

Pocket Statistics

2025

Kela[®]



Pocket Statistics 2025

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Foreword

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 Statistical Yearbook. The latest statistical data are available in the Kelasto statistical database.

Key of symbols

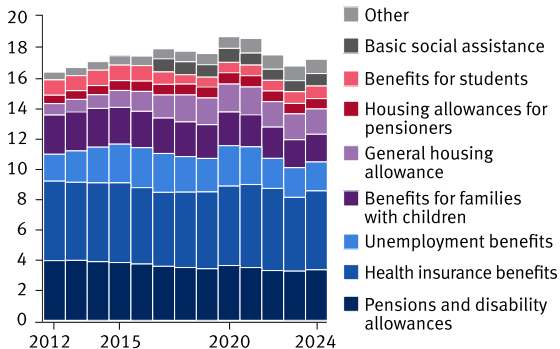
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- = Magnitude nil
- . = Category not applicable
- .. = Data not available

Expenditure on Kela benefits, € million

	2023	2024	2025*
Total benefits paid	16,558	17,268	17,936
Pension benefits	2,578	2,678	2,674
Disability allowances	622	663	691
Sickness benefits	4,805	5,219	5,487
Rehabilitation benefits	785	775	786
Unemployment benefits	1,933	1,913	2,133
Benefits for families with children	1,819	1,831	1,833
General housing allowances	1,684	1,677	1,351
Housing allowances for pensioners	679	685	665
Benefits for students	766	832	1,048
Basic social assistance	719	825	1,083
Student health services	88	89	93
Other benefits	80	81	91

Benefit expenditure of Kela, 2012–2024

€ billion
(at 2024 prices)



Recipients of Kela benefits

	2023	2024
Pension benefits ¹	576,850	565,976
Disability allowances ¹	261,888	263,476
Sickness allowances	379,676	320,406
Parenthood allowances	137,295	142,974
Refunds for medical expenses	3,783,069	3,815,797
Rehabilitation benefits	187,565	187,769
Unemployment allowance or labour market subsidy ¹	196,804	209,893
Maternity grant	42,045	42,876
Child benefit ¹ (no. of children)	951,525	941,145
Child care allowances ¹ (no. of families)	55,673	50,406
Child maintenance allowance ¹ (no. of children)	91,272	88,530
General housing allowance ¹	641,712	600,043
Housing allowance for pensioners ¹	207,711	202,371
Financial aid for students ¹	242,091	243,915
Basic social assistance	355,464	356,437
School transport subsidy ¹	64,887	67,818
Conscript's allowance (persons)	9,941	10,424

¹ At year-end.

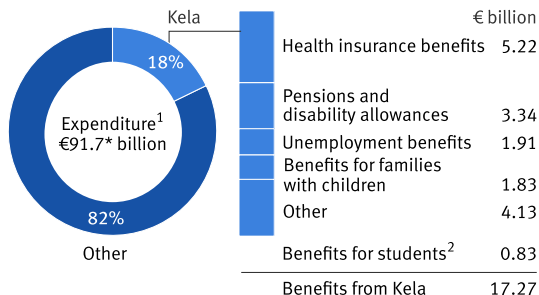
Kela in figures

	2023	2024
Total expenditure, € million	17,218	17,907
Expenditure on benefits, € million	16,558	17,268
Administration expenses, percentage of total expenditure	3.8	3.6
Benefit expenditure, percentage of the GDP	6.1*	6.3*
Benefit expenditure (excl. benefits for students), percentage of total social protection expenditure	18.2*	17.9*
Benefit expenditure per capita, €	2,955	3,064

National pension index

	2023	2024	2025
National pension index (1957 = 100)	1805	1911	1930

Proportion of Kela benefits in total social protection expenditure, 2024

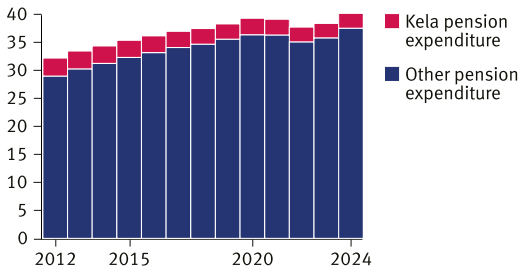


1 Earnings-related pensions € 36.4 billion and social and health services of wellbeing services counties € 25.6 billion comprise the majority of social protection expenditure.

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

Expenditure on pensions, 2012–2024

€ billion
(at 2024 prices)



Expenditure on pensions

	2023	2024*
Total pension expenditure, € million	37,771	40,173
Pension benefits from Kela	2,576	2,677
Employment pensions	34,088	36,377
Other pensions	1,107	1,119
Proportion of pensions, %		
In social protection expenditure	43.6*	43.8*
In GDP	13.8*	14.5*

Pension recipients at year-end

	2023	2024
Pension recipients, total¹	1,649,628	1,660,923
Old age pension	1,442,871	1,456,307
Disability pension	179,731	177,331
Survivor benefits	229,834	227,715
Other pensions	4,926	4,008

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

Old-age and disability pensions at year-end

	2023	2024
Pension recipients, total	1,567,329	1,580,173
Recipients of Kela pension only ¹	80,565	80,616
Recipients of both Kela and employment pension	444,002	435,830
Recipients of employment pension only ¹	1,042,762	1,063,727
Recipients of Kela pension, total	524,567	516,446
Recipients of employment pension, total	1,486,764	1,499,557
Average monthly pension, €/month		
All pensions recipients	1,935	2,042
Recipients of Kela pension only ¹	891	947
Recipients of both Kela pension and employment pension	1,215	1,284
Proportion of pension payments from Kela	302	316
Recipients of employment pension only ¹	2,322	2,436

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

Note: The table covers only residents of Finland.

Expenditure on pension benefits provided by Kela

	2023	2024
Total benefits paid, € million	2,576.2	2,677.1
National pensions	2,249.4	2,329.4
Old age pension	1,505.9	1,548.8
Old age pension paid to persons under 65	13.6	10.5
Disability pensions	743.5	780.6
Guarantee pension	292.3	312.7
Survivor benefits	24.9	26.1
Spouse's pension	10.1	10.8
Orphan's pension	14.8	15.3
Child increase	4.6	4.5
Front-veteran's supplement	5.1	4.4
Proportion of Kela pension benefits in total pension expenditure, %	6.8*	6.7*

Recipients of pension benefits from Kela at year-end

	2023	2024
Total number of recipients	576,850	565,976
National pensions	550,259	540,555
Old age pension	435,052	427,341
Old age pension paid to persons under 65	3,952	2,194
Disability pension	115,207	113,214
Guarantee pension	116,369	116,478
Spouse's pension	4,270	4,239
Orphan's pension	13,789	13,584
Child increase	8,866	8,332
Front-veteran's supplement	2,091	1,430

Pension benefits 2025, €/month

Earnings-related

Full national pension	
Recipient lives alone	783.41
Cohabiting recipient ¹	699.42
Spouse's continuing pension, full additional amount	
Recipient lives alone	629.33
Cohabiting recipient ¹	544.51
Additional front-veteran's supplement, full amount	
Recipient lives alone	303.96
Cohabiting recipient ¹	266.17
Orphan's pension, full additional amount	107.74
Guarantee pension, full amount	986.30

Flat-rate components

Child increase	26.18
Orphan's pension	71.23
Front-veteran's supplement	202.00
Spouse's initial pension	387.11
Spouse's continuing pension	121.25

¹ Married, cohabiting or in registered partnership.

Disability allowances

	2023	2024
Allowance expenditures, € million	622.0	663.4
Disability allowance for persons under 16	105.9	117.4
Disability allowance for persons aged 16 or older	43.8	46.4
Care allowance for pensioners	472.3	499.7
Total number of recipients at year-end	261,888	263,476
Disability allowance for persons under 16	47,324	50,026
Disability allowance for persons aged 16 or older	16,003	16,653
Care allowance for pensioners	198,577	196,811

Disability allowances 2025, €/month

	Basic rate	Middle rate	Highest rate
Disability allowance for persons under 16	109.97	256.62	497.60
Disability allowance for persons aged 16 or older	109.97	256.62	497.60
Care allowance for pensioners	84.17	183.36 ¹	387.73 ¹

1 Front-veterans also receive a disability supplement in the amount of € 127.04/month.

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

	2023	2024
Total number of entitled persons	6,135	6,151
Hearing impaired	3,680	3,707
Speech impaired	2,095	2,083
Sight and hearing impaired	360	361

Expenditure on general health insurance benefits, € million

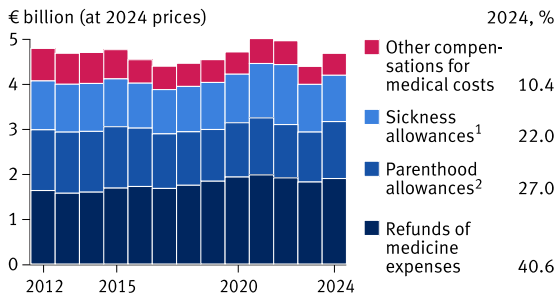
	2023	2024
Total benefit expenditure¹	4,318.5	4,667.4
Sickness allowance	901.1	924.0
Partial sickness allowances	79.5	86.9
Sickness allowances payable under the YEL Act	10.1	10.7
Infectious disease allowance	45.3	0.2
Parenthood allowances	990.7	1,150.7
Refunds ²	2,184.9	2,385.2
Medicines ²	1,791.7	1,898.0
Basic refund	349.5	379.7
Special refunds		
Lower special refund	477.1	481.9
Higher special refund	690.8	741.8
Additional refund	274.0	294.2
Doctors' services	30.9	89.1
Dental care ³	43.7	50.1
Examinations and treatment	9.6	4.0
Physical therapy	1.1	.
Transportation services	309.0	343.9
Additional refund	107.6	117.8

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.

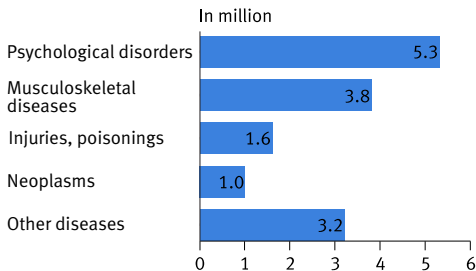
Expenditure on general health insurance benefits, 2012–2024



1 Sickness allowance, partial sickness allowance and sickness allowance payable under the YEL Act, compensations under the Communicable Diseases Act, daily allowance for tissue donors and special care allowance.

2 Includes compensations to employers for annual leave costs and family leave costs.

Number of sickness allowance days paid in 2024



Sickness and parenthood allowances

Recipients

	2023	2024
Sickness allowance	306,170	305,643
Partial sickness allowance	33,855	36,350
Sickness allowance payable under the YEL Act	22,198	22,152
Infectious disease allowance	72,884	99
Parenthood allowances for mothers	75,335	77,882
Parenthood allowances for fathers	61,960	65,092

Average allowance, €/day

	2023	2024
Sickness allowance	60.02	62.64
Partial sickness allowance	36.80	38.25
Sickness allowance payable under the YEL Act	49.33	52.10
Infectious disease allowance	125.37	91.30
Parenthood allowances for mothers	74.68	78.31
Parenthood allowances for fathers	98.42	99.96

Basis for the amount of sickness allowances 2025

Annual income, €¹

Maximum 13,712
13,713–28,241
More than 28,241

Calculation formula for the allowance, € per working day

Minimum allowance 31.99
0.7 x annual income : 300
0.7 x (annual income / 300) – 0.55 x
(annual income – 28,241) / 300

¹ 8.58% is deducted from wage or salary income before applying the formula.

Basis for the amount of parenthood allowances 2025

Annual income, € ¹	Calculation formula for the allowance, € per working day
Maximum 13,712	Minimum allowance 31.99
13,713–44,702	$0.7 \times \text{annual income} : 300^2$
43,703–68,776	$104.30 + 0.40 \times (\text{annual income} - 44,702) : 300^2$
More than 68,776	$136.40 + 0.25 \times (\text{annual income} - 68,776) : 300^2$

- 1 8.58% is deducted from wage or salary income before applying the formula.
- 2 Pregnancy allowance is paid to an increased amount for the whole period. Parental allowance is paid to an increased amount for the first 16 working days. The increased allowance amounts to a maximum of 90% of earnings.

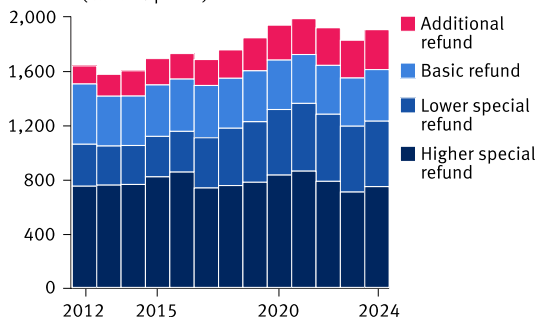
Refunds for the costs of private-sector health services

	2023, thousands	2024, thousands	2024, per 100 pop.
Doctor's services (no. of visits)	3,380	3,453	61.2
General practitioner ¹	651	677	12.0
Specialist ¹	2,724	2,771	49.1
Dental care (no. of visits) ²	2,103	2,070	36.7
Examinations and treatments (no. of visits)	849	581	10.3
Transportation (no. of one-way trips)	4,272	4,488	79.5

- 1 Not including prescription renewals that did not require a visit to the doctor.
- 2 Includes dental hygienist services.

Refunds for medicine expenses, 2012–2024

€ billion (at 2024 prices)



Recipients of refunds for medicine expenses

	2023	2024
Total number of recipients	3,068,501	3,145,723
Recipients of refunds and persons who did not meet the initial deductible, total	3,927,549	3,976,632
Recipients of the basic refund	3,839,797	3,893,664
Proportion of the population, %	68.4	69.0
Recipients of the special refund	1,289,519	1,295,059
Proportion of the population, %	23.0	22.9
Recipients of the additional refund for large medicine expenses	331,786	333,558
Proportion of the population, %	5.9	5.9

Refunds of medical expenses, 2025

	Copayment, €	Proportion of cost covered (excl. 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 € 70 initial deductible. Once a patient has reached an annual deductible of € 633.17, 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 health services

	2022	2023
Employer-provided occupational health care		
Employees covered	2,035,228	2,042,000*
Total expenses, € million	991.5	1,105.0*
Refunds, € million	423.7	472.0*
Health services for the self-employed		
Refunds, € million ¹	3.9	4.6

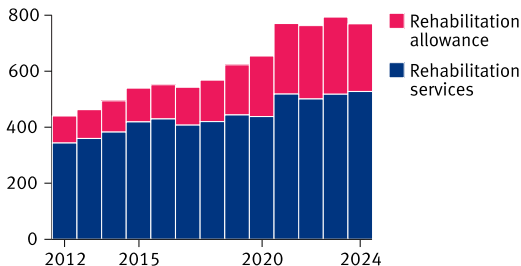
1 Includes state-funded studies on farmers' working conditions.

Rehabilitation

	2023	2024
Expenditure, € million	780.9	769.3
Rehabilitation services	509.5	527.5
Rehabilitation allowance	271.3	241.8
Expenditure per client, €	4,163	4,097
Recipients of rehabilitation benefits	187,565	187,769
Recipients of rehabilitation services	172,581	171,945
Vocational rehabilitation	32,822	27,357
Intensive medical rehabilitation	45,419	48,537
Rehabilitative psychotherapy	64,511	65,945
Discretionary rehabilitation	38,096	37,313
Recipients of rehabilitation allowance	54,751	50,923

Expenditure on rehabilitation, 2012–2024

€ billion
(at 2024 prices)



Unemployment benefits

Benefits paid, € million

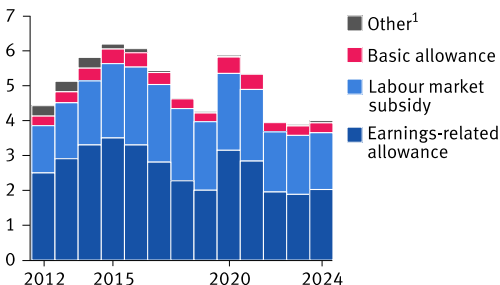
	2023	2024
Total benefits	3,820.4	4,001.1
Basic provision	1,932.1	1,912.2
Basic unemployment allowances	266.5	282.9
Labour market subsidy	1,664.5	1,627.9
Job alternation compensation	0.1	0.2
Commuting and relocation allowance	1.0	1.1
Transition security allowance	0.1	0.2
Earnings-related provision	1,888.3	2,088.8
Earnings-related unemployment allowances	1,855.1	2,024.2
Job alternation compensation	25.3	49.63
Commuting and relocation allowance	2.9	2.8
Transition security allowance	5.0	12.2

Average allowance, €/day

	2023	2024
Basic provision		
Basic unemployment allowances	34.32	33.40
Labour market subsidy	39.86	37.66
Job alternation compensation	24.89	25.30
Commuting and relocation allowance	41.21	40.53
Earnings-related provision		
Earnings-related unemployment allowances	70.12	71.99
Job alternation compensation	62.54	64.12
Commuting and relocation allowance	42.44	41.18

Expenditure on unemployment benefits, 2012–2024

€ billion (at 2024 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 2025, €/day

Full rate

37.21

Recipients of unemployment benefits from Kela at year-end

	2023	2024
Total number of recipients	196,894	209,984
Recipients of basic unemployment allowance	35,213	33,760
During a period of unemployment	31,802	30,516
During participation in employment promoting services	3,441	3,244
Labour market subsidy	161,591	176,133
During a period of unemployment	119,961	134,650
During participation in employment promoting services	41,630	41,483
Job alternation compensation	9	8
Commuting and relocation allowance	89	88
Transition security allowance	2	6

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

	2023	2024
Total number of recipients	161,591	176,133
Subsidy paid on account of unemployment for		
Less than 300 days	61,874	72,236
300–999 days	46,687	49,606
1,000 days or more	53,030	54,291

Maternity and adoption grants

	2023	2024
Total benefits paid, € million	9.1	9.2
Adoption grant	0.3	0.3
Number of recipients annually	42,045	42,876
Adoption grant	47	47
Proportion of maternity grants provided as maternity packages, %	61.8	61.0

Child benefit

	2023	2024
Total benefits paid, € million	1,352	1,386
Number of children at year-end	951,525	941,145
Number of children in single-parent families	176,898	177,040
Number of families at year-end	534,452	532,436
Number of single-parent families	110,227	111,049
€/child in December	117.15	122.08

Child benefit in 2025, €/month

For first child	94.88
For second child	104.84
For third child	133.79
For fourth child	173.24
For fifth and each additional child	192.69

Note: The single-parent supplement is € 73.30 a month for each child. Kela pays an increase to child benefit for children under 3 years of age. The increase is 26 euros per month.

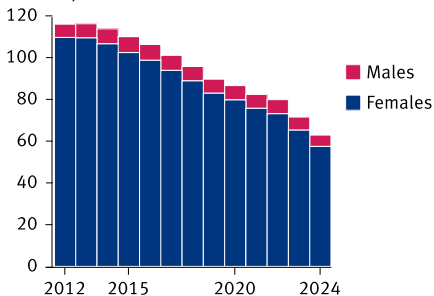
Child care allowances

	2023	2024
Statutory provision		
Total benefits paid, € million	236.8	202.8
€/family (December)		
Child home care allowance	442.02	443.79
Private day care allowance	230.08	232.88
Number of families at year-end	55,673	50,406
Child home care allowance	30,604	26,852
Male recipients, %	6.3	6.3
Private day care allowance	6,930	6,008
Flexible care allowance	10,708	10,076
Partial care allowances	8,590	8,497
Number of children at year-end	62,917	56,473
Under the age 3	43,411	38,328
Proportion of all under-3-year-olds, % ¹	40.6	34.1
Schoolchildren (1. and 2. grade)	8,404	8,307
Municipal supplements		
Total benefits paid, € million	51.9	49.5
€/family (December)	366.82	389.89

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

Recipients of child day care subsidies, 2012–2024

Persons, in thousands



Rates of statutory child care allowances 2025, €/month

Child home care allowance

Care allowance

For one child under age 3 377.68

For each additional
child under age 3 113.07

child aged 3 or over 72.66

Care supplement per family (max.) 202.12

Private day care allowance

Allowance per child 192.28

Care allowance per child (children in early
childhood education) 70.75

Care supplement per child (max.) 265.85

Flexible care allowance

Lower rate¹ 179.49

Higher rate² 269.24

Partial care allowance 108.15

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

	2023	2024
Total benefits paid, € million	221.2	229.5
Beneficiaries at year-end		
Number of children	91,272	88,530
Number of families	63,433	61,954
€/month (December)		
Per child	186.39	197.47
Per family	268.19	282.17

Housing benefits

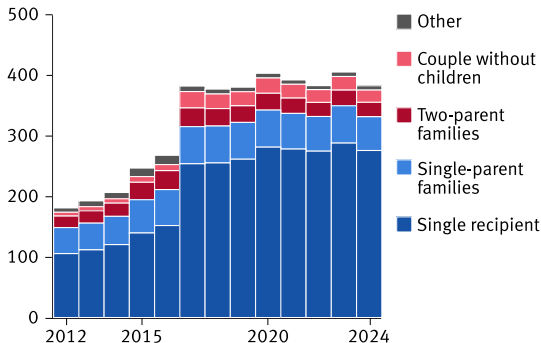
	2023	2024
Benefits paid, € million	2,398.5	2,397.1
General housing allowance	1,684.2	1,676.9
Housing allowance for pensioners	679.2	685.3
Housing supplement for students	15.6	14.9
Housing assistance for conscripts' families	19.5	20.0
Recipients at year-end		
General housing allowance	641,712	600,043
Housing allowance for pensioners	207,711	202,371
Housing supplement for students	7,742	7,277
Housing assistance for conscripts' families (households)	4,226	4,226

General housing allowance

	2023	2024
Benefits paid, € million	1,684.2	1,676.9
Housing allowance, €/month (December)	358.11	326.65
Recipient households at year-end	404,662	381,991
Form of housing tenure		
Rental home	386,187	366,512
Owner-occupied home	18,475	15,479
Life situation		
Student households	167,740	134,658
Unemployed households	126,349	142,079
Type of household		
One-person households	287,534	275,326
Households including child(ren)	87,338	79,399
Single-parent families	61,526	55,665

Recipients of general housing allowance at year-end, 2012–2024

Number of households, in thousands



Housing allowance for pensioners

	2023	2024
Total benefits paid, € million	679.2	685.3
Average allowance, €/month	266.08	270.58
Recipients at year-end	207,711	202,371
Rental home	192,576	187,834
Primary rental flat	147,916	144,986
Assisted living	38,595	36,950
Other	6,065	5,898
Owner-occupied home	15,133	14,536
Flat in a housing company	11,907	11,308
Single-family house	3,226	3,228

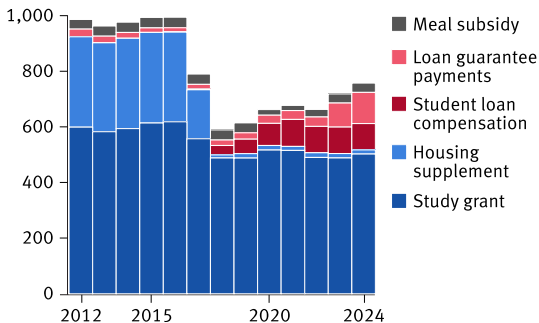
Expenditure on financial aid for students, € million

	2023	2024
Total benefits paid¹	690.2	741.5
Study grant	481.0	502.8
Housing supplement	15.6	14.9
Student loan compensation	93.6	94.7
Interest allowance for student loans	2.8	9.0
Loan guarantee payments	85.2	112.1
Meal subsidies	32.2	33.5

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, 2012–2024

€ million
(at 2024 prices)



Recipients of student financial aid in December

	2023	2024
Recipients	242,091	243,915
Study grant	219,509	223,071
Housing supplement	7,742	7,277
Government guarantee for student loan	201,780	201,506

Basic amount of study grant, 2024/2025, €/month

Guardian of a minor ¹	421.01
Married	279.38
Lives alone, aged 18 or over	279.38
Lives alone, aged 17	113.57
Lives with parent, aged 20 or over	90.85
Lives with parent, aged 17–19	43.15
Supplementary allowance for study materials ²	52.24

1 The guardian of a child under 18 years of age may receive a €141.63 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 as from 1 August 2024, €/month

Students under 18 years of age, other than higher education	400.00
Students 18 years or older, other than higher education	850.00
Students in higher education	850.00
Recipients of the adult education allowance (studying in Finland)	850.00
Students studying abroad	1,000.00

Student health services

	2023	2024
Refunds, € million	87.9	88.7

School transportation subsidy

	2023	2024
Total benefits paid, € million	75.7	90.6
Number of recipients (December)	64,887	67,818
Average amount, €/month (December)	148.58	140.41

Expenditure on basic social assistance, € million

	2023	2024
Total benefits paid	718.5	824.9
Expenditure on expenses covered by the basic amount	329.8	394.7
Expenditure on housing expenses	318.0	356.5
Expenditure on health care expenses	56.8	60.1
Medicines	35.7	36.5
Other expenditure	13.9	13.5

Recipients of social assistance

	2023	2024
Recipients	355,464	356,437
Recipient households	250,493	249,576
Persons living alone	158,816	155,307
Other one-person households	34,691	36,217
Couples without children	11,827	12,136
Families with children	45,159	45,916
Single-parent families	27,867	28,002
Two-parent families	17,292	17,914

Basic amount of social assistance 2025, €/month

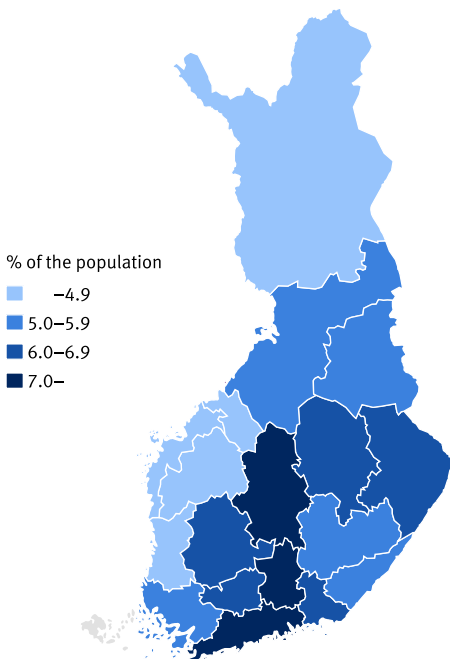
Adults

Persons living alone, no dependent children	593.55
Persons aged 18 or over sharing a household	504.52
Single parents	676.65
Persons aged 18 or over living with their parent(s)	433.29

Children

Aged 10–17, oldest sibling	415.49
Aged 10–17, second oldest sibling	385.81
Aged 10–17, third oldest sibling and all other children, each	356.13
Under 10 years of age, oldest sibling	373.94
Under 10 years of age, second oldest sibling	344.26
Under 10 years of age, third oldest sibling and all other children, each	314.58

Recipients of basic social assistance in 2024, by region



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

Conscript's allowance

	2023	2024
Total benefits paid, € million	20.00	20.69
Total number of recipients	9,941	10,424
Persons in compulsory military service	8,379	8,968
Volunteers in military service	898	786
Persons in compulsory non-military service	496	525
Family members	213	207

Note: Mid-service transfer from military service to non-military service is possible. Such cases are included under both categories but are not duplicated in the total figures.

Number of customer contacts (in millions)

Customer service channels	2023	2024
Online services ¹	76.4	84.3
Telephone service	3.6	3.3
Service by appointment	0.100	0.069
Direct refund	36.5	37.3
Service by mail ²	4.6	4.4
Office-based service	0.7	0.7
Service by appointment	0.087	0.090
Citizen service centres	0.055	0.049

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

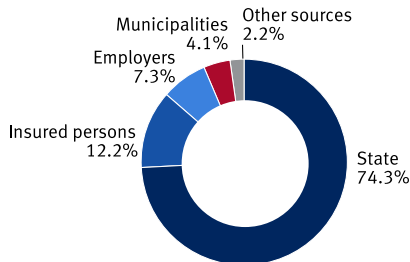
2 Claims and supporting documentation received by Kela.

Kela expenditure and financing, € million

	2024	%	2025*
National Pension Insurance			
Expenditure	4,092	100.0	4,098
National pensions	2,361	57.7	2,350
Other benefits	1,666	40.7	1,680
Administration expenses	65	1.6	67
Financing	4,095	100.0	4,098
State	4,091	99.9	4,094
Other income	4	0.1	4
National Health Insurance			
Expenditure	6,230	100.0	6,522
Earned income insurance	3,008	48.3	3,098
Medical care insurance	2,986	47.9	3,176
Administration expenses	236	3.8	249
Financing	5,952	100.0	6,376
Insured population	2,143	36.0	2,389
Employers	1,281	21.5	1,991
State	2,374	39.9	1,908
Other income	154	2.6	89
General fund for social security			
Expenditure	7,585	100.0	7,988
Unemployment insurance	1,913	25.2	2,133
Benefits for families with children	1,831	24.1	1,833
General housing allowance	1,677	22.1	1,351
Benefits for students	832	11.0	1,048
Basic social assistance	825	10.9	1,083
Student health services	89	1.2	93
Other benefits	81	1.1	91
Administration expenses	337	4.5	356
Financing	7,585	100.0	7,804
State	6,643	87.6	6,727
Municipalities	722	9.5	923
Wage and salary earners	167	2.2	95
Students	22	0.3	22
Other income	31	0.4	38

The figures for 2024 have been corrected on 30 December 2025.

Financing of the Social Insurance Institution 2024



Kela staff and organisation, at year-end 2024

Total staff	8,201
Permanent staff	7,674
Temporary staff	527
Kela offices	115
Citizen service centres	149

Health insurance contributions 2025

Insured persons

Percentage of taxable income under municipal taxation¹

National Health Insurance (for medical care coverage)

Wage and salary earners, self-employed persons 1.06

Beneficiaries 1.45

Percentage of earnings¹

National Health Insurance (for daily allowance coverage)

Wage and salary earners, self-employed persons² 0.84

Persons insured under the Self-Employed
Persons' Pensions Act² 1.04

Employers

Percentage of total wage bill

National Health Insurance 1.197

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 € 16,862, the contribution rate is 0.00% for wage and salary earners and self-employed persons and 0.20% for persons insured under the Self-Employed Persons' Pensions scheme.

