided occupational health care		
Employees covered	1,936,910	1,939,358
Total expenses, € million	875.2	879.5
Refunds, € million	367.0	371.1
Health services for the self-employed		
Refunds, € million ¹	3.7	3.4
Student health services		
Refunds, € million	23.7	21.9

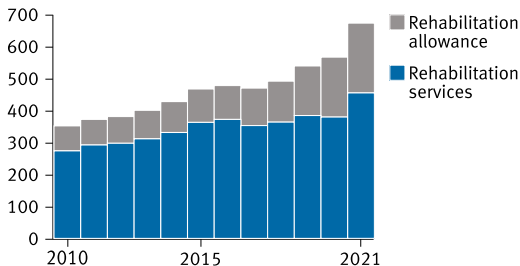
1 Includes state-funded studies on farmers' working conditions.

Rehabilitation

	2020	2021
Total number of rehabilitation beneficiaries	150,091	166,176
Recipients of rehabilitation services	141,128	156,139
Vocational rehabilitation	30,718	35,051
Intensive medical rehabilitation	37,760	40,782
Rehabilitative psychotherapy	56,682	60,756
Discretionary rehabilitation	22,174	27,089
Recipients of rehabilitation allowance	43,394	48,397
Expenditure, € million	554.0	666.4
Rehabilitation services	370.9	448.4
Rehabilitation allowance	183.1	218.0
Expenditure per client, €	3,691	4,010

Expenditure on rehabilitation

€ billion
(at 2021 prices)



Unemployment benefits

Benefits paid, € million

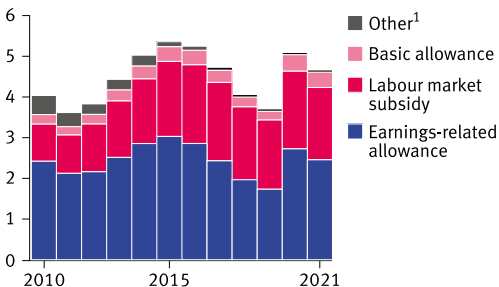
	2020	2021
Total benefits	4,957.2	4,637.2
Basic provision	2,264.8	2,154.7
Basic unemployment allowances	397.4	377.2
Labour market subsidy	1,866.2	1,776.2
Job alternation compensation	0.1	0.1
Commuting and relocation allowance	1.2	1.3
Earnings-related provision	2,692.4	2,482.5
Earnings-related unemployment allowances	2,665.8	2,456.5
Job alternation compensation	23.7	22.4
Commuting and relocation allowance	2.8	3.6

Average allowance, €/day

	2020	2021
Basic provision		
Basic unemployment allowances	31.98	32.48
Labour market subsidy	35.58	35.80
Job alternation compensation	23.33	22.46
Commuting and relocation allowance	36.61	36.86
Earnings-related provision		
Earnings-related unemployment allowances	66.72	66.28
Job alternation compensation	56.76	57.24
Commuting and relocation allowance	38.04	38.08

Unemployment benefits

€ billion (at 2021 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.

Basic unemployment allowance and labour market subsidy 2022, €/day

Full rate	34.50
Child increase	
for one child	5.41
for two children	7.95
for three or more children	10.25

Recipients of unemployment benefits from Kela at year-end

	2020	2021
Total number of recipients	247,385	199,581
Recipients of basic unemployment allowance	54,442	35,000
During a period of unemployment	49,064	30,838
During participation in employment promoting services	5,378	4,162
Labour market subsidy	192,865	164,490
During a period of unemployment	143,925	120,045
During participation in employment promoting services	48,940	44,445
Job alternation compensation	8	11
Commuting and relocation allowance	74	87

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

	2020	2021
Total number of recipients	192,865	164,490
Subsidy paid on account of unemployment for		
Less than 300 days	81,715	59,048
300–999 days	60,368	53,171
1,000 days or more	50,782	52,271

Maternity and adoption grants

	2020	2021
Total benefits paid, € million	10.6	10.1
Adoption grant	0.3	0.3
Number of recipients annually	49,177	47,077
Adoption grant	43	47
Proportion of maternity grants provided as maternity packages, %	66.1	67.0

Child benefit

	2020	2021
Total benefits paid, € million	1,375	1,362
Number of children at year-end	977,024	968,370
Number of children in single-parent families	174,129	173,722
Number of families at year-end	538,210	535,576
Number of single-parent families	107,604	107,228
€/child in December	116.28	116.23

Child benefit in 2022, € per month

For first child	94.88
For second child	104.84
For third child	133.79
For fourth child	163.24
For fifth and each additional child	182.69

Note: The single-parent supplement is €63.30 a month for each child.

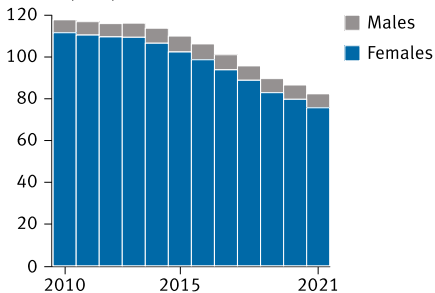
Child care allowances

	2020	2021
Statutory provision		
Total benefits paid, € million	264.3	241.6
Number of families at year-end	66,968	62,839
Child home care allowance	41,771	38,427
Male recipients, %	5.5	6.0
Private day care allowance	9,534	8,056
Flexible care allowance	8,091	8,666
Partial care allowances	8,937	9,012
Number of children at year-end	80,811	73,508
Under the age 3	53,371	49,922
Proportion of all under-3-year-olds, % ¹	50.4	47.4
Schoolchildren (1. and 2. grade)	8,807	8,860
€/family (December)		
Child home care allowance	405.88	401.03
Private day care allowance	199.07	195.75
Municipal supplements		
Total benefits paid, € million	75.9	61.1
€/family (December)	308.75	321.90

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

Child day care subsidies

Persons, in 1,000s



Rates of statutory child care allowances 2022, €/month

Child home care allowance

Care allowance

For one child under age 3 350.27

For each additional
child under age 3 104.86

child aged 3 or over 67.38

Care supplement per family (max.) 187.45

Private day care allowance

Allowance per child 178.32

Care allowance per child (children in early
childhood education) 65.61

Care supplement per child (max.) 149.96

Flexible care allowance

Lower rate¹ 166.46

Higher rate² 249.70

Partial care allowance 100.30

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

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

Child maintenance allowance

	2020	2021
Total benefits paid, € million	215.6	213.6
Beneficiaries at year-end		
Number of children	101,814	98,551
Number of families	69,954	68,035
€/month (December)		
Per child	163.45	164.91
Per family	237.89	238.87

Housing benefits

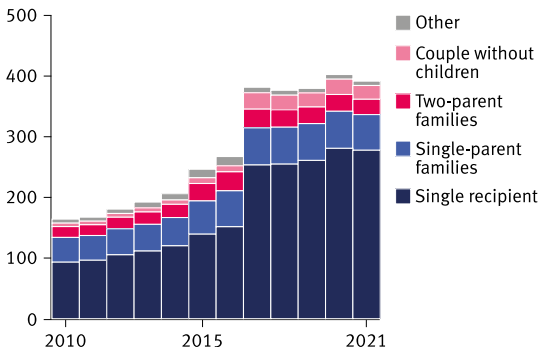
	2020	2021
Benefits paid, € million	2,232.3	2,266.6
General housing allowance	1,566.5	1,590.8
Housing allowance for pensioners	636.2	646.9
Housing supplement for students	13.9	12.5
Housing assistance for conscripts' families	15.7	16.4
Recipients at year-end		
General housing allowance	646,029	620,510
Housing allowance for pensioners	213,183	210,441
Housing supplement for students	7,988	7,682
Housing assistance for conscripts' families (households)	3,910	3,958

General housing allowance

	2020	2021
Benefits paid, € million	1,566.5	1,590.8
Housing allowance, €/month (December)	323.85	325.28
Recipient households at year-end	402,559	391,611
Form of housing tenure		
Rental home	385,437	376,232
Owner-occupied home	17,122	15,379
Life situation		
Student households	162,419	163,534
Unemployed households	146,291	135,586
Type of household		
One-person households	280,830	277,686
Households including child(ren)	88,805	84,024
Single-parent families	61,119	58,801

Recipients of general housing allowance at year-end

Number of households (in thousands)



Housing allowance for pensioners

	2020	2021
Recipients at year-end	213,183	210,441
Rental home	197,642	195,665
Primary rental flat	150,063	148,805
Assisted living	41,662	40,894
Other	5,917	5,966
Owner-occupied home	15,538	14,772
Flat in a housing company	12,210	11,669
Single-family house	3,328	3,103
Total benefits paid, € million	636.2	646.9
Average allowance, €/month	242.86	248.26

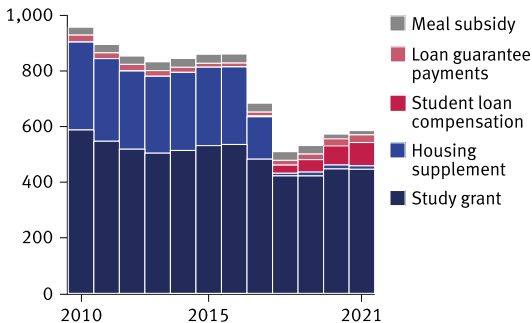
Expenditure on financial aid for students, € million

	2020	2021
Total benefits paid¹	544.0	568.7
Study grant	437.9	446.2
Housing supplement	13.9	12.5
Student loan compensation	67.3	84.0
Interest allowance for student loans	0.1	0.1
Loan guarantee payments	24.9	27.6
Meal subsidies	16.6	15.5

1 The amount recoverable on collected student loan guarantee debt and the 7.5% 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 2021 prices)



Recipients of student financial aid

	2020	2021
Recipients (December)	250,217	246,054
Financial aid consisting of		
study grant	224,627	218,123
housing supplement	7,988	7,682
government guarantee for student loan	202,300	204,291

Basic amount of study grant, 2021/2022, €/month

Guardian of a minor ¹	355.05
Married	253.69
Lives alone, aged 18 or over	253.69
Lives alone, aged 17	103.12
Lives with parent, aged 20 or over	82.50
Lives with parent, aged 17–19	39.19
Supplementary allowance for study materials ²	47.44

1 The guardian of a child under 18 years of age may receive a €101.36 provider supplement.

2 Supplementary allowance for the purchase of study materials can be granted for vocational studies and studies in upper secondary school that would be covered under the student financial aid provisions.

Student loan guarantee: Amounts 2021/2022, €/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

	2020	2021
Total benefits paid, € million	34.0	38.5
Number of recipients (December)	26,980	39,015
Average amount, €/month (December)	152.12	134.09

Expenditure on basic social assistance from Kela, € million

	2020	2021
Total benefits paid	784.0	686.5
Expenditure on expenses covered by the basic amount	294.7	273.7
Expenditure on housing expenses	359.4	337.8
Expenditure on health care expenses	66.5	62.4
Medicines	37.8	36.8
Other expenditure	63.4	12.6

Note: Includes temporary compensations due to an epidemic outbreak (included in other expenditure).

Recipients of social assistance from Kela

	2020	2021
Recipients	417,071	378,579
Recipient households	288,329	267,511
Persons living alone	174,103	167,721
Other one-person households	43,909	37,851
Couples without children	15,703	13,472
Families with children	54,614	48,467
Single-parent families	33,252	29,513
Two-parent families	21,362	18,954

Basic amount of social assistance 2022, €/month

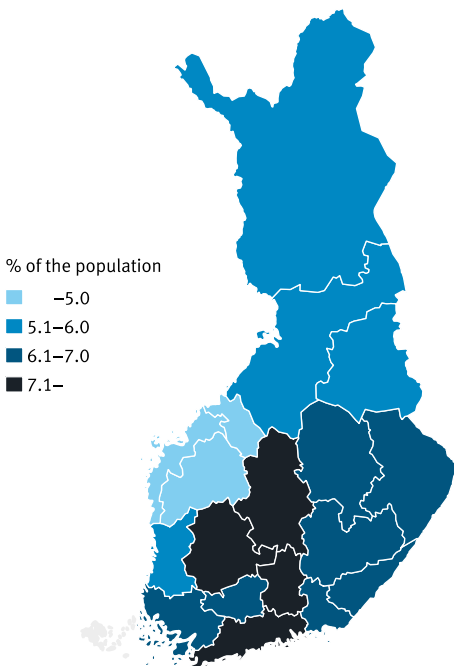
Adults

Persons living alone, no dependent children	514.82
Persons aged 18 or over sharing a household	437.60
Single parents	586.89
Persons aged 18 or over living with their parent(s)	375.82

Children

Aged 10–17, oldest sibling	360.37
Aged 10–17, second oldest sibling	334.63
Aged 10–17, third oldest sibling and all other children, each	308.89
Under 10 years of age, oldest sibling	324.34
Under 10 years of age, second oldest sibling	298.60
Under 10 years of age, third oldest sibling and all other children, each	272.85

Recipients of basic social assistance from Kela in 2021, by region



Note: Kela does not pay basic social assistance in the Province of Åland.

Conscript's allowance

	2020	2021
Total benefits paid, € million	16.37	17.08
Number of entitled households annually	9,103	9,280
Conscript as beneficiary, %	97.1	97.4
Family member as beneficiary, %	2.9	2.7
Average amount per household, €/month (December)	314.03	315.71

Pension assistance

	2020	2021
Total benefits paid (€ million)	38.6	25.7
Number of recipients (December)	3,341	1,985
Average amount, €/month (December)	829.70	832.49

Amount of pension assistance 2022

Maximum amount	€/month 855.48
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Number of customer contacts (in millions)

Customer service channels	2020	2021
Online services ¹	64.4	80.0
Telephone service	4.0	4.0
Service by appointment	0.225	0.205
Direct refund	34.7	35.8
Service by mail ²	6.9	6.0
Office-based service	0.9	0.6
Service by appointment	0.061	0.038
Citizen service centres	0.071	0.055

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

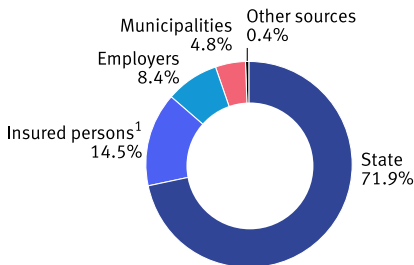
2 Claims and supporting documentation received by Kela.

Kela expenditure and financing, € million

	2021	%	2022*
National Pension Insurance			
Expenditure	3,761	100.0	3,841
National pensions	2,187	58.2	2,237
Other benefits	1,505	40.0	1,525
Administration expenses	69	1.8	79
Financing	3,771	100.0	3,826
State	3,758	99.6	3,825
Other income	14	0.4	1
National Health Insurance			
Expenditure	5,653	100.0	6,063
Earned income insurance	2,727	48.2	2,975
Medical care insurance	2,698	47.7	2,844
Administration expenses	227	4.0	244
Financing	5,907	100.0	5,641
Insured population	2,212	37.4	1,986
Employers	1,424	24.1	1,322
State	2,227	37.7	2,294
Other income	44	0.8	38
General fund for social security			
Expenditure	7,306	100.0	7,299
Unemployment insurance	2,156	29.5	2,043
Benefits for families with children	1,833	25.1	1,805
General housing allowance	1,591	21.8	1,592
Benefits for students	607	8.3	682
Basic social assistance ¹	686	9.4	688
Student health services	76	1.0	82
Other benefits	62	0.8	75
Administration expenses	296	4.0	333
Financing	7,306	100.0	7,251
State	6,218	85.1	6,214
Municipalities	819	11.2	740
Wage and salary earners	239	3.3	267
Students	19	0.3	19
Other income	11	0.2	12

1 Includes temporary compensations due to epidemic outbreak.

Financing of the Social Insurance Institution 2021



¹ Includes student healthcare fees.

Kela staff and organisation, at year-end 2021

Total staff	8,297
Permanent staff	7,617
Temporary staff	680
Kela offices	136
Citizen service centres	151

Average rates of social insurance contributions, 2022

Insured persons

Percentage of taxable income under municipal taxation¹

National Health Insurance (for medical care coverage)	
Wage and salary earners, self-employed persons	0.53
Beneficiaries	1.50

Percentage of earnings¹

National Health Insurance (for daily allowance coverage)	
Wage and salary earners, self-employed persons ²	1.18
Persons insured under the Self-Employed Persons' Pensions Act ²	1.32
Employees' pension insurance rate, employees under 53 and 63 or over ³	7.15
Employees' pension insurance rate, employees aged 53 to 62 ³	8.65
Wage and salary earners' unemployment insurance rate	1.50

Employers

Percentage of total wage bill

Contributions of employers	21.01*
National Health Insurance	1.34
Earnings-related pension insurance ³	17.40*
Employment accident insurance	0.70*
Unemployment insurance	1.51*
Group life insurance	0.06*

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 €15,128, the contribution rate is 0.00% for wage and salary earners and self-employed persons and 0.14% 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.

