In the Finnish constitution, social security is defined as the universal right to basic subsistence in the event of unemployment, illness and disability and during old age as well as at the birth of a child or the loss of provider. Social security benefits can be in the form of cash benefits or services provided or purchased with public funds.

The provision of social security is financed with taxes, tax-like payments, social insurance contributions and fees for service. Kela, the Finnish Social Insurance Institution, is one of the institutions implementing the Finnish social security system. It is a public institution supervised by the Finnish parliament. The schemes administered by Kela include basic pensions, health insurance, unemployment protection, rehabilitation, housing benefits, benefits for families with children, financial aid for students, and basic social assistance. Kela also administers schemes paying out disability benefits and conscript’s allowances, among others. Kela has network of customer service points that covers the entire country.

At the end of 2017, customer service around Finland was provided out of 182 service points operated solely by Kela and 142 service points operated jointly with other public-sector organisations. Phone inquiries can be directed to a range of customer service numbers, all operating nationwide and each with its own special area of benefit expertise. Applications for nearly all benefits can be made by signing in to Kela’s online customer service. The first chapter of this Statistical Yearbook outlines the Finnish social security system and describes Kela’s role as one of the institutions implementing the system. The following chapters focus on the individual schemes administered by Kela. The Finnish pension system consists of two statutory schemes, one providing earnings-related pensions and the other national pensions supplemented by guarantee pensions. Combined, these two schemes offer retirement security for old age, incapacity for work and the death of a provider. There are also a number of laws which provide for retirement security in the event of certain specific risks. Earnings-related pensions are payable to persons with earnings from public- or private-sector employment or from self-employment. The purpose of national pensions and guarantee pensions is to provide basic economic security for pensioners whose other income is small or non-existent. National pensions are paid in the form of old-age and disability pensions, while survivors’ pensions can take the form of spouses’ and orphans’ pensions. Other pension benefits provided by Kela are the child increase, the front-veterans’ supplement and the additional front-veterans’ supplement. The amount of the earnings-related pension is affected by career length and earnings.

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