

# Pocket Statistics

## 2024

Kela<sup>®</sup>



# Pocket Statistics 2024

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ISSN 0359-6389 (print)

ISSN 1457-8743 (online)

Helsinki: Kela, 2024

<http://urn.fi/URN:NBN:fi-fe2024060444032>

## Foreword

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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

- \* = Provisional figure or estimate
- = Magnitude nil
- . = Category not applicable
- .. = Data not available

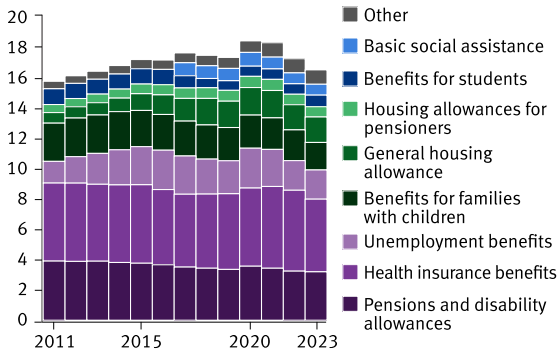
## Expenditure on Kela benefits, € million

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	2022	2023	2024*
<b>Total benefits paid</b>	<b>16,270</b>	<b>16,558</b>	<b>17,522</b>
Pension benefits	2,478	2,578	2,709
Disability allowances	574	622	670
Sickness benefits	5,033	4,805	5,096
Rehabilitation benefits	713	785	814
Unemployment benefits	1,845	1,933	1,940
Benefits for families with children	1,915	1,819	1,867
General housing allowances	1,565	1,684	1,766
Housing allowances for pensioners	650	679	700
Benefits for students	652	766	851
Basic social assistance	678	719	932
Student health services	85	88	94
Other benefits	83	80	84

## Benefit expenditure of Kela

€ billion  
(at 2023 prices)



## Recipients of Kela benefits

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	<b>2022</b>	<b>2023</b>
Pension benefits <sup>1</sup>	584,097	576,850
Disability allowances <sup>1</sup>	258,017	261,888
Sickness allowances	650,143	379,676
Parenthood allowances	141,965	137,295
Refunds for medical expenses	3,862,122	3,783,069
Rehabilitation benefits	177,559	187,565
Unemployment allowance or labour market subsidy <sup>1</sup>	191,202	196,804
Maternity grant	43,960	42,045
Child benefit <sup>1</sup> (no. of children)	957,711	951,525
Child care allowances <sup>1</sup> (no. of families)	62,344	55,673
Child maintenance allowance <sup>1</sup> (no. of children)	94,204	91,272
General housing allowance <sup>1</sup>	599,461	641,712
Housing allowance for pensioners <sup>1</sup>	206,975	207,711
Financial aid for students <sup>1</sup>	243,517	242,091
Basic social assistance	355,426	355,464
School transport subsidy <sup>1</sup>	52,627	64,887
Conscript's allowance (persons)	9,501	9,941
Pension assistance <sup>1</sup>	772	.

1 At year-end.

## Kela in figures

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	<b>2022</b>	<b>2023</b>
Total expenditure, € million	16,879	17,218
Expenditure on benefits, € million	16,270	16,558
Administration expenses, percentage of total expenditure	3.6	3.8
Benefit expenditure, percentage of the GDP	6.1*	6.0*
Benefit expenditure, percentage of the total wage bill	15.6*	15.1*
Benefit expenditure (excl. benefits for students), percentage of total social protection expenditure	19.5*	18.6*
Benefit expenditure per capita, €	2,924	2,955

## Level of selected economic indicators, € billion

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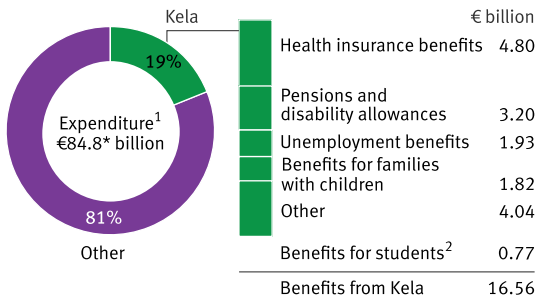
	<b>2022</b>	<b>2023</b>
Kela benefit expenditure	16.3	16.6
GDP	267.7*	277.6*
Total wage bill	104.3*	109.4*
Social protection expenditure	80.0*	84.8*
Total pension expenditure	34.9	37.7*

## Selected indicators

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	<b>2023</b>	<b>2024</b>
National pension index (1957 = 100)	1805	1911
Employment pension index (1962 = 100)	2874	3037
Wage coefficient (2004 = 1)	1.558	1.637
Cost of living index (1951 : 10 = 100)	2,296	2,353*
Consumer price index (2005 = 100)	143.8	147.4*
Earnings index (2005 = 100)	156.0*	161.9*

## Proportion of Kela benefits in total social protection expenditure 2023

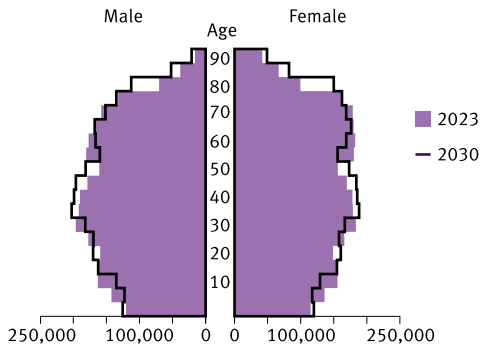


1 Earnings-related pensions €34.1 billion and social and health services of wellbeing services counties €22.4 billion comprise the majority of social protection expenditure.

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

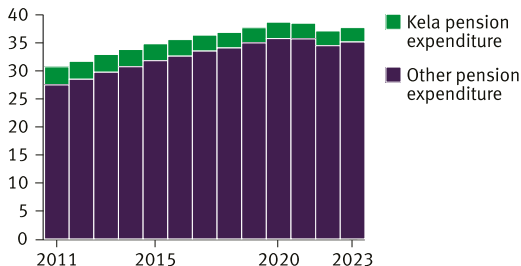
## Population by age and gender

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## Expenditure on pensions

€ billion  
(at 2023 prices)



## Expenditure on pensions

	2022	2023*
<b>Total pension expenditure, € million</b>	<b>34,931</b>	<b>37,731</b>
Pension benefits from Kela	2,477	2,576
Employment pensions	31,400	34,088
Other pensions	1,054	1,067
<b>Proportion of pensions, %</b>		
In social protection expenditure	43.6*	44.5*
In GDP	13.0*	13.6*

## Pension recipients at year-end

	2022	2023
<b>Pension recipients, total<sup>1</sup></b>	<b>1,648,018</b>	<b>1,649,628</b>
Old age pension	1,439,497	1,442,871
Disability pension	182,586	179,731
Survivor benefits	230,440	229,834
Other pensions	6,034	4,926

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

## Old-age and disability pensions at year-end

	2022	2023
<b>Pension recipients, total</b>	<b>1,565,558</b>	<b>1,567,329</b>
Recipients of Kela pension only <sup>1</sup>	79,955	80,565
Recipients of both Kela and employment pension	450,001	444,002
Recipients of employment pension only <sup>1</sup>	1,035,602	1,042,762
Recipients of Kela pension, total	529,956	524,567
Recipients of employment pension, total	1,485,603	1,486,764
<b>Average monthly pension, €/month</b>		
All pensions recipients	1,810	1,935
Recipients of Kela pension only <sup>1</sup>	855	891
Recipients of both Kela pension and employment pension	1,143	1,215
Proportion of pension payments from Kela	296	302
Recipients of employment pension only <sup>1</sup>	2,173	2,322

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

	2022	2023
<b>Total benefits paid, € million</b>	<b>2,476.6</b>	<b>2,576.2</b>
National pensions	2,168.0	2,249.4
Old age pension	1,459.5	1,505.9
Old age pension paid to persons under 65	13.4	13.6
Disability pensions	708.5	743.5
Guarantee pension	273.2	292.3
Survivor benefits	23.9	24.9
Spouse's pension	9.7	10.1
Orphan's pension	14.2	14.8
Child increase	4.5	4.6
Front-veteran's supplement	7.0	5.1
<b>Proportion of Kela pension benefits in total pension expenditure, %</b>	<b>7.1*</b>	<b>6.8*</b>

## Recipients of pension benefits from Kela at year-end

	2022	2023
<b>Total number of recipients</b>	<b>584,097</b>	<b>576,850</b>
National pensions	556,806	550,259
Old age pension	440,283	435,052
Old age pension paid to persons under 65	4,934	3,952
Disability pension	116,523	115,207
Guarantee pension	115,553	116,369
Spouse's pension	4,225	4,270
Orphan's pension	14,071	13,789
Child increase	9,213	8,866
Front-veteran's supplement	2,985	2,091

## Pension benefits 2024, €/month

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### Earnings-related

Full national pension	
Recipient lives alone	775.70
Cohabiting recipient <sup>1</sup>	692.54
Spouse's continuing pension, full additional amount	
Recipient lives alone	623.13
Cohabiting recipient <sup>1</sup>	539.15
Additional front-veteran's supplement, full amount	
Recipient lives alone	300.97
Cohabiting recipient <sup>1</sup>	263.55
Orphan's pension, full additional amount	106.68
Guarantee pension, full amount	976.59

### Flat-rate components

Child increase	25.92
Orphan's pension	70.53
Front-veteran's supplement	200.01
Spouse's initial pension	383.30
Spouse's continuing pension	120.06

<sup>1</sup> Married, cohabiting or in registered partnership.

## Disability allowances

	2022	2023
<b>Total number of recipients at year-end</b>	<b>258,017</b>	<b>261,888</b>
Disability allowance for persons under 16	42,782	47,324
Disability allowance for persons aged 16 or older	15,572	16,003
Care allowance for pensioners	199,684	198,577
<b>Allowance expenditures, € million</b>	<b>573.9</b>	<b>622.0</b>
Disability allowance for persons under 16	92.2	105.9
Disability allowance for persons aged 16 or older	40.5	43.8
Care allowance for pensioners	441.2	472.3

## Disability allowances 2024, €/month

	Basic rate	Middle rate	Highest rate
Disability allowance for persons under 16	108.89	254.10	492.71
Disability allowance for persons aged 16 or older	108.89	254.10	492.71
Care allowance for pensioners	83.34	181.56 <sup>1</sup>	383.92 <sup>1</sup>

1 Front-veterans also receive a disability supplement in the amount of €125.79/month.

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

	2022	2023
<b>Total number of entitled persons</b>	<b>6,026</b>	<b>6,135</b>
Hearing impaired	3,618	3,680
Speech impaired	2,056	2,095
Sight and hearing impaired	352	360

## Expenditure on general health insurance benefits, € million

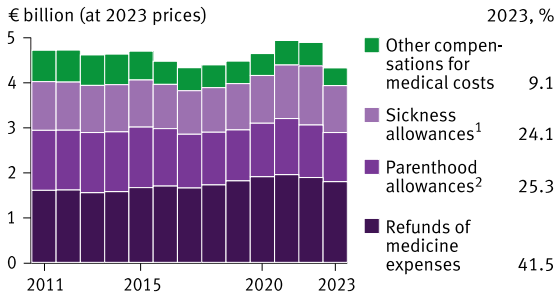
	2022	2023
<b>Total benefit expenditure<sup>1</sup></b>	<b>4,594.3</b>	<b>4,318.5</b>
Sickness allowance	883.9	901.1
Partial sickness allowances	62.0	79.5
Sickness allowances payable under the YEL Act	9.6	10.1
Infectious disease allowance	272.9	45.3
Parenthood allowances	999.9	990.7
Refunds <sup>2</sup>	2,262.4	2,185.2
Medicines <sup>2</sup>	1,772.4	1,791.7
Basic refund	333.5	349.5
Special refunds		
Lower special refund	457.5	477.1
Higher special refund	724.2	690.8
Additional refund	256.8	274.0
Doctors' services	55.6	30.9
Dental care <sup>3</sup>	44.7	43.7
Examinations and treatment	82.5	9.6
Physical therapy	7.2	1.1
Transportation services	307.0	309.0
Additional refund	102.8	107.6

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

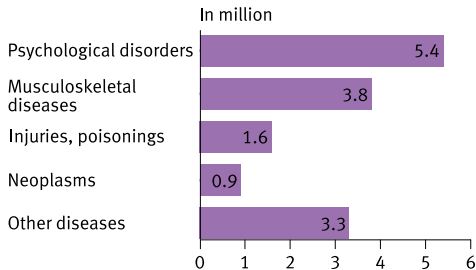


1 Sickness allowance, partial sickness allowance and sickness allowance payable under the YEL Act, compensations under the Communicable Diseases Act, daily allowance for tissue donors and special care allowance.

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

## Number of sickness allowance days paid in 2023

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## Sickness and parenthood allowances

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### Recipients

	2022	2023
Sickness allowance	315,701	306,170
Partial sickness allowance	28,514	33,855
Sickness allowance payable under the YEL Act	22,003	22,198
Infectious disease allowance	385,496	72,884
Parenthood allowances for mothers	80,310	75,335
Parenthood allowances for fathers	61,655	61,960

### Average allowance, €/day

	2022	2023
Sickness allowance	58.64	60.02
Partial sickness allowance	36.23	36.80
Sickness allowance payable under the YEL Act	47.89	49.33
Infectious disease allowance	120.17	125.37
Parenthood allowances for mothers	71.45	74.66
Parenthood allowances for fathers	90.14	98.32

## Basis for the amount of sickness allowances 2024

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### Annual income, €<sup>1</sup>

Maximum 13,712  
13,713–35,769  
More than 35,769

### Calculation formula for the allowance, € per working day

Minimum allowance 31.99  
0.7 x annual income : 300  
83.46 + 0.20 x  
(annual income – 35,769) : 300

<sup>1</sup> 8.95% is deducted from wage or salary income before applying the formula.

## Basis for the amount of parenthood allowances 2024

Annual income, € <sup>1</sup>	Calculation formula for the allowance, € per working day
Maximum 13,712	Minimum allowance 31.99
13,713–43,740	$0.7 \times \text{annual income} : 300^2$
43,741–67,296	$102.06 + 0.40 \times (\text{annual income} - 43,740) : 300^2$
More than 67,296	$133.47 + 0.25 \times (\text{annual income} - 67,296) : 300^2$

- 1 8.95% 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

	2022, thousands	2023, thousands	2023, per 100 pop.
Doctor's services (no. of visits)	3,416	3,380	60.2
General practitioner <sup>1</sup>	752	650	11.6
Specialist <sup>1</sup>	2,647	2,725	48.6
Dental care (no. of visits) <sup>2</sup>	2,144	2,103	37.5
Examinations and treatments (no. of visits)	3,213	849	15.1
Transportation (no. of one-way trips)	4,143	4,272	76.1

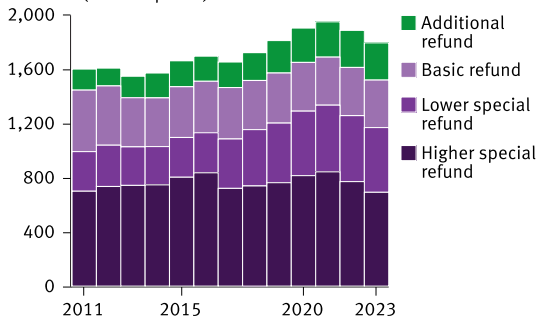
- 1 Not including prescription renewals that did not require a visit to the doctor.
- 2 Includes dental hygienist services.

## Recipients of refunds for medicine expenses

	2022	2023
<b>Total number of recipients</b>	<b>3,017,159</b>	<b>3,068,501</b>
Recipients of refunds and persons who did not meet the initial deductible, total	3,871,920	3,927,549
Recipients of the basic refund	3,778,537	3,839,797
Proportion of the population, %	67.8	68.4
Recipients of the special refund	1,282,902	1,289,519
Proportion of the population, %	23.0	23.0
Recipients of the additional refund for large medicine expenses	317,138	331,786
Proportion of the population, %	5.7	5.9

## Refunds for medicine expenses

€ billion (at 2023 prices)



## Refunds of medical expenses, 2024

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	Copayment, €	Proportion of cost covered (excl. copayment), %
Medicines <sup>1</sup>		
Basic refund	–	40 <sup>2</sup>
Lower special refund	–	65 <sup>2</sup>
Higher special refund	4.50	100 <sup>2</sup>
Doctors' fees	–	2
Dentists' fees	–	2
Examinations and treatments	–	2
Transportation <sup>1</sup> (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 €626.94, 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

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	2021	2022
<b>Employer-provided occupational health care</b>		
Employees covered	1,975,970	..
Total expenses, € million	899.2	..
Refunds, € million	394.0	..
<b>Health services for the self-employed</b>		
Refunds, € million <sup>1</sup>	3.5	3.9
<b>Student health services</b>		
Refunds, € million <sup>2</sup>	5.2	.

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

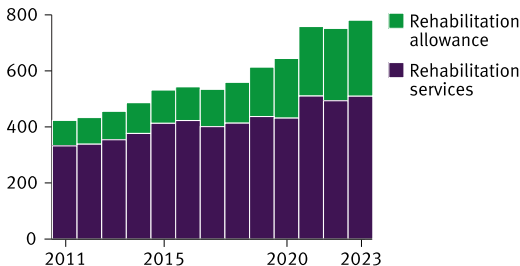
2 The compensations payable to the FSHS were transferred from the medical care insurance scheme to the General Fund for Social Security starting in 2021.

## Rehabilitation

	2022	2023
Recipients of rehabilitation benefits	177,559	187,565
Recipients of rehabilitation services	165,183	172,581
Vocational rehabilitation	34,528	32,822
Intensive medical rehabilitation	43,121	45,419
Rehabilitative psychotherapy	62,505	64,511
Discretionary rehabilitation	33,149	38,096
Recipients of rehabilitation allowance	51,900	54,751
Expenditure, € million	707.1	780.9
Rehabilitation services	464.2	509.5
Rehabilitation allowance	242.9	271.3
Expenditure per client, €	3,982	4,163

## Expenditure on rehabilitation

€ billion  
(at 2023 prices)



## Unemployment benefits

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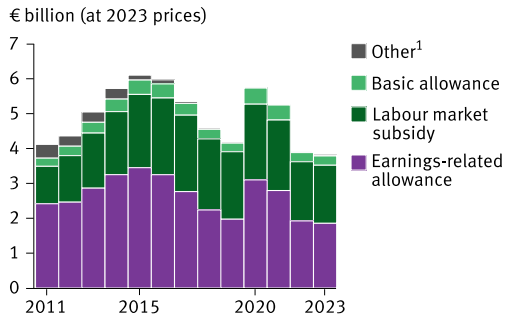
### Benefits paid, € million

	<b>2022</b>	<b>2023</b>
<b>Total benefits</b>	<b>3,683.8</b>	<b>3,820.4</b>
Basic provision	1,843.8	1,932.1
Basic unemployment allowances	246.5	266.5
Labour market subsidy	1,596.2	1,664.5
Job alternation compensation	0.1	0.1
Commuting and relocation allowance	1.0	1.0
Transition security allowance	.	0.1
Earnings-related provision	1,840.0	1,888.3
Earnings-related unemployment allowances	1,810.2	1,855.1
Job alternation compensation	27.0	25.3
Commuting and relocation allowance	2.9	2.9
Transition security allowance	.	5.0

### Average allowance, €/day

	<b>2022</b>	<b>2023</b>
Basic provision		
Basic unemployment allowances	31.66	34.32
Labour market subsidy	36.98	39.86
Job alternation compensation	22.60	24.89
Commuting and relocation allowance	38.30	41.21
Earnings-related provision		
Earnings-related unemployment allowances	65.93	70.12
Job alternation compensation	59.33	62.54
Commuting and relocation allowance	39.67	42.44

## Unemployment benefits



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 2024, €/day

Full rate

37.21

## Recipients of unemployment benefits from Kela at year-end

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	2022	2023
<b>Total number of recipients</b>	<b>191,287</b>	<b>196,894</b>
Recipients of basic unemployment allowance	28,457	35,213
During a period of unemployment	25,678	31,802
During participation in employment promoting services	2,779	3,441
Labour market subsidy	162,745	161,591
During a period of unemployment	119,384	119,961
During participation in employment promoting services	43,361	41,630
Job alternation compensation	7	9
Commuting and relocation allowance	87	89
Transition security allowance	.	2

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

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	2022	2023
<b>Total number of recipients</b>	<b>162,745</b>	<b>161,591</b>
Subsidy paid on account of unemployment for		
Less than 300 days	63,848	61,874
300–999 days	46,059	46,687
1,000 days or more	52,838	53,030

## Maternity and adoption grants

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	<b>2022</b>	<b>2023</b>
Total benefits paid, € million	9.7	9.1
Adoption grant	0.3	0.3
Number of recipients annually	43,960	42,045
Adoption grant	52	47
Proportion of maternity grants provided as maternity packages, %	70.5	61.8

## Child benefit

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	<b>2022</b>	<b>2023</b>
Total benefits paid, € million	1,460	1,352
Number of children at year-end	957,711	951,525
Number of children in single-parent families	174,763	176,898
Number of families at year-end	532,964	534,452
Number of single-parent families	108,305	110,227
€/child in December	231.56	117.15

Note: In December 2022, the child benefits were paid at double their normal rate.

## Child benefit in 2024, € per month

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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. The child benefit paid for children under three will be increased by EUR 26 per month from 1 April 2024. The increased child benefit is paid until the end of the month in which the child turns 3 years old.

## Child care allowances

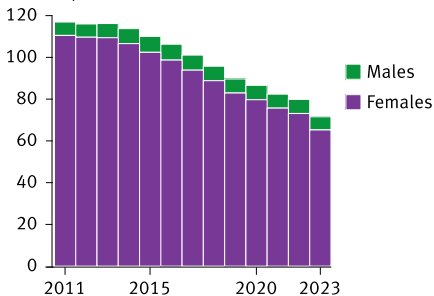
	2022	2023
<b>Statutory provision</b>		
Total benefits paid, € million	239.1	236.8
Number of families at year-end	62,344	55,673
Child home care allowance	37,346	30,604
Male recipients, %	6.4	6.3
Private day care allowance	7,662	6,930
Flexible care allowance	10,010	10,708
Partial care allowances	8,725	8,590
Number of children at year-end	71,467	62,917
Under the age 3	49,937	43,411
Proportion of all under-3-year-olds, % <sup>1</sup>	46.1	40.6
Schoolchildren (1. and 2. grade) €/family (December)	8,560	8,404
Child home care allowance	421.57	442.02
Private day care allowance	207.70	230.08
<b>Municipal supplements</b>		
Total benefits paid, € million	51.5	51.9
€/family (December)	340.75	366.82

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

## Child day care subsidies

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Persons, in thousands



## Rates of statutory child care allowances 2024, €/month

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### 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 rate<sup>1</sup> 179.49

Higher rate<sup>2</sup> 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

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	2022	2023
Total benefits paid, € million	210.1	221.2
Beneficiaries at year-end		
Number of children	94,204	91,272
Number of families	65,410	63,433
€/month (December)		
Per child	171.39	186.39
Per family	246.84	268.19

## Housing benefits

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	2022	2023
<b>Benefits paid, € million</b>	<b>2,249.2</b>	<b>2,398.5</b>
General housing allowance	1,565.0	1,684.2
Housing allowance for pensioners	650.2	679.2
Housing supplement for students	15.7	15.6
Housing assistance for conscripts' families	18.3	19.5
<b>Recipients at year-end</b>		
General housing allowance	599,461	641,712
Housing allowance for pensioners	206,975	207,711
Housing supplement for students	8,151	7,742
Housing assistance for conscripts' families (households)	4,077	4,226

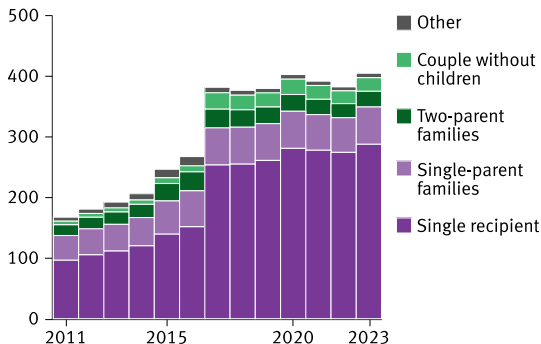
## General housing allowance

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	2022	2023
<b>Benefits paid, € million</b>	<b>1,565.0</b>	<b>1,684.2</b>
Housing allowance, €/month (December)	331.97	358.11
<b>Recipient households at year-end</b>	<b>382,232</b>	<b>404,662</b>
<b>Form of housing tenure</b>		
Rental home	367,341	386,187
Owner-occupied home	14,891	18,475
<b>Life situation</b>		
Student households	162,527	167,740
Unemployed households	121,519	126,349
<b>Type of household</b>		
One-person households	274,212	287,534
Households including child(ren)	80,372	87,338
Single-parent families	57,190	61,526

## Recipients of general housing allowance at year-end

Number of households, in thousands



## Housing allowance for pensioners

	2022	2023
<b>Recipients at year-end</b>	<b>206,975</b>	<b>207,711</b>
Rental home	192,781	192,576
Primary rental flat	147,690	147,916
Assisted living	39,083	38,595
Other	6,008	6,065
Owner-occupied home	14,190	15,133
Flat in a housing company	11,266	11,907
Single-family house	2,924	3,226
Total benefits paid, € million	650.2	679.2
Average allowance, €/month	252.60	266.08

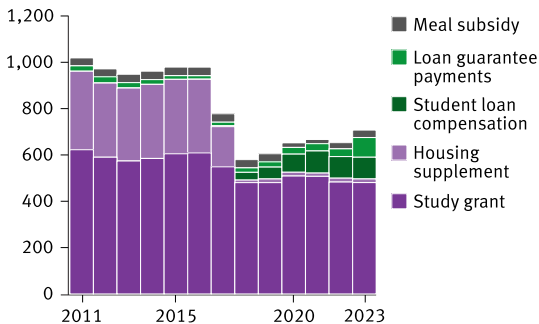
## Expenditure on financial aid for students, € million

	2022	2023
<b>Total benefits paid<sup>1</sup></b>	<b>595.2</b>	<b>690.2</b>
Study grant	454.6	481.0
Housing supplement	15.7	15.6
Student loan compensation	87.8	93.6
Interest allowance for student loans	0.1	2.8
Loan guarantee payments	31.4	85.2
Meal subsidies	25.2	32.2

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 2023 prices)



## Recipients of student financial aid

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	<b>2022</b>	<b>2023</b>
Recipients (December)	243,517	242,091
Financial aid consisting of		
study grant	218,464	219,509
housing supplement	8,151	7,742
government guarantee for student loan	204,725	201,780

## Basic amount of study grant, 2023/2024, €/month

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Guardian of a minor <sup>1</sup>	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 <sup>2</sup>	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 until 31 July 2024, €/month

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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

## Student loan guarantee: Amounts as from 1 August 2024, €/month

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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

## School transportation subsidy

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	2022	2023
Total benefits paid, € million	56.8	75.7
Number of recipients (December)	52,627	64,887
Average amount, €/month (December)	129.70	148.58

## Expenditure on basic social assistance from Kela, € million

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	2022	2023
<b>Total benefits paid</b>	<b>678.4</b>	<b>718.5</b>
Expenditure on expenses covered by the basic amount	280.4	329.8
Expenditure on housing expenses	325.9	318.0
Expenditure on health care expenses	59.1	56.8
Medicines	36.2	35.7
Other expenditure	12.9	13.9

## Recipients of social assistance from Kela

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	2022	2023
Recipients	355,426	355,464
Recipient households	251,958	250,493
Persons living alone	161,462	158,816
Other one-person households	33,888	34,691
Couples without children	11,968	11,827
Families with children	44,640	45,159
Single-parent families	27,626	27,867
Two-parent families	17,014	17,292

## **Basic amount of social assistance 2024, €/month**

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### **Adults**

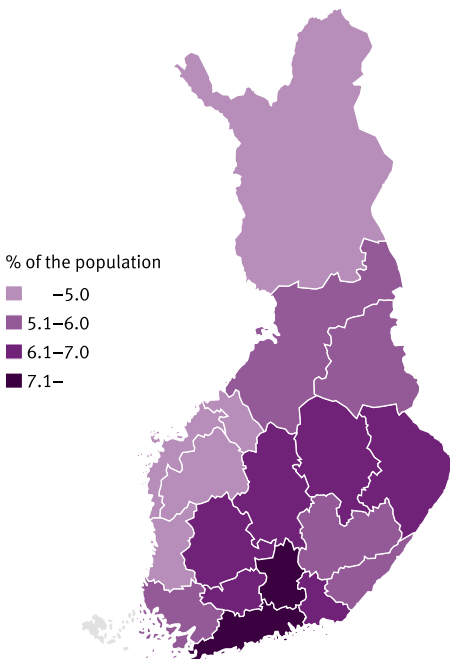
Persons living alone, no dependent children	587.71
Persons aged 18 or over sharing a household	499.55
Single parents	669.99
Persons aged 18 or over living with their parent(s)	429.03

### **Children**

Aged 10–17, oldest sibling	411.40
Aged 10–17, second oldest sibling	382.01
Aged 10–17, third oldest sibling and all other children, each	352.63
Under 10 years of age, oldest sibling	370.26
Under 10 years of age, second oldest sibling	340.87
Under 10 years of age, third oldest sibling and all other children, each	311.49

## Recipients of basic social assistance from Kela in 2023, by region

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

## Conscript's allowance

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	<b>2022</b>	<b>2023</b>
Total benefits paid, € million	18.57	20.00
Number of entitled households annually	9,501	9,941
Conscript as beneficiary, %	97.7	97.9
Family member as beneficiary, %	2.4	2.2

## Pension assistance

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	<b>2022</b>	<b>2023</b>
Total benefits paid (€ million)	13.7	2.8
Number of recipients (December)	772	.
Average amount, €/month (December)	881.67	.

**Number of customer contacts (in millions)**

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<b>Customer service channels</b>	<b>2022</b>	<b>2023</b>
Online services <sup>1</sup>	76.4	76.4
Telephone service	3.6	3.6
Service by appointment	0.108	0.100
Direct refund	37.3	36.5
Service by mail <sup>2</sup>	5.6	4.6
Office-based service	0.6	0.7
Service by appointment	0.050	0.087
Citizen service centres	0.058	0.055

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

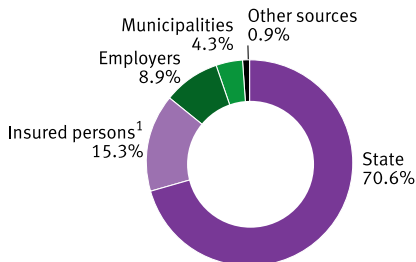
2 Claims and supporting documentation received by Kela.

## Kela expenditure and financing, € million

	2023	%	2024*
<b>National Pension Insurance</b>			
Expenditure	3,963	100.0	4,149
National pensions	2,280	57.5	2,393
Other benefits	1,601	40.4	1,685
Administration expenses	82	2.1	71
Financing	3,992	100.0	4,147
State	3,974	99.6	4,144
Other income	17	0.4	3
<b>National Health Insurance</b>			
Expenditure	5,835	100.0	6,160
Earned income insurance	2,826	48.4	2,928
Medical care insurance	2,764	47.4	2,981
Administration expenses	245	4.2	250
Financing	6,393	100.0	5,772
Insured population	2,440	38.2	2,073
Employers	1,584	24.8	1,278
State	2,259	35.3	2,324
Other income	110	1.7	97
<b>General fund for social security</b>			
Expenditure	7,419	100.0	7,892
Unemployment insurance	1,933	26.1	1,940
Benefits for families with children	1,819	24.5	1,867
General housing allowance	1,684	22.7	1,766
Benefits for students	766	10.3	851
Basic social assistance	719	9.7	932
Student health services	88	1.2	94
Other benefits	77	1.0	84
Administration expenses	333	4.5	358
Financing	7,419	100.0	7,841
State	6,330	85.3	6,870
Municipalities	767	10.3	730
Wage and salary earners	273	3.7	168
Students	21	0.3	22
Other income	29	0.4	52

## Financing of the Social Insurance Institution 2023

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<sup>1</sup> Includes student healthcare fees.

## Kela staff and organisation, at year-end 2023

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Total staff	8,465
Permanent staff	7,770
Temporary staff	695
Kela offices	128
Citizen service centres	152

## Average rates of social insurance contributions, 2024

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### Insured persons

#### Percentage of taxable income under municipal taxation<sup>1</sup>

National Health Insurance (for medical care coverage)

Wage and salary earners, self-employed persons 0.51

Beneficiaries 1.48

#### Percentage of earnings<sup>1</sup>

National Health Insurance (for daily allowance coverage)

Wage and salary earners, self-employed persons<sup>2</sup> 1.01

Persons insured under the Self-Employed  
Persons' Pensions Act<sup>2</sup> 1.23

Employees' pension insurance rate,  
employees under 53 and 63 or over<sup>3</sup> 7.15

Employees' pension insurance rate,  
employees aged 53 to 62<sup>3</sup> 8.65

Wage and salary earners' unemployment  
insurance rate 0.79\*

### Employers

#### Percentage of total wage bill

Contributions of employers 19.95\*

National Health Insurance 1.16

Earnings-related pension insurance<sup>3</sup> 17.34\*

Employment accident insurance 0.57\*

Unemployment insurance 0.82\*

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 €16,499, the contribution rate is 0.00% for wage and salary earners and self-employed persons and 0.22% 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.

