



Pocket Statistics

2023

Kela[®]



Pocket Statistics 2023

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ISSN 0359-6389 (print)

ISSN 1457-8743 (online)

Helsinki: Kela, 2023

<http://urn.fi/URN:NBN:fi-fe2023051644660>

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

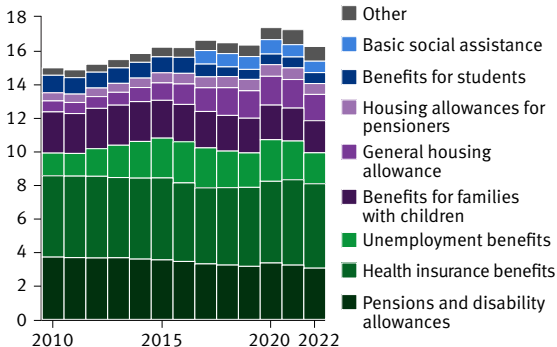
- * = Provisional figure or estimate
- = Magnitude nil
- = Category not applicable

Expenditure on Kela benefits, € million

	2021	2022	2023*
Total benefits paid	16,128	16,270	16,873
Pension benefits	2,462	2,478	2,578
Disability allowances	558	574	604
Sickness benefits	4,753	5,033	4,946
Rehabilitation benefits	673	713	804
Unemployment benefits	2,156	1,845	2,011
Benefits for families with children	1,833	1,915	1,844
General housing allowances	1,591	1,565	1,676
Housing allowances for pensioners	647	650	671
Benefits for students	607	652	725
Basic social assistance	686	678	760
Student health services	76	85	86
Other benefits	88	83	168

Benefit expenditure of Kela

€ billion
(at 2022 prices)



Recipients of Kela benefits

	2021	2022
Pension benefits ¹	597,803	584,097
Disability allowances ¹	261,538	258,017
Sickness allowances	422,067	650,143
Parenthood allowances	143,396	141,965
Refunds for medical expenses	3,752,764	3,862,122
Rehabilitation benefits	166,176	177,559
Unemployment allowance or labour market subsidy ¹	199,490	191,202
Maternity grant	47,077	43,960
Child benefit ¹ (no. of children)	968,370	957,711
Child care allowances ¹ (no. of families)	62,839	62,344
Child maintenance allowance ¹ (no. of children)	98,551	94,204
General housing allowance ¹	620,510	599,461
Housing allowance for pensioners ¹	210,441	206,975
Financial aid for students ¹	246,054	243,517
Basic social assistance	378,579	355,426
School transport subsidy ¹	39,015	52,627
Conscript's allowance (households)	9,280	9,501
Pension assistance ¹	1,985	772

¹ At year-end.

Kela in figures

	2021	2022
Total expenditure, € million	16,720	16,879
Expenditure on benefits, € million	16,128	16,270
Administration expenses, percentage of total expenditure	3.5	3.6
Benefit expenditure, percentage of the GDP	6.4*	6.1*
Benefit expenditure, percentage of the total wage bill	16.5*	15.6*
Benefit expenditure (excl. benefits for students), percentage of total social protection expenditure	19.9*	19.7*
Benefit expenditure per capita, €	2,907	2,924

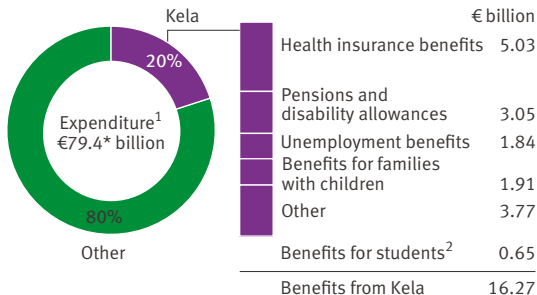
Level of selected economic indicators, € billion

	2021	2022
Kela benefit expenditure	16.1	16.3
GDP	250.6*	266.7*
Total wage bill	97.9*	104.1*
Social protection expenditure	78.1*	79.4*
Total pension expenditure	33.8	34.9*

Selected indicators

	2022	2023
National pension index (1957 = 100)	1,733	1,805
Employment pension index (1962 = 100)	2,691	2,874
Wage coefficient (2004 = 1)	1.501	1.558
Cost of living index (1951 : 10 = 100)	2,161	2,280*
Consumer price index (2005 = 100)	135.3	142.7*
Earnings index (2005 = 100)	149.8*	156.7*

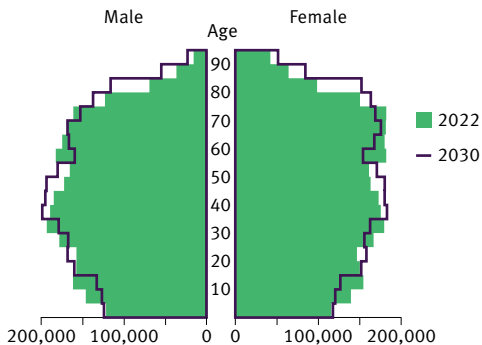
Proportion of Kela benefits in total social protection expenditure 2022



1 Earnings-related pensions €31.4 billion and municipal social and health services €21.0 billion comprise the majority of social protection expenditure.

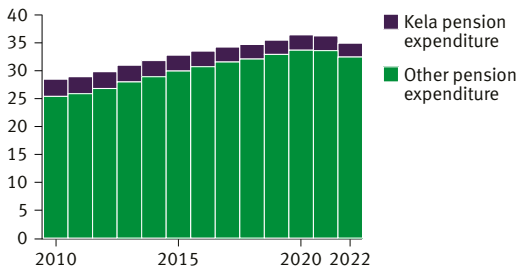
2 Benefits for students are included among the benefits provided by Kela, but not in the social protection expenditure.

Population by age and gender



Expenditure on pensions

€ billion
(at 2022 prices)



Expenditure on pensions

	2021	2022*
Total pension expenditure, € million	33,838	34,933
Pension benefits from Kela	2,461	2,477
Employment pensions	30,309	31,400
Other pensions	1,068	1,056
Proportion of pensions, %		
In social protection expenditure	43.3*	44.0*
In GDP	13.5*	13.1*

Pension recipients at year-end

	2021	2022
Pension recipients, total¹	1,621,433	1,648,018
Old age pension	1,407,489	1,439,497
Disability pension	187,894	182,586
Survivor benefits	232,847	230,440
Other pensions	7,326	6,034

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

Old-age and disability pensions at year-end

	2021	2022
Pension recipients, total	1,536,596	1,565,558
Recipients of Kela pension only ¹	80,492	79,955
Recipients of both Kela and employment pension	459,971	450,001
Recipients of employment pension only ¹	996,133	1,035,602
Recipients of Kela pension, total	540,463	529,956
Recipients of employment pension, total	1,456,104	1,485,603
Average monthly pension, €/month		
All pensions recipients	1,764	1,810
Recipients of Kela pension only ¹	811	855
Recipients of both Kela pension and employment pension	1,107	1,143
Proportion of pension payments from Kela	285	296
Recipients of employment pension only ¹	2,144	2,173

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

	2021	2022
Total benefits paid, € million	2,460.9	2,476.6
National pensions	2,158.0	2,168.0
Old age pension	1,458.2	1,459.5
Old age pension paid to persons under 65	17.7	13.4
Disability pensions	699.8	708.5
Guarantee pension	264.5	273.2
Survivor benefits	24.0	23.9
Spouse's pension	9.5	9.7
Orphan's pension	14.5	14.2
Child increase	4.7	4.5
Front-veteran's supplement	9.8	7.0
Proportion of Kela pension benefits in total pension expenditure, %	7.3	7.1*

Recipients of pension benefits from Kela at year-end

	2021	2022
Total number of recipients	597,803	584,097
National pensions	569,128	556,806
Old age pension	448,769	440,283
Old age pension paid to persons under 65	5,687	4,934
Disability pension	120,359	116,523
Guarantee pension	116,701	115,553
Spouse's pension	4,347	4,225
Orphan's pension	14,484	14,071
Child increase	9,865	9,213
Front-veteran's supplement	4,378	2,985

Pension benefits 2023, €/month

Earnings-related

Full national pension	
Recipient lives alone	732.67
Cohabiting recipient ¹	654.13
Spouse's continuing pension, full additional amount	
Recipient lives alone	588.57
Cohabiting recipient ¹	509.24
Additional front-veteran's supplement, full amount	
Recipient lives alone	284.27
Cohabiting recipient ¹	248.93
Orphan's pension, full additional amount	100.76
Guarantee pension, full amount	922.42

Flat-rate components

Child increase	24.48
Orphan's pension	66.61
Front-veteran's supplement	138.16
Spouse's initial pension	362.04
Spouse's continuing pension	113.40

¹ Married, cohabiting or in registered partnership.

Disability allowances

	2021	2022
Total number of recipients at year-end	261,538	258,017
Disability allowance for persons under 16	40,089	42,782
Disability allowance for persons aged 16 or older	14,770	15,572
Care allowance for pensioners	206,704	199,684
Allowance expenditures, € million	557.6	573.9
Disability allowance for persons under 16	85.1	92.2
Disability allowance for persons aged 16 or older	37.7	40.5
Care allowance for pensioners	434.9	441.2

Disability allowances 2023, €/month

	Basic rate	Middle rate	Highest rate
Disability allowance for persons under 16	102.85	240.00	465.38
Disability allowance for persons aged 16 or older	102.85	240.00	465.38
Care allowance for pensioners	78.72	171.49 ¹	362.62 ¹

1 Front-veterans also receive a disability supplement in the amount of €118.81/month.

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

	2021	2022
Total number of entitled persons	5,962	6,026
Hearing impaired	3,599	3,618
Speech impaired	2,010	2,056
Sight and hearing impaired	353	352

Total sales of medicines, € million

	2021	2022*
Total sales	3,620	3,756
Prescription medicines for outpatient use	2,400	2,493
National Health Insurance refunds	1,711	1,772
Self-care medicines for outpatient use	359	398
Medicines for hospital use	861	865

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

Expenditure on general health insurance benefits, € million

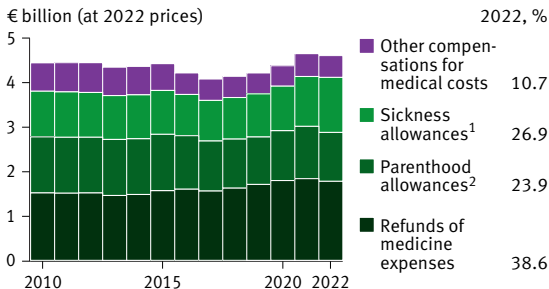
	2021	2022
Total benefit expenditure¹	4,330.0	4,594.3
Sickness allowance	855.6	883.9
Partial sickness allowances	60.3	62.0
Sickness allowances payable under the YEL Act	7.8	9.6
Infectious disease allowance	115.4	272.9
Parenthood allowances	997.2	999.9
Refunds ²	2,189.9	2,262.4
Medicines ²	1,711.3	1,772.4
Basic refund	311.1	333.5
Special refunds		
Lower special refund	431.5	457.5
Higher special refund	740.2	724.2
Additional refund	228.3	256.8
Doctors' services	51.3	55.6
Dental care ³	45.3	44.7
Examinations and treatment	70.9	82.5
Physical therapy	7.6	7.2
Transportation services	311.1	307.0
Additional refund	105.6	102.8

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.

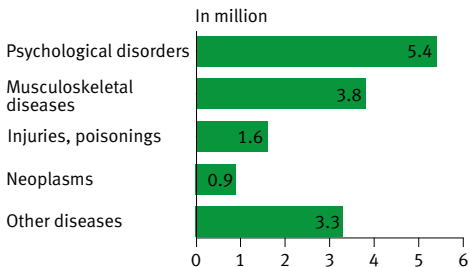
Expenditure on general health insurance benefits



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 2022



Sickness and parenthood allowances

Recipients

	2021	2022
Sickness allowance	304,974	315,701
Partial sickness allowance	28,617	28,514
Sickness allowance payable under the YEL Act	16,915	22,003
Infectious disease allowance	126,860	385,496
Parenthood allowances for mothers	82,686	80,310
Parenthood allowances for fathers	60,710	61,655

Average allowance, €/day

	2021	2022
Sickness allowance	58.02	58.64
Partial sickness allowance	35.49	36.23
Sickness allowance payable under the YEL Act	48.87	47.89
Infectious disease allowance	106.24	120.17
Parenthood allowances for mothers	69.45	71.45
Parenthood allowances for fathers	86.52	90.14

Basis for the amount of sickness allowances 2023

Annual income, €¹

Maximum 13,712
 13,713–34,043
 More than 34,043

Calculation formula for the allowance, € per working day

Minimum allowance 31.99
 $0.7 \times \text{annual income} : 300$
 $79.43 + 0.20 \times$
 $(\text{annual income} - 34,043) : 300$

¹ 10.01% is deducted from wage or salary income before applying the formula.

Basis for the amount of parenthood allowances 2023

Annual income, € ¹	Calculation formula for the allowance, € per working day
Maximum 13,712	Minimum allowance 31.99
13,713–41,629	$0.7 \times \text{annual income} : 300^2$
41,630–64,048	$97.13 + 0.40 \times (\text{annual income} - 41,629) : 300^2$
More than 64,048	$127.03 + 0.25 \times (\text{annual income} - 64,048) : 300^2$

- 1 10.01% 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

	2021, thousands	2022, thousands	2022, per 100 pop.
Doctor's services (no. of visits)	3,127	3,416	61.3
General practitioner ¹	655	752	13.5
Specialist ¹	2,454	2,647	47.5
Dental care (no. of visits) ²	2,145	2,144	38.5
Examinations and treatments (no. of visits)	3,119	3,213	57.7
Transportation (no. of one-way trips)	4,089	4,143	74.3

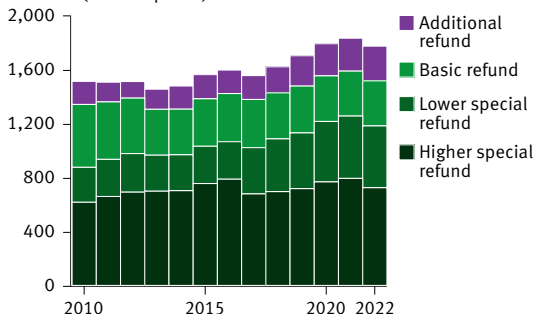
- 1 Not including prescription renewals that did not require a visit to the doctor.
- 2 Includes dental hygienist services.

Recipients of refunds for medicine expenses

	2021	2022
Total number of recipients	2,933,222	3,017,159
Recipients of refunds and persons who did not meet the initial deductible, total	3,771,318	3,871,920
Recipients of the basic refund	3,671,110	3,778,537
Proportion of the population, %	66.1	67.8
Recipients of the special refund	1,277,979	1,282,902
Proportion of the population, %	23.0	23.0
Recipients of the additional refund for large medicine expenses	308,453	317,138
Proportion of the population, %	5.6	5.7

Refunds for medicine expenses

€ billion (at 2022 prices)



Refunds of medical expenses, 2023

	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 €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

	2020	2021
Employer-provided occupational health care		
Employees covered	1,939,358	1,970,097
Total expenses, € million	879.5	897.0
Refunds, € million	371.1	392.9
Health services for the self-employed		
Refunds, € million ¹	3.4	3.5
Student health services		
Refunds, € million ²	21.9	5.2

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

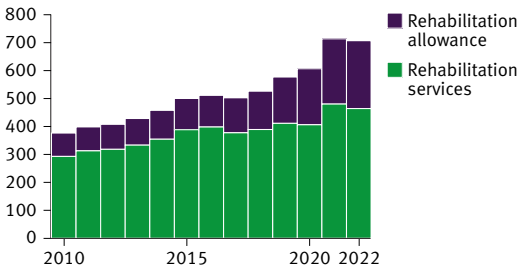
2 The compensations payable to the FSHS were transferred from the medical care insurance scheme to the General Fund for Social Security starting in 2021.

Rehabilitation

	2021	2022
Recipients of rehabilitation benefits	166,176	177,559
Recipients of rehabilitation services	156,139	165,183
Vocational rehabilitation	35,051	34,528
Intensive medical rehabilitation	40,782	43,121
Rehabilitative psychotherapy	60,756	62,505
Discretionary rehabilitation	27,089	33,149
Recipients of rehabilitation allowance	48,397	51,900
Expenditure, € million	666.4	707.1
Rehabilitation services	448.4	464.2
Rehabilitation allowance	218.0	242.9
Expenditure per client, €	4,010	3,982

Expenditure on rehabilitation

€ billion
(at 2022 prices)



Unemployment benefits

Benefits paid, € million

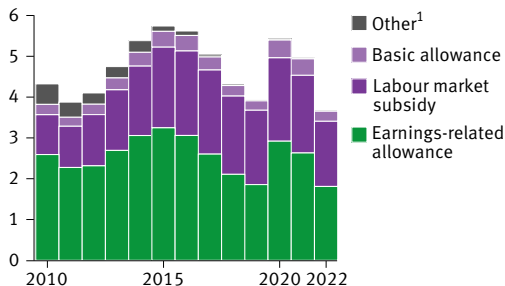
	2021	2022
Total benefits	4,637.2	3,683.8
Basic provision	2,154.7	1,843.8
Basic unemployment allowances	377.2	246.5
Labour market subsidy	1,776.2	1,596.2
Job alternation compensation	0.1	0.1
Commuting and relocation allowance	1.3	1.0
Earnings-related provision	2,482.5	1,840.0
Earnings-related unemployment allowances	2,456.5	1,810.2
Job alternation compensation	22.4	27.0
Commuting and relocation allowance	3.6	2.9

Average allowance, €/day

	2021	2022
Basic provision		
Basic unemployment allowances	32.48	31.66
Labour market subsidy	35.80	36.98
Job alternation compensation	22.46	22.60
Commuting and relocation allowance	36.86	38.30
Earnings-related provision		
Earnings-related unemployment allowances	66.28	65.93
Job alternation compensation	57.24	59.33
Commuting and relocation allowance	38.08	39.67

Unemployment benefits

€ billion (at 2022 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 2023, €/day

Full rate	37.21
Child increase	
for one child	7.01
for two children	10.29
for three or more children	13.26

Recipients of unemployment benefits from Kela at year-end

	2021	2022
Total number of recipients	199,581	191,287
Recipients of basic unemployment allowance	35,000	28,457
During a period of unemployment	30,838	25,678
During participation in employment promoting services	4,162	2,779
Labour market subsidy	164,490	162,745
During a period of unemployment	120,045	119,384
During participation in employment promoting services	44,445	43,361
Job alternation compensation	11	7
Commuting and relocation allowance	87	87

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

	2021	2022
Total number of recipients	164,490	162,745
Subsidy paid on account of unemployment for		
Less than 300 days	59,048	63,848
300–999 days	53,171	46,059
1,000 days or more	52,271	52,838

Maternity and adoption grants

	2021	2022
Total benefits paid, € million	10.1	9.7
Adoption grant	0.3	0.3
Number of recipients annually	47,077	43,960
Adoption grant	47	52
Proportion of maternity grants provided as maternity packages, %	67.0	70.5

Child benefit

	2021	2022
Total benefits paid, € million	1,362	1,460
Number of children at year-end	968,370	957,711
Number of children in single-parent families	173,722	174,763
Number of families at year-end	535,576	532,964
Number of single-parent families	107,228	108,305
€/child in December	116.23	231.56

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

Child benefit in 2023, € 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 €68.30 a month for each child.

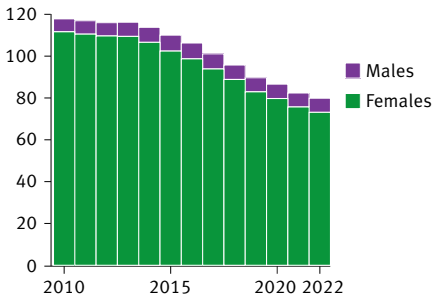
Child care allowances

	2021	2022
Statutory provision		
Total benefits paid, € million	241.6	239.1
Number of families at year-end	62,839	62,344
Child home care allowance	38,427	37,346
Male recipients, %	6.0	6.4
Private day care allowance	8,056	7,662
Flexible care allowance	8,666	10,010
Partial care allowances	9,012	8,725
Number of children at year-end	73,508	71,467
Under the age 3	49,922	49,937
Proportion of all under-3-year-olds, % ¹	47.4	46.1
Schoolchildren (1. and 2. grade) €/family (December)	8,860	8,560
Child home care allowance	401.03	421.57
Private day care allowance	195.75	207.70
Municipal supplements		
Total benefits paid, € million	61.1	51.5
€/family (December)	321.90	340.75

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

Child day care subsidies

Persons, in thousands



Rates of statutory child care allowances 2023, €/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

	2021	2022
Total benefits paid, € million	213.6	210.1
Beneficiaries at year-end		
Number of children	98,551	94,204
Number of families	68,035	65,410
€/month (December)		
Per child	164.91	171.39
Per family	238.87	246.84

Housing benefits

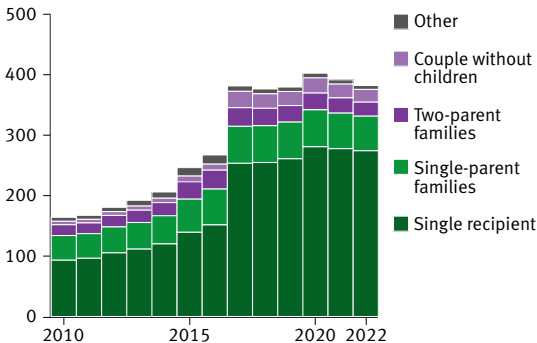
	2021	2022
Benefits paid, € million	2,266.6	2,248.9
General housing allowance	1,590.8	1,565.0
Housing allowance for pensioners	646.9	650.2
Housing supplement for students	12.5	15.7
Housing assistance for conscripts' families	16.4	18.0
Recipients at year-end		
General housing allowance	620,510	599,461
Housing allowance for pensioners	210,441	206,975
Housing supplement for students	7,682	8,151
Housing assistance for conscripts' families (households)	3,958	4,077

General housing allowance

	2021	2022
Benefits paid, € million	1,590.8	1,565.0
Housing allowance, €/month (December)	325.28	331.97
Recipient households at year-end	391,611	382,232
Form of housing tenure		
Rental home	376,232	367,341
Owner-occupied home	15,379	14,891
Life situation		
Student households	163,534	162,527
Unemployed households	135,586	121,519
Type of household		
One-person households	277,686	274,212
Households including child(ren)	84,024	80,372
Single-parent families	58,801	57,190

Recipients of general housing allowance at year-end

Number of households, in thousands



Housing allowance for pensioners

	2021	2022
Recipients at year-end	210,441	206,975
Rental home	195,665	192,781
Primary rental flat	148,805	147,690
Assisted living	40,894	39,083
Other	5,966	6,008
Owner-occupied home	14,772	14,190
Flat in a housing company	11,669	11,266
Single-family house	3,103	2,924
Total benefits paid, € million	646.9	650.2
Average allowance, €/month	248.26	252.60

Expenditure on financial aid for students, € million

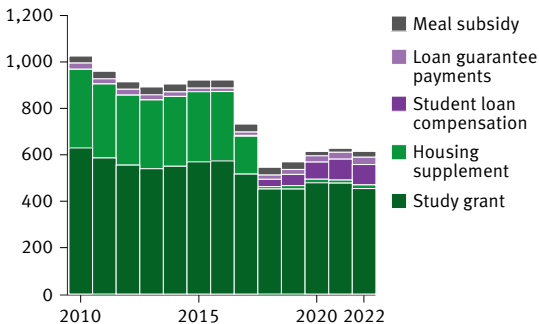
	2021	2022
Total benefits paid¹	568.7	595.2
Study grant	446.2	454.6
Housing supplement	12.5	15.7
Student loan compensation	84.0	87.8
Interest allowance for student loans	0.1	0.1
Loan guarantee payments	27.6	31.4
Meal subsidies	16.0	25.2

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 2022 prices)



Recipients of student financial aid

	2021	2022
Recipients (December)	246,054	243,517
Financial aid consisting of		
study grant	218,123	218,464
housing supplement	7,682	8,151
government guarantee for student loan	204,291	204,725

Basic amount of study grant, 2022/2023, €/month

Guardian of a minor ¹	385.40
Married	268.23
Lives alone, aged 18 or over	268.23
Lives alone, aged 17	109.04
Lives with parent, aged 20 or over	87.23
Lives with parent, aged 17–19	41.43
Supplementary allowance for study materials ²	50.16

1 The guardian of a child under 18 years of age may receive a €117.17 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 2022/2023, €/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

	2021	2022
Total benefits paid, € million	38.5	56.8
Number of recipients (December)	39,015	52,627
Average amount, €/month (December)	134.09	129.70

Expenditure on basic social assistance from Kela, € million

	2021	2022
Total benefits paid	686.5	678.4
Expenditure on expenses covered by the basic amount	273.7	280.4
Expenditure on housing expenses	337.8	325.9
Expenditure on health care expenses	62.4	59.1
Medicines	36.8	36.2
Other expenditure	12.6	12.9

Recipients of social assistance from Kela

	2021	2022
Recipients	378,579	417,071
Recipient households	267,511	251,958
Persons living alone	167,721	161,462
Other one-person households	37,851	33,888
Couples without children	13,472	11,968
Families with children	48,467	44,640
Single-parent families	29,513	27,626
Two-parent families	18,954	17,014

Basic amount of social assistance 2023, €/month

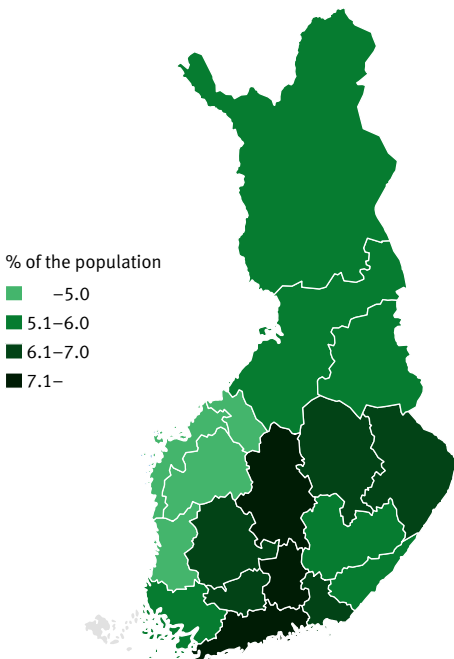
Adults

Persons living alone, no dependent children	555.11
Persons aged 18 or over sharing a household	471.84
Single parents	632.83
Persons aged 18 or over living with their parent(s)	405.23

Children

Aged 10–17, oldest sibling	421.88
Aged 10–17, second oldest sibling	394.13
Aged 10–17, third oldest sibling and all other children, each	366.37
Under 10 years of age, oldest sibling	383.03
Under 10 years of age, second oldest sibling	355.27
Under 10 years of age, third oldest sibling and all other children, each	327.51

Recipients of basic social assistance from Kela in 2022, by region



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

Conscript's allowance

	2021	2022
Total benefits paid, € million	17.08	18.57
Number of entitled households annually	9,280	9,501
Conscript as beneficiary, %	97.4	97.7
Family member as beneficiary, %	2.7	2.4
Average amount per household, €/month (December)	315.71	339.69

Pension assistance

	2021	2022
Total benefits paid (€ million)	25.7	13.7
Number of recipients (December)	1,985	772
Average amount, €/month (December)	832.49	881.67

Amount of pension assistance 2023

Maximum amount	€/month 922.42
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Number of customer contacts (in millions)

Customer service channels	2021	2022
Online services ¹	80.0	76.4
Telephone service	4.0	3.6
Service by appointment	0.205	0.108
Direct refund	35.8	37.3
Service by mail ²	6.0	5.6
Office-based service	0.6	0.6
Service by appointment	0.038	0.050
Citizen service centres	0.055	0.058

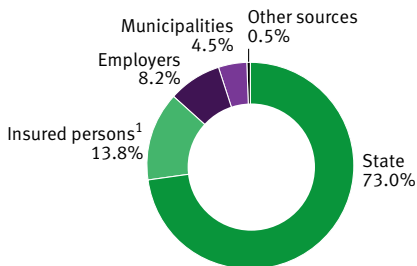
1 Secure sign-ins to Kela's online customer service.

2 Claims and supporting documentation received by Kela.

Kela expenditure and financing, € million

	2022	%	2023*
National Pension Insurance			
Expenditure	3,780	100.0	3,944
National pensions	2,198	58.1	2,281
Other benefits	1,518	40.2	1,576
Administration expenses	64	1.7	87
Financing	3,770	100.0	3,938
State	3,766	99.9	3,935
Other income	4	0.1	3
National Health Insurance			
Expenditure	5,977	100.0	6,007
Earned income insurance	2,966	49.6	2,905
Medical care insurance	2,780	46.5	2,844
Administration expenses	231	3.9	258
Financing	5,710	100.0	6,386
Insured population	2,011	35.2	2,332
Employers	1,357	23.8	1,582
State	2,280	39.9	2,392
Other income	62	1.1	81
General fund for social security			
Expenditure	7,123	100.0	7,619
Unemployment insurance	1,845	25.9	2,011
Benefits for families with children	1,915	26.9	1,844
General housing allowance	1,565	22.0	1,676
Benefits for students	652	9.2	725
Basic social assistance	678	9.5	760
Student health services	85	1.2	86
Other benefits	69	1.0	165
Administration expenses	315	4.4	353
Financing	7,123	100.0	7,600
State	6,071	85.2	6,511
Municipalities	751	10.5	749
Wage and salary earners	267	3.7	276
Students	20	0.3	20
Other income	14	0.2	44

Financing of the Social Insurance Institution 2022



¹ Includes student healthcare fees.

Kela staff and organisation, at year-end 2022

Total staff	8,586
Permanent staff	7,702
Temporary staff	884
Kela offices	129
Citizen service centres	157

Average rates of social insurance contributions, 2023

Insured persons

Percentage of taxable income under municipal taxation¹

National Health Insurance (for medical care coverage)

Wage and salary earners, self-employed persons 0.60

Beneficiaries 1.57

Percentage of earnings¹

National Health Insurance (for daily allowance coverage)

Wage and salary earners, self-employed persons² 1.36

Persons insured under the Self-Employed
Persons' Pensions Act² 1.59

Employees' pension insurance rate,
employees under 53 and 63 or over³ 7.15

Employees' pension insurance rate,
employees aged 53 to 62³ 8.65

Wage and salary earners' unemployment
insurance rate 1.50

Employers

Percentage of total wage bill

Contributions of employers 21.22*

National Health Insurance 1.53

Earnings-related pension insurance³ 17.39*

Employment accident insurance 0.70*

Unemployment insurance 1.54*

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 €15,703, the contribution rate is 0.00% for wage and salary earners and self-employed persons and 0.23% for persons insured under the Self-Employed Persons' Pensions scheme.

3 Contribution to the Self-Employed Persons' or Farmers' Pensions Scheme: 24.1% (persons under 53 and 63 or over) or 25.6% (persons aged 53 to 62) of earned income.

