

# **National Report Finland**

## **Socio-economic trends and welfare policies**

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**Quality** is an innovative, quantitative and qualitative research project that aims to examine how, in an era of major change, European citizens living in different national welfare state regimes evaluate the quality of their lives. The project will analyse international comparative data on the social well-being of citizens and collect new data on social quality in European workplaces in eight strategically selected partner countries: UK, Finland, Sweden, Germany, the Netherlands, Portugal, Hungary and a candidate country for EU enlargement, Bulgaria.

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## Introduction

This deliverable is part of Workpackage 3. ‘Analysis of the Institutional Context for the project Quality of life in a changing Europe’. Its purpose is to provide the necessary contextualisation for the analysis of the quantitative and qualitative data which would be gathered in the Quality project. It builds upon the work already done in the project: Deliverable 1.1. ‘Literature Review. Theoretical Concepts and Methodological Approaches of Quality of Life and Work’ and Deliverable 7.1. ‘Gender Checklist’. The reports in this collection present information about macro level trends in order to interpret research findings on the meso level (that of the companies under investigation) and the micro level (the values and lifestyles of individual employees). Other reports will examine existing data sources on objective and subjective indicators for the quality of life (D 1.2.) and offer comparative cross-national analysis (D 1.3.). Here we focus on the institutional framework in terms of resources and challenges in front of the quality of life in each partner country involved in the Quality team. The concrete objectives of this exercise were:

- To map current socio-economic and demographic trends concerning changes in work, employment patterns, institutional structures and practices of human resources management, family life, community and leisure, with an expected impact on the quality of life;
- To examine trends in public policies regarding employment and family life related to work-life balance;
- To get insight into the way different policy regimes stimulate or restrain quality of life.

Each report presents the major concerns and opportunities for the quality of life in the national context and makes an attempt to evaluate the impact of the national policy regime (the combination of social rights and services delivered by the state, the market and the family) on the quality of work and the quality of life. The time frame of the analysis is the last ten years. Where relevant, reports refer to major policy and economic changes in a longer time frame, as is the case of the two post-communist countries Bulgaria and Hungary which explore employment, demographic and policy trends since the regime change in 1989. Gender, as well as class (social status) and age (life course), act as the main cross cutting factors in the analysis.

The national reports made use of the following main sources of information:

- statistical data provided by the national statistical offices, Eurostat or other agencies;
- official documents of the national governments, programmes and reports of various ministries and non-governmental organisations;
- research reports and academic publications of national and international sociological agencies, research centres and universities;
- reviews of public debates in the media concerning quality of life and the policy measures deemed necessary to address the challenges;
- consultations with stakeholders and experts from the academia, policy makers and practitioners in the partner countries.

All national reports have similar structure in order to ease the task of international comparison which will be addressed in the next stage in Deliverable D 3.2. ‘Combined comparative report on socio-economic trends and welfare policies in the partner countries’. The reports’ introduction addresses the strategic topics of national academic and policy debates about quality of life and most pressing issues in each

country. The first chapter analyses significant trends in the economic activity patterns and population developments from the mid 1990s to the present and the prospects for the near future. The issues covered are activity rates by gender, age and education, patterns of employment, self-employment and flexible work, unemployment, trends in retirement, disability, sickness, family transitions and fertility rates, diversity of family forms and trends in social inequalities. The second chapter explores the employment policies in the country and elaborates on the patterns of social protection the state is providing for its citizens. Discussed are labour market, unemployment and self-employment policies, programmes for flexibility of work, measures for life long learning and safety at work, wage policies and the practices of social dialogue and their impact on the quality of work. The third chapter focuses on the trends in family policies and the kinds of provisions there are for maternity, paternity and parental leaves. This section of the reports examines the models of care policies (primarily for children but also for other dependents) and family friendly measures offered by the state, employers, community and wider families. It also includes a brief presentation of the significance attached to trends and challenges in health, housing, and leisure policies and policies for the safety in the community and society as a whole, and how these affect the wellbeing of citizens. The conclusion contains the authors' evaluation of the influence of policy interventions (current and in the past ten years) on the quality of life and quality of work and the prospects for the future.

The national reports in this collection represent countries selected before the start of the project with the understanding that they correspond to the main policy regimes. Thus Finland and Sweden have social democratic welfare states, the Netherlands and Germany stand for the corporatist regime, the UK represents the liberal regime and Portugal – the sub-protective regime. Hungary and Bulgaria are post-communist countries moving away from the centralized one-party regimes and are currently combining elements from all the four models above. The ongoing changes in their policy systems make it unclear which welfare regime they are moving toward. However, as the reports attest to, transformations are underway in all other countries under the influence of demographic and economic changes, new technologies and globalisation. Which model of citizenship best provides for the quality of work and life is to be further explored in the course of the study.

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## Executive Summary

The report describes the institutional context of quality of life (QOL) and quality of work (QOW) in Finland. The time span of the report covers the period from 1995 to the present with certain extensions to the first half of the 1990s. The report depicts socio-economic and demographic trends as well as pursued welfare policies with purpose to increase understanding on the contextual bases of QOL and QOW in Finland. The analysis of the institutional context is divided in three main sections; the first section deals with education, employment and demographic trends through studies and statistics, the second addresses employment policies, and the third focuses on family policies. In the end, some attention is paid on pursued health and housing policies as well as on safety issues. The report has been revised after receiving comments on it from nine national experts representing research institutes, universities, interest groups, employer's organisation and trade unions.

The report shows that employment and demographic trends indicate both positive development and challenges in terms of overall QOL in Finland. Unemployment rates of both men and women have remarkably declined since the early 1990s recession but especially long-term unemployment still remains at considerably high level. The proportion of fixed-term workers has also stayed at quite high level focusing especially on women-dominated occupations in the public sector. At the same time part-time work has become a more and more typical form of work, though it does not appear as a very distinctive feature in European comparisons. Like fixed-term work, part-time work is often done involuntary and in women-dominated sectors. More recent features of the Finnish labour market, with relevance to the sustainability of QOL and QOW, include such tendencies as the rapidly increasing use of agency work and employment immigration in certain industries. For now, these aspects of the Finnish labour market affect only a small range of people but the report considers them as crucial elements when pondering the challenges of QOL and QOW in the near future.

In recent years, various demographic changes have substantially modified the institutional context of QOL. In Finland, the ageing of population is taking place at the fastest rate in whole Europe. On the one hand, this means challenges in the ensuring the functional capacity of ageing people and the reallocation of financial load to the smaller and smaller generations of taxpayers. On the other hand, early-retired people are healthier than ever before and they build up a great human resource before their functional capacity becomes weaker. To relieve the impacts of ageing, the government has created incentives to postpone the average retirement age. Most Finns still retire before the standard retirement age of 65 by utilising various more personalised retirement schemes. Even if the average retirement age has slowly risen, the most of Finns still retire before the age of 60. In addition to ageing, the diversification of family forms has started to characterise the change of the Finnish society. Although married couples with their mutual children still represent the majority of families, the number of single parents, non-married and same-sex couples has started to rise. Meanwhile, the age of first-time mothers and the fertility rate have stayed at rather high level compare to other European countries. The poverty on the other hand has kept staying at relatively low-level in international comparisons. Even so, "child poverty" has tripled from 1990 to 2000 and it continues to rise. In other words, changes in family and population structure have started to generate new types of family relations and transformations in the everyday context of QOL are thus evident.

Finally, the report presents pursued employment and family policies and describes their relations to the challenges of the changing context of QOL in Finland. Since the mid-1990s, applied activation policy has aimed to the reduction of structural unemployment. Unemployment in general has declined steadily but long-term unemployment has persistently stayed at high level. Regarding ageing, recent pension reform, of which impacts are to be assessed, has been a major effort to prolong the careers of ageing population. In terms of family policy, there have been many single reforms which together have changed the focus of family benefits from income transfers to services when moving from the 1990s to the 21st century. In addition to these, the report depicts many other policy issues relevant to QOL and QOW. The report also presents some deficiencies, including the lack of controlling in the use of fixed-term contracts and agency work, that may jeopardize the sustainable basis of QOL and QOW in the near future.

## 1. Introduction: debates, trends and contradictions

This report describes the institutional context of quality of life (QOL) and quality of work (QOW) in Finland from the mid-1990s up to the present with certain extensions to the first half of the 1990s. The report depicts socio-economic and demographic trends as well as pursued welfare policies with purpose to better understand the bases of QOL and QOW in Finland. In the 1990s, globalisation started to modify the structures of Finland and those social, economic and regional equalities that were attained by the end of 1980s were subjected to re-evaluations. The division of labour between the state and municipalities was rearranged in the 1990s as well. Regarding the provision of welfare services, earmarked state subsidies were suspended, and municipalities gained more freedom to subcontract welfare services to the private sector (Kantola 2002; 2006; Sipilä 2006). Transformations in work institutions, time-related pressures and sector-specific labour shortages begun also jeopardize the sustainable basis of high QOL in Finland. These transformations, along with the following contradictions, can be seen characterising recent changes in the institutional context of QOL and QOW in Finland.

The contradiction between high national productivity and meagre improvements in the state provided welfare services has raised both public and academic debates after the severe recession of the early 1990s. In recent years, Finland has been repeatedly ranked among the most competitive countries and its national productivity has been at a high-level (Pesonen & Riihinen 2002, 216). In order to maintain national competitiveness, recent governments have pushed forward a gradual reduction of income-taxation and the policy of modest increments (Saari 2005). Despite this and a new upswing in economy, the welfare benefits that were cut down and pegged in the early 1990s have not been restored to their former levels. The conflicting opinions of politicians and other citizens regarding the allocation of resources between the welfare services and the balancing of state's budget (Pesonen & Riihinen 2002, 293) illustrate the same contradiction. In the academic world, these occurrences have been seen indicating the change of direction of the welfare state (Julkunen 2001). Whereas the continuous improving of social right and welfare benefits was characteristic of time before the 1990s, today's welfare state aims to adapt national policies to the demands of new global economy.

Another contradiction relates to the welfare state as a provider of the prerequisites of QOL and its high endorsement among citizens. In the era of global economy, unemployment and social exclusion seem to occur more unpredictably and unevenly than before. Especially unexpected mass redundancies and outsourcings have annoyed Finns raising questions about the employer's social responsibility and employees' possibilities to combine work and family in a sustainable manner. Recent studies also reflect the uncertainties of labour market. According to Lehto and Sutela (2004, 66-67) uncertainty towards unpredictable changes in the labour market has significantly increased since the end of 1990s. In the complex global environment, the possibilities of the welfare state to prevent social ills and to strengthen the institutional context of QOL and QOW appear challenging. Even so, the Finnish welfare state has maintained its high endorsement among citizens (Haikonen & Kiljunen 2003, 141; Pesonen & Riihinen 2002, 217).

The report at hand consists of three main sections. It begins with a chapter presenting educational, employment and demographic trends with relation to QOL and QOW. For instance, developments in un/employment rates, fixed-term and part-time employment rates are discussed here. Some key issues

concerning family formation and health status are also presented in this part of the report. The second chapter describes the employment policy practised after the mid-1990s. In this part of the report, a set of academic studies, governmental programmes and policy papers are examined to illustrate how the employment policy settings have developed in Finland. The third chapter aims to investigate the relation between the implemented family policy and QOL in Finland. In this section, the analysis focuses on different state provision models regarding parenthood and childhood. Two notably shorter chapters discuss health, housing and safety issues relevant to QOL. The report is concluded by assessing the prerequisites of good QOL and QOW in relation to the pursued policies and contextual trends. The report has been revised according to comments received from nine national experts representing research institutes, universities, interest groups, employer's organisation and trade unions. A summary of their names, affiliations and comments is presented in Appendix 1.

## 2. Education, employment and demographic trends

A relationship between employment policy and changes in population structure is a topical issue in Finland. In global competitive environment, it is essential how successfully employment policy manages to combine ageing of population and the sufficiency of skilful workforce. This report pays special attention to changes in women's and men's position in the labour market. Women's participation rate in the labour market has steadily grown since the 1950s stopping only for a few years in the early 1990s. Meanwhile, men's participation has slowly decreased for decades, until starting to increase again in the 21st century. Recovery from the 1990s recession and active labour policy (e.g. rehabilitation) are behind the positive change especially regarding men. The increase in the proportion of women is more clearly connected to the political promotion of a dual-earner model, increased level of education, and the growth of the public sector as a major women's employer. However, the segregation between men's and women's work is still notable though it has slowly decreased. In Finland and other Nordic countries, about half of all women work in professions where 80 % of the employees are women. Wage segregation has not decreased either especially at the highest income quintiles in Finland. (Hjerpe & Räsänen (eds.) 2004; Hietaniemi 2004; Julkunen & Pärnänen 2005; Kyyrä & Ollikainen 2004, 109-113; Lehto et al. 2005; Palanko-Laaka 2005)

### 2.1 Education and life-long learning

The aim of Finnish schooling and training systems is that each full age group completes the basic education (9-year compulsory comprehensive school) and thereafter continues studies until achieving an occupational qualification. Furthermore, the education policy aims that the number of dropouts would be as low as possible and that students would graduate from polytechnics and universities in target times (varies between 3.5 and 5 years). Education and training leading to a degree is free of charge at all institutions that are part of official education system. Students can also apply for student grants for all types of training after completing comprehensive school. According to official statistics, the proportion of persons with a degree of any kind (e.g. vocational, collage, university) has risen from 57.7 % to 62.7 % between 1998 and 2004. The same figures for men are 58.5 % in 1998 and 62.7 % in 2004 and for women 57.0 % in 1998 and 62.7 % in 2004. When focusing on highly educated persons (holds a Bachelor's or Master's degree) only, it turns out women are better educated than man. The proportion of highly educated woman has also increased faster than that of men in the last few years. In 1998, 23.7 % of women held a university degree or like and the corresponding proportion of men was 21.2 %. Six years later, in 2004, 27% of women and 22.9 % of men had a degree from an institution for higher education. (Statistic Finland 2006)

The Finnish education and employment policy includes also many elements that support life-long learning. Further education and (vocational) adult education are widely provided by many training institutions. The government together with other labour market parties has arranged such possibilities as study leaves for employed and those in service (government workers) to gain further training. Up to 2002, the government also allocated funds to the adult's study benefit. The adult's study benefit was suspended in 2002 after which there has been a possibility to apply special financial aid for adult studies. Employees may also utilise a job alternation scheme in order to further educate themselves. Unemployed, for one, are entitled to training subsidies.

## 2.2 Employment and unemployment

**Employment rate.** In 1995, the employment rate of all men aged 15 to 64 active in the labour market was 63.1 % and that of women 59.1 %. In 2005, the same figures pointed 69.5 % for men and 66.5 % for women. In a decade, the average employment rate rose from 61.1 % to 68.0 % mostly due to the recovery from the 1990s recession. However, geographically the development of employment rates has not occurred evenly. The economic recovery from the depression and adaptation to structural changes in industrial production have been particularly slow processes in North-East Finland and Lapland regions. Figures have repeatedly been more favourable in the densely populated regions of Southern Finland.

**Unemployment rate.** In Finland, most remarkable leap in the unemployment rate took place already in the first half of 1990s when the unemployment rate of men went up from 3 % to 18 % in three years. Thereafter, unemployment of both men and women has significantly decreased. Unemployment of men halved from 15.7% to 8.4 %, and that of women from 15.1% to 8.6%, between 1995 and 2005. In 1995, a third of the unemployed were classified as long-term unemployed (unemployed for over 12 consecutive months). Although their share of all unemployed has not remarkably decreased in the 21st century, the figure is still clearly below the EU-15 average. Long-term unemployment affects men slightly more often than women. (Uusitalo & Koskela 2003).

Risk of the long-term unemployed to become totally excluded from the labour market has increased in Finland. In response, recent governments have made improvements in the efficiency of employment services in order to develop new active social and labour policy instruments (Keskitalo & Mannila 2006, 103). Activation is seen as an umbrella concept to denote all new policies combating unemployment and exclusion (e.g. the Act on Rehabilitative Work Experience in 2001). Although the relationship between unemployment and poverty is ambiguous, the growth in polarisation has been slow and poverty on a low level in Finland compared to other countries. (Ritakallio 2001; Keskitalo & Mannila 2006; Kautto & Moisio 2006). (Appendix 2: Table 1 and 2)

## 2.3 Short-term employment

**Fixed-term employment.** In European comparisons, Finland has emerged as a country where fixed-term contracts are especially widely in use. In EU-15 comparisons, only Spain had a higher number of fixed-term employees in relative terms in the 1990s. In 2005, when all wage and salary earners in the EU-25 were studied, only Spain (32%), Poland (23%) Portugal (20%) and Slovenia (18%) were ahead of Finland (17%). According the Labour Surveys of Statistics Finland, 16.0 % of wage earners were employed on a fixed term basis in 1997 (19.6% of women, 12.8% of men). The rate had dropped to 14.4 % by 2005 (18.2 % of women, 10.4% of men), men's rate notably more than that of women. (Appendix 2: Table 3)

The use of fixed-term contracts differs by gender and the type of job in Finland. *Firstly*, fixed-term contracts are related to young, well-educated women in the public sector whose employment often consists of successive periods as temporary substitutes. According to the 2003 Quality of Work Life Survey by Statistics Finland, successive fixed-term employment contracts were especially common among women employees in the public sector, notably in health care occupations. *Secondly*, other group is formed by upper white-collar men, aged typically over 40, whose fixed-term employment careers often consist of project type of jobs and posts filled for a fixed period only. The *third* type of fixed-term employment includes those working in industries where seasonal fluctuations in production require the use of fixed-term employment. (Lehto et al. 2005; Palanko-Laaka 2005)

The fixed-term contracts are characteristically used for jobs and tasks that do not require them by nature in Finland. Most of the employees do not choose fixed-term employment voluntarily either. There is no regulation that would unanimously prohibit the chaining of temporary contracts. However, there has to be a special reason for why a temporary contract is applied instead of permanent one. An adequate reason can be, for instance, short-term replacement of other employee (due to maternity leave, job alternation leave or such), internship, project work, or seasonal work. Although workplaces are conscious about the guidelines concerning their conversion into permanent ones, the use of fixed-term contracts has not diminished. In women's case it is often a question of employers' fear of having to subsidise home care leave of permanently employed women if they become pregnant and decide to nurture their children under the age of three at home. Women with fixed-term employment have fewer children than those with permanent contracts. Especially highly educated women with a fixed-term contract postpone a starting of family and get fewer children as they would than they would ideally like. External funding and project work have also added to the use of fixed-term contracts. In 2003, four out of five fixed-term workers wished to have found permanent employment. (Salmi 2004; Lehto & Sutela 2004; Lehto et al. 2005, Palanko-Laaka 2005; OECD: Babies and Bosses 2005; Sutela 2006)

**Agency work.** Agency work is used increasingly instead of fixed-term contracts in certain industries. In Finland, agency work is most commonly used in the private sector, especially in building and service industries. Due to its relatively short history and challenges in measuring, standards for compiling statistics are still to be established in Finland. According to the available statistics, published under the European Union Foundation for the Improvement of Living and Working Conditions, only 0.5 % of Finnish employees were defined as agency workers in 2002 (Pedersen et al. 2004). At the same time, more women (55% of all) than men were reported to work as temporary agency workers. This can be partly explained by a constant demand of temporary labour force in the health care sector. (Lehto & Sutela 2004; Lehto et al. 2005; Viitala, Vettensaari & Mäkipelkola 2006; Saukkonen 2005). The Confederation of Finnish Industries (EK) has later estimated, regarding the private sector only, that the proportion of agency work would be 2.3 % (Saukkonen 2005). In 2006, the Service Union PAM (YLE 8.8.2006) estimated that almost every tenth worker in bars and restaurants is hired through rental labour agencies.

## 2.4 Part-time and self-employment

**Part-time employment.** The proportion of part-time workers has been comparatively low for long in Finland. Due to the prevailing dual-earner model, both men and women usually opt for full-time employment. Part-time work is often done involuntarily, responding to the demands of enterprises as opposed to the expectations of the workers (Julkunen & Pärnänen 2005). In 1995, 11.3 % of the labour force were part-time workers. By 2005, the proportion had risen to 13.1 %. The division of part-time work has remained gendered in the past decade: women are faced with part-time work more often than men. In 2005, 66.7 % of all part-time workers were women. During the last ten years, the use of part-time contracts has grown slightly. In Finland, part-time workers hold the similar social security and rights to permanent full-time workers. (Kyyrä & Ollikainen 2004, 114) (Appendix 2: Table 4)

**Self-employment.** The proportion of self-employed workers in the labour force is not particularly high either. According to Statistics Finland, 12.6 % of the labour force was self-employed in 2005 when the corresponding figure was 13.7 % in 2000 and 15.5 % in 1995. The decline stems partly from the decreased number of people employed by agriculture and the ageing of entrepreneurs. On the other hand, a low rate

of self-employment is connected to a relatively high overall rate of employment. A majority of enterprises in Finland fall into the category of small enterprises (98.75 %), and as many as 40 % of all enterprises have no hired staff. Although the proportion of Finnish women entrepreneurs has remained high in European comparisons, the promotion of women entrepreneurship with purpose to enhance gender equality in working life is written on the Government Action Plan for Gender Equality 2004-2007. (Rajaniemi 2005; Kiander 2004; Hyrsky & Lipponen 2004) (Appendix 2: Table 5).

Rates, % (of which women)	1990	1995	2000	2005
Employment	74.1 (46.0)	61.1 (47.8)	66.9 (47.5)	68.0 (48.4)
Unemployment	3.2 (40.2)	15.4 (46.6)	9.8 (51.8)	8.5 (49.5)
Long-term unemployment, % of all unemployed	3.7 (-)	32.3 (41.4)	28.2 (47.5)	25.8 (43.5)
Fixed-term employment, % of wage and salary earners	15.0 (60.2)	16.3 <sup>1</sup> (60.6)	14.1 (63.1)	14.4 (64.8)
Part-time employment, % of employed	9.0 (69.0)	11.3 (63.7)	11.9 (67.1)	13.1 (66.7)
Self-employment & assist. family members, % of employed	15.4 (34.8)	15.5 (32.3)	13.7 (32.0)	12.6 (32.3)
Self-employment in agriculture, % of employed	8.4 (32.2)	9.3 (30.8)	9.1 (32.1)	9.1 (33.5)

1) In the year 1997

Table 1: Key Employment Figures, 1995-2005

## 2.5 Demographic trends

**Aging.** The Finnish population is aging at the fastest rate in Europe. At the same time, the life expectancy has also prolonged. The share of the 65+ citizens is growing steadily, while the share of those under 15 is diminishing. On the one hand, retirement of large generations, born between 1945 and 1950, together with the birth of subsequent, significantly smaller age groups, is considered harmful in terms of the decency load of working age people and the financial basis of the welfare state (Laine 2004, 187). On the other hand, it is estimated that a remarkable part of increased health care and social welfare costs would return to the state in the form of taxes levied on staff working in the health care sector and taxes levied on public pensions (Parkkinen 2004). It is stressed that ageing, in the short run, is a question about 65+ persons how do not yet need special care arrangements and who should rather considered a resource (Ikääntyminen voimavarana 2004). (Appendix 2: Table 6)

**Aged workers.** In order to achieve the current target employment rate of 75 %, all efforts to postpone the average retirement age are of great importance. During the past decade, the employment rate of 55+ people has risen along with all age groups but partly because of economic recovery. During the 2000s, the employment rate of people aged 45 to 65 has increased more rapidly than for the whole population in working age. In this age group, the differences in the employment rate of women and men have practically disappeared in the past few years. In 2005, the employment rate of this age group, for both women and men, was nearly 53 % while in 1997 the rate of men was 38 % and that of women nearly 34 %. In the group of 55-59 years of age, the employment rates have been even higher. In 1997, the rate for women in this particular age group was 49 % and for men 51 %. In 2005, the same figures pointed 67 % for women and 63 % for men. Still, especially within the group of 60-64 years of age the employment rates continue

to be significantly lower than those of younger age groups. In 1997, the employment rate of men was 23 % and that of women 16 % within the people aged 60 to 64 years. By 2005, the rates have significantly risen indicating the employment rate of 36 % for men and 31 % for women. (Haataja 2006a; Laine 2004)

The age groups that turned 50 years in the early 2000s (the baby boomers) are closing on the retirement age. Most of them have only received education at the primary level. Nevertheless, further education among them is more common than in the older age groups. Employment rates are on average the higher the better education people have. The employment rate of people with only primary education in the whole population of working age fell from 63 % to 46 % between 1989 and 2004, while the employment rate of people aged 45 to 64 fell from 59 % to only 54 %. (Haataja 2006a)

**Retirement age.** Most Finns retire before the age of 65, which is the standard retirement age set up in the old-age pension scheme. This is mostly because of parallel pension schemes (e.g. unemployment, disability and individual early-retirement pension schemes) that have allowed earlier, more personalised retirements. The average age of retirement was 57.2 (men 56.6, women 57.9) in 1996 and the corresponding figure almost ten years later, in 2004, was 57.5 (men 58.2, women 57.8) (Suomen työeläkkeensaajat vuonna 2004). In other words, the average retirement age has risen but extremely slowly. A pioneering *Programme on Ageing Workers 1998-2002* was executed as a joint effort between Ministry of Labour, Ministry of Social Affairs and Health, and Ministry of Education as a part of on-going initiatives to safeguard employment among older members of the population. A major pension reform was launched a bit later in the beginning of the 21<sup>st</sup> century. Planning of reform aimed to develop incentives for the aging workers to prolong their work careers. One of the main measures was to adopt a flexible retirement age of 63 to 68, instead of standard retirement age of 65. Secondly, the pension accrual rate was set to be higher if the retirement is drawn after the age of 62, and substantially lower before that. The main elements of the reform became effective in 2005 (OECD 2004; Laine 2004).

**Immigrants.** Employment immigration has also received growing interest as a partial solution to the upcoming labour shortage. At the end of 2005, 114 000 foreign nationals lived in Finland, which is only about 2.2 % of the population. The unemployment rate amongst immigrants was 28 % in 2005 (Annual Report 2005). Difficulties in finding employment affect greatly the welfare of immigrants in work-centred Finland and impede their integration into the society. Still, their significance at least in the form of seasonal guest workers is growing. (Ritakallio 2001, 428)

% of all (of which women)	1995	2000	2005
under 15 years	19.0 (48.9)	18.1 (48.9)	17.3 (48.9)
15-64 years	66.7 (50.2)	66.9 (49.5)	66.7 (49.5)
65+ years	14.3 (63.3)	15.0 (61.5)	16.0 (60.0)
employed 55-59 year-olds, proportion of all	48.9 (53.3)	59.3 (51.5)	65.4 (51.6)
employed 60-64 year-olds, proportion of all	18.5 (44.4)	23.4 (44.3)	33.5 (47.3)
immigrants % of population	1.3 (47.8)	1.8 (50.0)	2.2 (49.2)

Table 2: Key Demographic Figures, Finland, 1995-2005

More information and statistics:

[Statistical Yearbook of Pensioners in Finland 2004](#), Finnish Centre for Pensions and the Social Insurance Institution of Finland, Helsinki 2005.

[Aging and Employment Policies](#), Finland, OECD, 2004

## 2.6 Aging, health status and work

Maintenance of working and functional capacity alongside economic incentives are needed to keep the aging population at work. Recent studies indicate that high educational level, good health and happiness with current employment motivate Finns to postpone their retirement. However, there are some gender differences in this respect too. In relative terms, men plan to retire before the age of 59 more often than women due to health issues, but they also plan to prolong their careers over the age of 65 more often than women do. Women most often plan to retire between the age of 60 and 64. (Forma et al. 2006) In recent years, the number of sickness absence days per employee has started to grow. In 1995, the average amount of days was 7.7 and ten year later 9.3.

Ageism in the labour market in relation to attempts to prolong careers has not created as much conversation, although the awareness of its existence and negative effects are growing (Julkunen & Pärnänen 2005). The certainty of the continuity of the employment (59 % of respondents) was the most important single factor when Quality of Work Survey inquired from 45+ what would encourage them to work as long as possible in 2003. Behind this came health-related factors like rehabilitation, part-time retirement and development of occupational health services. Increase in wage-level (35 % of respondents) was clearly not among the measures considered the most important. (Lehto 2004; Lehto & Sutela 2004)

## 2.7 Family formation

**Family types.** There were 1.4 million families in Finland at the end of year 2005. More than three quarters of the population lives in a family of more than one person. Married couples without (33.7 %) and with children (32.8 %) still represent the majority (66.5%) of all the families. In 1995, the same figures pointed a remarkably smaller proportion for the married couples without children (28.6%) and a higher proportion for those with children (41.9%). On the other hand, the families of non-married couples represent a bigger part of all families today than ten years ago, although the increase in percentage points has been slow. Of all families, the families of non-married couples with children formed 7.9 % and those without children 12.7 % of all families in 2005. The both figures are a bit higher than in 1995 when the former pointed 6.2 % and the latter 9.8 %. In 1995, 33.1 % of children were born outside marriages. By 2005, the proportion had climbed to 40.4 %. Even though the proportion of children born to unmarried women/couples has grown significantly in the past decade, many of these couples turn their relationship into a marriage after having a child. Finally, if we only concentrate on families with children, it turns out that proportion of mother-children families has increased a bit in last ten years (15.4% in 1995, 17.5% in 2005) whereas the proportion of father-children families has almost remain at the same level (2.0% in 1995, 2.1% in 2005). The proportion of stepfamilies from all families with children, for one, has increased from 6.6 % to 8.8 % between 1995 and 2005. The majority of children, however, spend their childhood still with the biological parents. (Paajanen 2002; Statistic Finland 2005)

**Fertility and reproduction.** The fertility rate of Finnish women was 1.8 in 2005 which is very high in European comparisons. The rate has remained more or less at the same level for the past 15 years. Meanwhile, the ascending trend of the age of first-time mothers has continued. Today the average age of first time mothers is 28 years. It is also worth noticing that 10 % of all first-birth givers are aged 35 years

or over. Considering the current demographic trend of aging population and diminishing generations, it would be beneficial to increase the number of children born and to lower the age of the mothers of first-born children. However, relatively weak pronatalism has characterised Finnish family policies so far (Hiilamo 2002). (Appendix 2: Tables 7 and 8)

	1995	2000	2005
Number of Families	1 382 970	1 401 963	1 426 000
Families of married couples % of all families	70.5	67.8	66.7
Married with children % of all families	41.9	36.7	32.8
Fertility rate	1.81	1.73	1.80
Average age of first-time mothers	27.6	27.6	27.9
Sickness absence (days)	7.7	-	9.3

*Table 3: Key Family Formation and Health Status Figures, 1995-2005*

## 3. Employment policies

### 3.1 Basic ideology and changes in context

**Ideology.** Both men's and women's high level of labour market activity and assuring full-time employment for all working age adults have formed the thread of employment policy in Finland (Salmi, Lammi-Taskula & Karttunen 2000). Employment policy has been closely linked with family policy that supports paid work among parents with children. Investments in education have been considered as integral to employment policy as well. Furthermore, the recent governments have stressed that achievement of employment goals is strongly dependent on the economic performance of the state, not solely on the measures of employment and social policy.

**Context.** In the 1990s, remarkable societal changes took place altering the societal environment where employment policy was pursued. A severe economic recession multiplied the number of unemployed in the early 1990s. The trade with former states of the Soviet Union that had played a major role in economy dried up with the collapsing of the Soviet Union. During the same years, traditionally strong export sectors, wood and metal industry, were supplemented with the promising electronics industry and the relatively nascent growth of service sector, which infused new hope to the labour market. At the same time, the globalisation of economy started to overshadow the domestic labour market. Especially concerns over the loss of low-skilled jobs to industrialising countries were addressed. The contradiction between the increasing number of less-educated, unemployed people and the need of high-skilled, specialised experts began to escalate (Pesonen & Riihinen 2002). The new societal state of affairs appeared contradictory in terms of QOL and QOW. On the one hand, job insecurity and stop-go trends in working life seemed to undermine the permanent foundation of good QOL and to increase the risk of social inequalities. On the other hand, the rise of new electronics cluster, together with brightening of export activities, created new jobs and generated prosperity. Whereas the former complicated adhering to the goals of employment policy, the latter provided new elements for achieving it.

### 3.2 Objectives

The state's official employment policy objectives are written in the Government Programme. Since 1995, there have been altogether three viable governments in power in Finland. In 1995, Mr. Paavo Lipponen's first multi-party government (Government Programme 1995) set an ambitious goal to halve the number of unemployed in the period of four years. In the Government's Action Plan it was stressed that this could not be achieved without a rapid economic growth, active export policy, investments in production and the diversification of production structure. In addition, it was underlined that the taxation of work should be moderately reduced while innovative ways to redistribute work needed to be found. The emphases of the programme are more understandable if considered that the state was still recovering from the deep economic recession. Lipponen's second Government (Government Programme 1999) leaned strongly on the legacy of its predecessor. The employment policy was strongly linked with the economic policy of the state, especially with the rapid economic growth and the aim to decrease income taxation. International competitiveness was written on the government programme with a greater importance. Mr. Matti Vanhanen's center-leftist government (Government Programme 2003) took over the governmental power in 2003. It has pursued similar employment policy to Lipponen's government considering the

reduction of income taxation with purpose to raise the employment rate and to promote entrepreneurship. Vanhanen's government started to pay more attention to the risks of global economy regarding the national economy. Mr. Vanhanen's Government was the first to set an inter-ministerial Employment Policy Programme to reduce unemployment and promote enterprises' access to labour. Due to the concerns about changes in the population structure, its main goal has been the lifting of the employment rate. (Saari 2005)

Today, the Ministry of Labour stresses the inseparability of the labour market and the state's economic performance. The most important objective of labour policy is to increase employment by 100,000 people by 2007. The Ministry's report points out that the objective must be seen as a shared endeavour of the state's economic and employment policies. Other substantial aims are to diminish the regional differences in the labour market and to increase the employment rate in every part of the country. In addition to these general objectives, the Ministry has outlined a more detailed labour policy strategy for the years 2003-2006-2010 (two electoral periods). It includes five strategic guidelines that are as follows (Annual Report 2005).

1. Reducing structural unemployment and preventing marginalisation
2. Ensuring the availability of skilled labour
3. Enhancing labour productivity in a way that is sustainable in terms of quality
4. Creating preconditions for active labour immigration policy
5. Increasing entrepreneurship and self-employment

It seems that today's official employment policy in Finland aims principally to two different kinds of activities; structural adjustments and balancing of the demand and supply of workforce. When looking at all the guidelines together, only the guideline three explicitly tackles the QOW. Interestingly, the formulation of it associates the term quality with the economic aspect of the labour market, namely productivity, but does not primarily refer to the well-being of employees at the individual level. If we look what is written under the guideline three in more detail, it turns out that the QOW is perceived basically in two ways; research-assisted and legislative measures are mentioned. The former is discussed by presenting how the changes in working life are monitored through a special barometer and how special workplace development programmes are implemented. The latter is illustrated with amendments in a range of acts that aim to, for instance, increase integration of work and family and to improve the status of employees under a threat of dismissal. This indicates that more specialised measures and decisions concerning the employees' prerequisites for the good QOW and work-family balance are agreed elsewhere, mainly in tripartite negotiations. It is also worth noticing that neither gender issues nor age factors are mentioned in the headings of strategic guidelines. However, the government has adopted the mainstreaming of gender perspective in its Action Plan for Gender Equality.

To sum up, Government Programmes indicate that the basis for people's good QOW has been in flux from the 1990s to date. Full employment goal has remained regarding both men and women though the operational environment of employment policy has changed remarkably due to the global influences and changes in the production structure. The changes have been reasonably reflected in the strategic guidelines and focal points of official employment policy. Next, the report shortly discusses the cooperation of labour market parties and the state in terms of QOL and QOW. In the Finnish labour market systems, a dialogue between the state and the labour market actors holds remarkable potential regarding QOL and QOW.

More information: [The Annual Report 2005](#), the Ministry of Labour, Finland

### 3.3 Social dialogue in employment issues

**Tripartite co-operation.** A corporative model where the political system is in active dialogue with the labour market parties, employer and trade union organizations is a distinctive feature of Finnish labour market policies. Whereas first collective labour agreements comprised mainly of wage disputes, their scope has little by little broadened and the contents of agreements have become more detailed. Today, this means that the labour market parties have a strong influence in the legislation on working life issues. Almost all new statutory labour market regulations have their roots in the tripartite negotiations. A great part of all regulation is drafted as a tripartite co-operative effort. (Salmi, Lammi-Taskula & Karttunen 2000; Industrial relations... 2003).

The strong position of the tripartite system in the labour market is premised on two elements. Firstly, trade union membership rate has been, and continues to be, very high in Finland. Finnish labour unions look after the interests of 78% of wage and salary earners. Secondly, the strong role of tripartite system results from the general applicability of collective bargaining agreements. Their coverage is 90-95 % of all wage and salary earners (Industrial Relations and Labour Legislation in Finland 2003). Recently, membership rates have slowly declined because of the growth of new information technology and temporary jobs in services which employ a number of young people. Young employees are not as active as older ones to engage in labour union action (Böckerman & Uusitalo 2005). Gender issues are integral part to trade union activities too. Gender has especially relevance when dealing with the well-being of employees and work-family-balance. In Finland, women join the trade unions more often than men, which can be associated with the greater uncertainty experienced by women in the labour market. However, women are still under-represented in the governmental bodies of the unions. (Salmi, Lammi-Taskula & Karttunen 2000; Industrial relations... 2003; SAK Gender Equality Plan ... 2003).

**Wage policy.** Due to the long history of tripartite bargaining, minimum pay rates are agreed in sector specific collective agreements. This means that there is no universal statutory minimum wage in Finland but the collective contracts are minimum contracts by nature, especially in private sector. In the 1990s, collective agreements of different fields resulted in increasing the possibilities to agree locally within the enterprise or at a single workplace. Local agreements have dealt mainly with working conditions, especially working hours. In some cases, local agreements have meant deviations from the main lines of working conditions of the collective agreement.

More information: [Industrial Relations and Labour Legislation in Finland](#), Ministry of Labour, Finland

### 3.4 Unemployment and self-employment policies

**Unemployment policy.** A low unemployment level has never been a priority in Finnish economic policies although economic policy and unemployment policy have been included in government programmes as interconnected elements. During the 1990s recession, a right-wing government (1991-1995) did not consider unemployment as the primary problem of economy. Instead, it aimed to limit the growing foreign debt and budget deficits even by cutting domestic demand. Due to these measures the unemployment rate kept climbing higher. In the public discussion the unemployment was even considered

as a person's individual choice rather than a consequence of structural problems. Therefore, the cutting-down of generous social benefits was considered as one means to lower unemployment level. In the latter part of the 1990s, the social democratic governments (1995-2003) paid more attention to the level of employment but otherwise pursued very similar economic policies. Today's centre-led government continues the same type of employment policy. The government aims to diminish structural unemployment and promotes the activation of the unemployed and the long-term unemployed. To sum up, several reforms in unemployment policies have moved the focus from paying passive income maintenance benefits to supporting active efforts in job seeking and developing job seekers' computational skills after the early 1990s. (Ervasti 2001).

**Self-employment policy.** The low rate of self-employment, or entrepreneurship, is often considered problematic in Finland. The importance of lifting up the self-employment rate actualised in the beginning of the 1990s when the unemployment level was at its highest. The 1990s swelled the proportion of self-employed in the labour force due to a more rapid unemployment growth among waged workers (Hyrsky & Lipponen 2004). Today, self-employment and entrepreneurship are yet again stressed in policy debates. The current Government, for instance, launched an inter-sectoral Entrepreneurship Policy Programme to promote self-employment in 2005. According to our inquiries, the following inter-related topics have been in the core of discussion when self-employment has been addressed in the 1990s and 2000s.

*Continuity of family enterprises.* Simultaneously with the ageing of the population, also a great number of entrepreneurs are ageing fast. The ensuring of the continuity of family enterprises (including farms) has to be solved in order to guarantee the prerequisites of QOL in regions with few possibilities for paid-employment (Hyrsky & Lipponen 2004).

*Self-employment in rural areas.* The number of full-time farmers has substantially declined during the last 10-15 years. Because of structural changes (e.g. decline in agriculture and ageing) the structure of rural self-employment must be reconstructed (Tervo & Haapanen 2005; Tervo 2004; Kauhanen & Tervo 1999; Niittykangas & Tervo 2002).

*Women's self-employment.* The proportion of women entrepreneurs in Finland is relatively high by European standards (33% of all entrepreneurs in 2003, excluding agriculture). However, the self-employed women are ageing, being already slightly older in average than elsewhere in Europe. Entrepreneurship in service sector, especially in care services, has been conceived as a real possibility for women (Naisyrittäjyys: Nykytilanne ja toimenpide-ehdotuksia 2005, Arenius & Kovalainen 2006; Arenius et al. 2005; Kovalainen 2003).

### 3.5 Flexibility and safety in employment policies

**Flexibility.** The 1990s economic crisis raised discussions about the reduction of unemployment by increasing the labour market flexibility. Local bargaining, sharing of work tasks and time, and the functional flexibility of work were discussed and pilot projects were launched (Julkunen & Nätti 1999; Koistinen & Sengerberger 2002; Julkunen, Nätti & Anttila 2003). In the course of time, the focus of flexibility debates has changed. Today flexibility is addressed from the perspective of tightened global competition, the ageing of population and the mobility of labour force. However, studies indicate that the overall labour market flexibility has increased since the early 1990s. The following list, summarized from the study of Moisala et al. (2004, 48-69), presents some distinct features of flexibility of Finnish labour market.

*Fixed-term employment* has increased significantly after the first half of the 1990s. Compared to other EU countries, fixed-term contracts with duration of less than one year are most common in Finland. Unlike in many other countries, fixed-term job contracts are most common in the public sector in Finland. In addition, the fixed-term contracts are not generally desired but rather done of necessity. (see also Sutela 2006).

*Part-time employment* has become more common during the last ten-fifteen years although it is still at relatively low level in EU comparisons.

*Inflexibility of both nominal and real wages* is characteristic of Finnish employment policy. Compared to many other OECD countries, both nominal and real wages at individual level are inflexible in Finland.

Furthermore, the flexibility of wages did not increase in the course of the 1990s.

Job security varies according to the length of employment contract. In short-term contracts the period of notice is relatively short whereas in long-term contracts it is fairly good compared to other industrialised countries. Redundancy payments are both uncommon and non-statutory which increases the flexibility of the Finnish labour market.

The *regional mobility* of workforce, both within and across borders, has increased after the 1990s recession contributing to the flexibility of labour market.

The functional flexibility has also increased in the Finnish labour market. A recent study (Mamia & Melin (eds.) 2006) states that the new forms of organising work have been already widely adopted in Finland. For instance, every fifth work organization make use of some form of team work, and four out of five white collar workers and third of all manual workers have flexible working times. The study also brought out that already small flexibility in working times is enough to significantly improve the employees possibilities to reconcile the work and the private life and it enables engaging in important free time activities. Elsewhere, it has been also noticed that the amount of overtime work has slowly started to increase in Finland. (e.g. Härmä & Nupponen 2002).

**Safety at work.** In terms of QOW, safety has not provoked remarkably discussions in Finland. In the early 1990s, safety-issues were mostly addressed from the perspective of job insecurity and work-related stress. Today, discussions focus more on the accelerated pace of work and labour shortages as potential sources of insecurity and both physical and mental overloading. In this respect, especially the care occupations in the public sector have been addressed. In addition, the increased mobility of labour force has been considered to increase the fragility of work security. Along the EU-membership, the borders of Finland opened for employees in 1995. After the Baltic countries joined EU, the flow of foreign short-term workers to Finland has accelerated. Supervising how the safety regulations and work conditions of foreign workers are obeyed is considered as a fundamental element in term of safety at work today. The balancing between safety and flexibility seems to also actualise in the labour markets since the use of foreign labour appears also as a question about the flexibility.

More information:

[Occupational Safety and Health in Finland](#), Ministry of Social Affairs and Health, 2004

[Work and Health in Finland 2003](#), Finnish Institute of Occupational Health, (summary in English, p. 365)

## 4. Family policies

### 4.1 Basic ideology and characteristics

**Ideology.** Family policy has aimed to the reconciliation of work and family life by promoting full labour market participation of both women and men and by providing a possibility for parents to choose between home, municipal and private day-care (Takala 2005, 12). Until the 1960s, Nordic countries were lagging behind many other OECD countries, for instance, in terms of parental benefits. Since the 1970s, family issues have been constantly on political agendas, the absolute expenditures on family policy have remarkably increased and institutionalisation has proceeded. Despite of the relatively fast expansion of the welfare state, it has been often described that Finland was a “step behind” other Nordic countries when the foundation of welfare state were built in the 1960-80s (Sipilä et al. 1997; Sipilä & Korpinen 1998; Anttonen & Sipilä 2000; Kröger et al. 2003). In the 1990s, the many elements of Finnish family policy were subjected to reconsideration. For instance, the responsibility for welfare provision was gradually moved from the state to the municipalities. As yet scholars have not reach a complete mutual understating on the impacts of the 1990s on the Finnish family policy. Some argue that despite the 1990s recession family policy did not go through drastic structural changes but rather experienced “restructuring” and “adjusting” (Hiilamo 2002; 2004). Others consider that the changes of the 1990s have led to the increased structural disinterest in the status of families and children (Salmi, Bardy & Sauli 2004).

**Distinctive features.** Many of the features of the Nordic welfare state are also the characteristics of Finnish family policy. Pekka Kosonen (1998, 105) has listed four objectives that are common in Nordic welfare policies; 1) universal social rights, 2) responsibility of the government in assuring welfare; 3) equality in income distribution and between sexes and 4) full employment and a high rate of labour force participation. There seems to be an obvious link between these objectives and an ideal type of Nordic family policy which, according to Hiilamo (2004, 22-24), has the following traits:

1. universal family benefits;
2. government responsibility for the economic well-being of families with children;
3. horizontal distribution of income (e.g. redistributions between families with and without children);
4. vertical distribution of income (e.g. redistribution among families with children);
5. gender equality;
6. weak pronatalism

**Changes in policy.** Heikki Hiilamo (2002, 287-289) draws conclusions that especially universalism but also vertical distribution and gender equality were strengthened in Finnish family policy when comparing the legislative changes between Finland and Sweden in the 1990s. Improvements in the universalism principle stemmed largely from the replacement of family-policy deductions by child allowances in the mid-1990s. The vertical distribution of family benefits was also strengthened because of the upgrading in child allowances in compensation for the tax deduction. This change was profitable especially for those with low income or none. Hiilamo also suggests that the gender equality took small steps forward in 1990s and that weak pronatalism became even weaker.

In general, it has been argued that the focus of family policy has moved from income transfers to services in Finland. In 1994, family tax reductions were almost completely abolished and replaced by increases in child allowances. It is said that the abolishment of tax reduction for children and single parents tightened the overall taxation of single parents the hardest. The remarkable reforms concerning families with children have been: (1) the extension of a subjective right to day care to cover all children under the school age (7 years of age) in 1996; (2) the structural changes in day care fees and (3) the reform regarding the private care system in 1997; 4) the introduction of right of six year-olds to a free preschool education in 2001 (Moisio 2006, 40), and 5) the after school care for seven and eight year-olds pupils in 2004.

**Social expenditures.** The picture of Finnish family policy may be widened by looking at social expenditures that are targeted to families and children. These expenditures include such expense items as maternity grant, parents' benefits, and salary during entitlement to parents' benefits, child home care allowance, child benefit and maintenance allowance. Also many services, such as child day care, home help, child guidance and family counselling, are included in the expenditures. According to the statistics compiled by Stakes (National Research and Development Centre for Welfare and Health) the total expenditures on families and children has risen from 3 920 to 4 281 million euros between years 1995 and 2003. In relative terms, the change has been the reverse. In 1995, the expenditures on families and children from all social expenditures were 13.0 % where as the same proportion was only 9.0 % in 2003. The picture is similar when looking at the share of family and children expenditures of GDP. In 1995, the share was 4.1 % and eight years later 3.0 %. A remarkable part of relative decrease can be understood in terms of GDP growth. In addition, the aging of population affects the distribution of available resources. This appears as increment in the share of social expenditures per GDP targeted to old age. (Appendix 2: Tables 9 and 10)

## 4.2 Welfare benefits

**Maternity, paternity and parental leaves.** In Finland, a majority of social benefits, including central family benefits, are funnelled through the Social Insurance Institution of Finland (KELA). Mothers are entitled to a *maternity allowance* (taxed income) for 105 weekdays (including Saturdays). A *parental allowance* (taxed income) replaces the maternity allowance after that and it is normally paid for 158 weekdays. Parental allowance can be paid either to the mother or to the father. A father, one for, is eligible to receive *paternity* benefit (taxed income) up to 18 weekdays during the maternity or mother's parental allowance period: 80 % of all fathers take paternity leave. In 2003, the co-called "bonus leave" was introduced to the fathers. It provides the father with a possibility to get an extra 12 days leave if he uses at least the last 12 days of parental leave. (KELA 2005, 13-15; Haataja 2006b).

**Child care arrangements.** Finnish parents have three alternative, subsidised ways to arrange a child care. Firstly, parents can place their child in a day-care centre run by a municipality. Secondly, parents can choose to receive a child home care allowance provided that they have a child under 3 years-old. In this case, parents can also receive financial support with the childcare costs of any other children under school age. Thirdly, parents can choose private day care allowance if they let a private childminder to look after their child. Childminder can be a private childcare centre, family childcare provider (i.e. childminder employed by local authorities) or caregiver whom parents have hired but who has to be recognized by the municipality. A private day care allowances are payable and interchangeable from the end of parental allowance period until the year when the child reaches the age of seven. Although the child homecare allowance, private day care allowance and municipality-run day care services are alternatives, they are not

available at the same time. In addition, child benefit (not taxed) is paid for each child under the age of 17 in Finland. The amount of allowance increases according to the number of children and single parents receive a supplement for each child. (KELA 2005, 17).

Finland has managed to turn childcare from the duty of family into a shared project of the state, municipalities and both parents. As a result of this, (1) women's activity rate in the labour market is relatively high, (2) a significant proportion of all children are nurtured at home, and (3) highly-educated women at their best fertility age (18-46) seems to be less frequently childless than woman with basic education. However, if looked at 50-54 years highly educated women it appears that they seem to be more often childless than they less-educates age mates (Leira 2002; Takala 2005; Forssén & Ritakallio 2006; Kartovaara 2003). In consequence of Finnish family policy, benefits and services, a remarkable part of all children are cared outside the publicly organised childcare. According to statistics, almost no child under one, 24.9 % of 1 year-olds, 40.3% of 2 years-olds, 57.4% of 3 years-olds, 63.3% of 4 year-olds, and 68.0 % of 5 year-olds were in municipality-organised child care in 2003 (Salmi 2005; Haataja 2006b; Lammi-Taskula & Salmi 2005; Sauli, Bardy & Salmi 2006).

**Adult and elderly care arrangements.** All regular residents of Finland are covered by a sickness insurance scheme. The amount of sickness insurance depends on what it is being claimed for. It aims to securing the basic livelihood in case of sickness. Sickness insurance covers the daily sickness benefit and rehabilitation allowance. It also reimburses private medical and dental fees, laboratory and treatment costs, pharmaceutical expenses and travel expenses related to treatment. Allowances for maternal, paternal and parental leave as well as special maternity leave are included in the sickness insurance system. Sickness benefit is a compensation for income lost due to a temporary incapacity for work. Persons between 16 and 64 years of age, who due to an illness are unable to perform their regular job duties or any other similar job, are eligible to it (KELA 2005).

Regarding the elderly people, the main policy aims to guarantee that as many elderly people as possible would be able to live in their own homes unaided. This is supported with rapid-access professional social welfare and health care services. A variety of forms of institutional care and residential services are provided to those who cannot manage to live at home any more. Institutional care is provided either for part of the day, or a short-term or long-term basis. As a statutory service, it means care provided in old people's homes, in the inpatient wards of municipal health centres and in specialised care units. Long-term institutional care is given in various types of nursing homes (public, private or NGO-based) and homes for disabled war veterans. Fees for long-term institutional care are determined according to the client's income. The may be at most 80% of the client's net income. The aim of short-term and periodic institutional care is to support the elderly people's staying and coping at home. It also provides support for family caregivers. The fees for short-term institutional care are usually fixed. (KELA 2005).

Along with the institutional care, support for informal care is provided by the municipality for a close friend or relative – often a spouse, partner or children – how looks after an elderly person. Financial support may be completed with services provided by the municipality. Since the municipalities can set their own criteria for the allocation of support for informal care, there has been a lot of discussion about the equal treatment of informal caregivers. Small municipalities struggle with financial straits, and have not been able to provide support for all ready caregivers. On the other hand, wealthy municipalities have been able to pay even more than a minimum fee that is 300 euros a month in 2006. Other types of services that are offered to the elderly people are: home help and nursing care, rehabilitation, assistive devices and

health services, meals, cleaning and other services, service accommodation, services for veterans and private family care. Employees may also take use of the job alternation scheme in order to concentrate on care work. However, only 4 to 6 % of the job alternators between the 1996 and 2003 announced this as the main reason for the job alternation. (Vaarama, Vuotilainen & Manninen 2003; KELA 2005; Nätti, Manninen, Väisänen & Anttila 2005).

## 5. Health policy

**Basic ideology and characteristics.** Finnish health policy aims to promote people's health and their functional ability in the course of life, regardless of socio-economic status and the place of residence. The principle of universalism has been integral to health policy since the early days of the welfare state. The provision of health services is decentralised to the municipalities, which are responsible for its organisation. Previously, the state supported municipalities through specially allocated funding in this duty. In the 1990s the state gave up the regulated state subsidies and steering, and thereafter municipalities have had more liberties with organising and funding the health care services. Though municipalities have a taxing right, they have increasingly collected funds also through user fees from the early 1990s onwards. A specialised medical care is organised around 21 hospital districts, each municipality being part of one of these. (Koivusalo 1998)

In recent years, the question of how municipalities can provide the statutory health care services efficiently and without remarkable waiting times has been under vivid discussion. From the perspective of municipalities, the question culminates in the state's insufficient compensation of increased hospital costs, increased number of statutory services, and differentiated possibilities of small and large municipalities to perform the same duties. OECD (2005) has also noticed these problems and urged Finland to reduce regional inequalities in access to general practitioner services. The state has responded to the problem by setting waiting-time targets in 2005 that guarantee an access to health care services in reasonable time.

**Health 2015.** The Ministry of Social Affairs and Health published a "Health 2015" programme in 2001. The report, compiled by the Advisory Board for Public Health and set up by the government, set five main targets for different age groups and three common targets. While goals set a course for tomorrow's health policy, they also indicate the most concerning family issues of today. According to our interpretation, they are: (1) "illbeing" and insecurity of children, (2) smoking, alcohol and drug use among young people, (3) accidental and violent death among young adult (men), (4) working and functional capacity of people of working age, and early retirement, and (5) functional capacity of people over 75.

More information:

[Health care in Finland](#), Ministry of Social Affairs and Health, 2004

[Statutory social welfare and health care services](#), Ministry of Social Affairs and Health

[Government resolution on the Health 2015](#) - Public Health Programme

## 6. Housing policy and safety

**Housing.** Finnish government promotes socially and regionally equal housing policy, alleviates homelessness and promotes the quality of housing (Government Programme 2003). A characteristic feature of housing production is the tendency to combine various forms of tenure in the same residential area, which promotes social integration (Huovinen et al. 2005). Net housing costs relative to household income are slightly higher in the capital region than in other cities and large towns in Finland. At the same time, disposable income available for non-housing purposes is also higher in Helsinki region (Lyytikäinen & Lönnqvist 2005). Living costs are subsidised in three ways; interest reductions; housing allowances and production subsidies. The average living costs have recently increased, and the supply of planned building land has declined in urban areas contrary to rural areas where supply is still at reasonable level. The ending of rent control for private tenements in the 1990s has added to the increase of living costs; the situation is especially tricky for tenants in the metropolitan Helsinki area, one of the fastest growing urban areas in Europe (Niska & Lönnqvist 2005, Huovinen et al. 2005). During the very last years, the number of homeless people has notably decreased. In case of single people, it stayed around 10 000 from the mid-1990s to 2001. By 2004, the number had dropped to 7 650. The development of the number of homeless families has been quite different. Their number rose from 250 to 820 between 1993 and 1998. After that it has decreased being around 360 in 2004 (ARA 2004).

**Safety.** In recent Finnish debates, safety has been addressed from the perspective of work-related threats. For instance, the security of social and health care workers has been discussed in public due the shortage of personnel and simultaneously increased defiant behaviour among certain customers. On the other hand, the studies indicate that the fear of delinquencies in general has decreased in Finland when compared to the situation of the 1990s. According to Niemi (2005) the concern of violence has decreased from 45% to 36% and fear of burglary from 47% to 39% between 1997 and 2003. In the last 15 years, precautions against violence have increased throughout. There has been a downward trend in reported homicides, murders, theft and robberies in the 21st century, as against assaults and drunk driving, which have slightly increased in number (Statistics Finland 2006). The fear of violence and burglary are still at a low level compared to many other western countries.

## 7. Conclusions

So far, the report has presented a snapshot of the main contextual changes in the prerequisites of good QOL and QOW in Finland. It has also pointed out that many demographic changes and policy reforms, which tend to transform the basis of QOL and QOW, have taken place in Finland since the early 1990s. To conclude the report, the bases on which QOL and QOW can be built in today's Finland have to be summarised.

Firstly, the demographic picture of Finland indicates a growing need for securing the prerequisites of QOL. Ensuring the functional capacity of ageing population and fulfilling the rising standards of living may easily become a great challenge for the country. New generations of taxpayers are smaller and smaller, education periods are still lengthy and early retirements captivate many people. All these trends appear harmful in terms of the states' financial load. To prevent the collapse of the financial prerequisites of good QOL, the government has set incentives to prolong working careers. It has also tried to speed up the graduation times and advance the transition from schools to work. Nevertheless, the good QOL is also a question about individual and family-based choices, preferences and values, which may not always be in accordance with the preferences of the government.

Secondly, work-related factors strongly determine the possibilities of building a solid base for good QOL. In Finland, the high number of short-term contracts, especially in the female dominated public sector, and the fact that most of these contracts are not desired, hinders the establishment of sustainable basis for high QOL and QOW at the individual level. A recent alleviation of unemployment is a positive sign in this respect though the persistent long-term unemployment and slow conversion of fixed-term contracts to permanent ones can be considered as signs of polarisation regarding the prerequisites of QOW. Regional differences in the labour market and the slow integration of immigrants into the society (including the labour market) indicate the unequal distribution of the prerequisites of good QOL and QOW as well.

Thirdly, the report indicates that changes in the family structure challenges the institutional mechanisms that aim at safeguarding and enhancing QOL in Finland. Changes in the patterns of family formation, heightened age of first-time mothers and the high fertility rate (by European standards) generate new types of family relations to be coped with in everyday life. It is also interesting to notice that despite the political promotion of dual-earner model and lifting the share of highly educated citizens, pursued family policy has extensively allowed parents to take care of their children at home. Certain studies even indicate that highly educated (18-45) young women are not especially often childless if compared to their less-educated age mates. In a changing institutional context, building up a sustainable basis for good QOL like is a great challenge for the state in any case.

Lastly, the report pointed out that age, gender and education still make a difference in Finland regardless of relatively small gender gaps in the labour markets (in European comparisons) and increased age-consciousness among the policy makers. The labour market segregation is still at a remarkable level – especially regarding the division of men's and women's jobs, and temporary employment – and older employees are often less educated than young ones. Even though the gender differences in employment rates are relatively small and both men and women have access to the labour markets and higher

education, the 1990s did not even out the gender differences in the use of temporary contracts, wages, or in the distribution of housework. In addition, the report suggests that regional differences in the labour market are about to jeopardise the equalities of the Finnish labour market. This is to say that (un)employment profiles and the prerequisites of high QOL do not unambiguously relate to any single factor. The QOL and unemployment risk rather seem to stem from the complex combinations of age, gender, education and regional factors, as well as from individual capacities.

## Appendix 1

### Commentators

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### Summary of Expert Comments

The draft report was sent out to 21 national experts representing ministries, research institutes, interest groups, employers' organizations, trade unions and universities. Nine experts responded to our request to comment on the draft from the perspective of their expertise. The deadline was set for the end of September 2006. Generally speaking, the report was considered informative and accurate in content although some specification, additional information and references were desired.

Regarding the introduction of the report, more information about changes in the division of responsibilities/tasks between the government and the municipalities were expected. In the 1990s, earmarked subsidies from the government to the municipalities were removed which thereafter contributed to the emergence of the new forms of public management. In consequence of this, the public sector is not the sole welfare provider any more. The private sector has started to provide welfare services as well.

Family policy section received much attention from the commentators. Firstly, more emphasis was expected to be placed on the publicly provided, exceptionally low-cost childminding that is a universal benefit in Finland. Secondly, it was expected that the relatively low level of child poverty would have been highlighted better in the report. This is an important issue in Finland since the child poverty has recently been increasing after 1990. Thirdly, some commentators argued that when the “mature” mothers (50+) and those children who are not residing at their childhood home are taken into account, it turns out that highly educated mothers are more often childless than others. This is not completely in line with what was stated in the draft report. Fourthly, commentators paid attention to a rapid increase in the number of unmarried couples and single parents. They stressed that many of the unmarried couples get married after having their first child. It was also argued that the report paints a bit rough picture of the paternity and paternal leaves in Finland. For instance, an extended paternal leave, sometimes called as “fathers’ bonus leave”, was not mentioned in the text.

Employment, health and housing policy sections did not provoke as much discussion. It was suggested that the flexibility of labour markets could be elaborated further, more information on (unpaid) overtime work, health status and safety issues could be provided. Some suggestion regarding the structure of the report and terminology were presented too.

## Appendix 2

Table 1. Unemployment in Finland 1990-2005. Source: Statistics Finland, Labour Force Survey

	Unemployed, 1 000 persons			Unemployment rate, %		
	Total	Males	Females	Total	Males	Females
1990	82	49	33	3,2	3,6	2,7
1991	169	106	62	6,6	8,0	5,1
1992	292	178	114	11,7	13,6	9,6
1993	405	235	170	16,3	18,1	14,4
1994	408	235	174	16,6	18,1	14,8
1995	382	204	178	15,4	15,7	15,1
1996	363	186	176	14,6	14,3	14,9
1997	314	160	154	12,7	12,3	13,0
1998	285	143	142	11,4	10,9	12,0
1999	261	130	131	10,2	9,8	10,7
2000	253	122	131	9,8	9,1	10,6
2001	238	117	121	9,1	8,6	9,7
2002	237	123	114	9,1	9,1	9,1
2003	235	124	111	9,0	9,2	8,9
2004	229	118	111	8,8	8,7	8,9
2005	220	111	109	8,4	8,2	8,6

Table 2. See the next page.

Table 3. Fixed-term wage-earners by sector and gender 1997-2005. Source: Statistics Finland, Labour Force Survey, 1. quarter

Year	Total %	State	Municipalities	Private	Women	Men
1997	16,3	22,1	25,9	11,6	19,6	12,8
1998	15,5	22,8	23,6	11,3	19,1	11,9
1999	15,6	23,9	23,2	11,5	18,9	12,2
2000	14,1	19,7	22,4	10,3	17,8	10,4
2001	14,5	20,5	23,6	10,4	17,9	10,9
2002	13,6	23,9	22,5	9,3	17,5	9,7
2003	14,5	23,8	24,1	10,0	18,7	10,2
2004	13,7	21,9	22,3	9,6	17,2	10,2
2005	14,4	23,9	23,1	10,1	18,2	10,4

Table 2. Population by activity 1990-2005. Source: Statistics Finland, Labour Force Surveys

1 000 persons	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Mean population	4 986	5 108	5 125	5 140	5 153	5 165	5 176	5 188	5 201	5 213	5 228	5 246
Population aged 15–74	3 737	3 839	3 850	3 862	3 878	3 890	3 901	3 909	3 918	3 926	3 935	3 948
Labour force	2 586	2 481	2 490	2 484	2 507	2 557	2 589	2 605	2 610	2 600	2 594	2 621
Employed	2 504	2 099	2 127	2 169	2 222	2 296	2 335	2 367	2 372	2 365	2 365	2 401
Unemployed	82	382	363	314	285	261	253	238	237	235	229	220
Not in labour force	1 151	1 358	1 360	1 379	1 370	1 333	1 312	1 304	1 308	1 327	1 342	1 327
Labour force rate, %	69,2	64,6	64,7	64,3	64,7	65,7	66,4	66,6	66,6	66,2	65,9	66,4
Unemployment rate, %	3,2	15,4	14,6	12,7	11,4	10,2	9,8	9,1	9,1	9,0	8,8	8,4
Employment rate (persons aged 15–64), %	74,1	61,1	61,9	62,9	64,1	66,0	66,9	67,7	67,7	67,3	67,2	68,0
Employed	2 504	2 099	2 127	2 169	2 222	2 296	2 335	2 367	2 372	2 365	2 365	2 401
Part-time work	238	245	245	238	253	277	286	288	302	307	320	330
Full-time work	2 267	1 853	1 882	1 930	1 968	2 017	2 047	2 078	2 069	2 057	2 044	2 071
Unknown	–	–	–	2	1	1	2	2	2	1	1	1
Employer												
Private	1 793	1 469	1 508	1 547	1 588	1 656	1 692	1 718	1 723	1 709	1 704	1 744
Local government	482	463	462	475	480	484	486	497	498	507	507	506
Central government	226	162	152	143	149	149	151	147	146	144	149	147
Unknown	3	5	5	4	5	7	6	5	5	6	5	3
Industrial status												
Self-employed persons and assisting family members	388	325	324	322	317	321	319	307	304	304	301	303
Wage and salary earners	2 116	1 773	1 803	1 846	1 905	1 975	2 016	2 060	2 068	2 061	2 064	2 098
Unknown	0	0	0	2	0	0	0	0	0	0	0	0
Hours worked, million hours	4 415	3 719	3 805	3 861	3 912	4 053	4019	4 009	4 000	3 948	3 992	4 000

1 line across a time series shows substantial breaks in the homogeneity of a series

Table 7. Population Structure in Finland, 1990-2005. Source: Statistics Finland, Demographic statistics

Population	Unit	1990	1998	1999	2000	2001	2002	2003	2004	2005
Total	1 000	4 998	5 160	5 171	5 181	5 195	5 206	5 220	5 237	5 256
Males	1 000	2 426	2 516	2 523	2 529	2 538	2 545	2 553	2 562	2 572
Females	1 000	2 572	2 644	2 648	2 652	2 657	2 661	2 667	2 675	2 683
Age										
0–14 years	%	19,3	18,4	18,2	18,1	17,9	17,8	17,6	17,5	17,3
15–64 years	%	67,2	66,9	66,9	66,9	66,9	66,9	66,8	66,7	66,7
65– years	%	13,5	14,7	14,8	15,0	15,2	15,3	15,6	15,9	16,0
Marital status										
Single	%	45,5	46,9	47,0	47,1	47,2	47,2	47,2	47,2	47,2
– males	%	49,5	50,9	51,0	51,1	51,2	51,2	51,2	51,2	51,2
– females	%	41,7	43,0	43,2	43,2	43,3	43,3	43,4	43,4	43,4
Married <sup>1)</sup>	%	41,6	38,8	38,5	38,3	38,1	38,0	37,9	37,8	37,8
– males	%	42,8	39,7	39,4	39,2	39,0	38,9	38,7	38,6	38,5
– females	%	40,5	37,9	37,6	37,5	37,3	37,2	37,1	37,1	37,0
Divorced and widowed <sup>1)</sup>	%	12,9	14,3	14,5	14,6	14,7	14,8	14,9	14,9	15,0
– males	%	7,6	9,4	9,5	9,7	9,8	10,0	10,1	10,2	10,3
– females	%	17,8	19,1	19,2	19,3	19,4	19,4	19,5	19,5	19,6

1) From 2002 including registered partnerships

Table 8. Vital Statistics 1990-2005. Source: Statistics Finland, Demographic statistics

	1990	1995	2000	2001	2002	2003	2004	2005
	% <sub>00</sub> <sup>1)</sup>	% <sub>00</sub> <sup>1)</sup>	% <sub>00</sub> <sup>1)</sup>	% <sub>00</sub> <sup>1)</sup>	% <sub>00</sub> <sup>1)</sup>	% <sub>00</sub> <sup>1)</sup>	% <sub>00</sub> <sup>1)</sup>	% <sub>00</sub> <sup>1)</sup>
Live births	13,1	12,3	11,0	10,8	10,7	10,9	11,0	11,0
Deaths	10,0	9,6	9,5	9,4	9,5	9,4	9,1	9,1
Excess of births	3,1	2,7	1,4	1,5	1,2	1,5	1,9	1,9
Immigration	2,7	2,4	3,3	3,7	3,5	3,4	3,9	4,1
Emigration	1,3	1,8	2,8	2,5	2,5	2,3	2,6	2,4
Net immigration	1,4	0,6	0,5	1,1	1,0	1,1	1,3	1,7
Population growth	4,8	3,5	1,9	2,7	2,2	2,6	3,2	3,6
Marriages	5,0	4,6	5,1	4,8	5,2	5,0	5,6	5,6
Divorces	2,6	2,7	2,7	2,6	2,6	2,6	2,5	2,6
Life expectancy at birth:								
– Males	70,9							
– Females	78,9							

1) Per 1 000 mean population

Table 9. Social expenditure by function, 1980–2003, current prices, € million. Source: Stakes

Year	Sickness and health	Disability	Old age	Survivors	Family and children	Unemployment	Housing	Other social protection	Administration	Total
1990	6 075	3 312	6 312	890	2 879	1 299	161	408	765	22 101
1991	6 499	3 715	6 975	985	3 241	2 140	215	535	749	25 053
1992	6 257	4 042	7 515	1 067	3 439	3 527	313	606	758	27 525
1993	5 949	4 210	7 881	1 118	3 378	4 476	320	581	758	28 670
1994	5 864	4 303	8 099	1 130	3 942	4 523	411	591	837	29 700
1995	6 144	4 394	8 480	1 144	3 920	4 220	441	615	843	30 200
1996	6 462	4 447	9 031	1 175	3 775	4 221	387	710	952	31 161
1997	6 676	4 466	9 096	1 208	3 835	4 061	365	741	834	31 281
1998	6 943	4 427	9 379	1 217	3 918	3 683	440	671	984	31 662
1999	7 196	4 448	9 782	1 252	3 980	3 537	497	663	844	32 200
2000	7 637	4 467	10 233	1 276	4 007	3 372	467	671	1 011	33 142
2001	8 263	4 621	11 023	1 340	4 088	3 314	401	724	1 057	34 831
2002	8 880	4 800	11 793	1 388	4 169	3 509	413	785	1 174	36 910
2003	9 399	4 970	12 448	1 415	4 281	3 707	430	814	1 252	38 716

Table 10. Social expenditure as a share of GDP by function 1980–2003, % , Source Stakes

Year	Sickness and health	Disability	Old age	Survivors	Family and children	Unemployment	Housing	Other social protection	Administration	Total
1990	6,9	3,8	7,2	1,0	3,3	1,5	0,2	0,5	0,9	25,1
1991	7,7	4,4	8,3	1,2	3,9	2,5	0,3	0,6	0,9	29,8
1992	7,6	4,9	9,2	1,3	4,2	4,3	0,4	0,7	0,9	33,6
1993	7,2	5,1	9,5	1,3	4,1	5,4	0,4	0,7	0,9	34,5
1994	6,7	4,9	9,2	1,3	4,5	5,1	0,5	0,7	1,0	33,8
1995	6,4	4,6	8,9	1,2	4,1	4,4	0,5	0,6	0,9	31,7
1996	6,6	4,5	9,2	1,2	3,8	4,3	0,4	0,7	1,0	31,6
1997	6,2	4,2	8,5	1,1	3,6	3,8	0,3	0,7	0,8	29,2
1998	6,0	3,8	8,1	1,0	3,4	3,2	0,4	0,6	0,8	27,2
1999	6,0	3,7	8,2	1,0	3,3	2,9	0,4	0,6	0,7	26,8
2000	5,9	3,4	7,9	1,0	3,1	2,6	0,4	0,5	0,8	25,5
2001	6,1	3,4	8,1	1,0	3,0	2,4	0,3	0,5	0,8	25,7
2002	6,3	3,4	8,4	1,0	3,0	2,5	0,3	0,6	0,8	26,3
2003	6,6	3,5	8,7	1,0	3,0	2,6	0,3	0,6	0,9	27,0

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