

Social Security in Finland

Population: 5,3 million inhabitants

Police officers: 8177 officers

Police women: 984 female officers

Working conditions differs in the public and private sectors. This presentation include only the conditions for state civil servants and employees.

Police officers in shift work: 114 h 45 min/3 weeks period, average weekly working hours 38 h 15 min, lunch break is included (appr. 25 min 1-2 times/shift depending of the length of the shift, length of shifts varies from 8 to 12 hours)

Higher officers and civilian: 36 h 15 min/ week, daily working hour 7 h 15 min, lunch hour not included (30 min - 1 h).

Holiday in the Civil Service

period of service, less than one year: 2 days of holiday/month, max. 22 days.

period of service, at least one year - 15 year: 2,5 days of holiday/month, 30 days/year, if only 18 days kept between June - September there will be a prolongation of 6 days, max holiday 36 days.

period of service, more than 15 years: 3 days of holiday/month, 36 days/year, if at least 2 days well be kept out of June - September there will be a prolongation of 9 days, max holiday 45 days.

A holiday week is 6 days although the working week is only 5 days, a remain of the time the working week still was a 6 day week, this was changed in the beginning of 1970. Discussions has been made to change the holiday week, but the employer would like to shorten the longest holidays, so there will not be changes very soon.

Police retirement age

Police officers who ware employed between 30.6-1.6.1989 can retire at 58 years, but if they want they can continue until 60 years of age.

Police officers starting to work after 1.7.1989, age of retirement is 60 years.

Higher officers can retire at 63 years, but if they want they can continue until 65 years of age.

The employees has a general retirement age of 63, but can chose a flexible retirement age between 62-68 years. If retirement is chosen to take place before 63 years, the pension will be smaller. If the retirement happens after age of 63, the pension will be higher.

Changes will be made in the retirement rules for policemen and the same flexibility as the civilians will be possible. But the negotiations have not come to a solution yet.

Financial assistance and child care leaves

The benefits are based on legislation and are the same for all habitants in Finland.

Kela (The Social Insurance Institution of Finland) provides the following benefits for parents:

- Maternity Grant
- Maternity, Paternity and Parental Allowances and the Special Maternity Allowance
- Child Benefit (Family Allowance)
- Benefits in connection with the illness of a child
- Adoption Grant

Maternity grant

Expectant mothers whose pregnancy has lasted for at least 154 days and who have undergone a medical examination at a maternal welfare clinic or a doctor's office before the end of the fourth month of pregnancy are entitled to a maternity grant. Adoptive parents who are resident in Finland are eligible as well.

Mothers can choose between a maternity package containing child care items and a cash benefit of 140 euros. In case of multiple birth, the number of maternity grants awarded increases on a graduated scale so that three grants are awarded in case of a twin birth and six grants in case of triplets. The amount of the cash benefit is decided by the Government. The contents of the package may change slightly from year to year.

The maternity grant is a unique form of benefit and was introduced already in 1938, at first to indigent families but in 1948 the grant was extended to every pregnant mother. The content of the maternity package is diversified and is enough for the baby's needs the first months. The content of the package is worth much more than the cash benefit and the better part of the mothers choose the package, also when expecting the second or third child.



CONTENTS overalls size 68 cm sleeping bag/covering quilted overalls size 60-70 cm



cap with ribbons cap size 60 cm balaclava size 70 cm socks sock and mitten



body size 60 cm rompers size 60 cm body size 70 cm rompers size 70 cm trousers 60-70 cm



body size 60 cm rompers size 60 cm sweatsuit size 70 wraparound body, short rompers size 60 cm
size 60 cm



short rompers size 60 cm rompers size 60 cm wraparound body, rompers size 70 cm
size 60 cm



mattress, cover, bed linen, blanket



bib, bath towel, nail scissors hairbrush, toothbrush,
bath thermometer, baby loiton



nappies and trousers of textile, disposable nappies, bra covers, sanitary napkins, condoms, lady condom,
lubrican7



book, rattle guidebooks box, can be used as a cot

Adoption grant

Parents adopting a child from abroad can claim an adoption grant from Kela to offset some of the adoption cost. The adoption grant is a tax-free, one-time payment. Its amount depends on the child's country of origin and varies between 1 900 - 4 500 euros.

If more than one child is being adopted, the grant is increased by 30% for each additional child.

Cash benefits for parents

Benefits for mothers

Mothers are entitled to a **maternity allowance**. Compensation for the costs arising from pregnancy, childbirth and medical care is also available, though not for hospital charges. Maternity allowance is paid for the first **105 days** of entitlement (not including Sundays and other holidays).

Mothers are entitled to a special maternity allowance, if they in performing their work or at their workplace are exposed to a chemical substance, radiation or infectious disease that is considered to endanger the health of the unborn baby or the course of the pregnancy, and if suitable alternative work cannot be found.

Benefits for the mother or the father

Entitlement to a **parental allowance** begins immediately after payment of the maternity allowance ends. The mother and the father can take turns receiving the parental allowance. Parental allowance can be paid to either the mother or the father, but generally not to both at the same time.

Parental allowance is normally paid for **158 weekdays**. In case of multiple births, the payment period is extended by 60 weekdays for each additional child born. The extension, or part of it, can be inserted anywhere into the maternity or parental allowance eligibility period or be tagged onto the end of such period. In the case of a premature birth, the payment period is extended by the same number of weekdays as it was moved forward. Parental allowance is paid also to the parents of a child adopted before age 7.

If the parents so agree, parental allowance can be paid also to the father while he is caring for the child. Special cause must be shown to have the allowance paid to the father for less than 12 weekdays.

Parents of a small child who are working part-time are entitled to a **partial parental allowance**. This means that they can take turns in caring for their child by working split shifts as arranged with their respective employers. Such an arrangement must be made for a period of at least two months. Partial parental allowance is not payable to students or single parents. Anyone receiving partial parental allowance is not eligible for partial care allowance under the provisions for child day care subsidies.

Benefits for fathers

Fathers living in Finland who take a leave from work to participate in child care are entitled to a total of up to **18 week-days in up to 4** segments during the maternity or mother's parental allowance period.

In addition to the paternity leave, fathers can take the last 12 or more days at the end of the parental allowance period (in which the allowance would otherwise be paid to the mother) and combine them with an extended paternity leave of 1-12 workdays. This is called **the father's month**. It can range between 13 and 24 workdays.

The father's month need not be taken immediately when the parental allowance period following payment of the maternity allowance ends, but can instead be moved to a later date. It must, however, be taken within 180 days of the last day of payment of parental allowance immediately following the maternity allowance.

In this case, the family must notify Kela of their decision to combine the last 12 days of the parental allowance with a subsequent father's month, and do so at least 2 months before the payment of the parental allowance immediately following the maternity allowance ends. Upon receipt of such notification, payment of the parental allowance will be stopped, and the days left over will be saved for the father's month. If the father wishes to move the father's month to a later date, one of the parents must stay at home in the interim for a consecutive period to look after the child while receiving child home care allowance.

The postponed father's month is not available if the family received maternity, special maternity, paternity or parental allowance for the child before 2007. In such a case the father can take the father's month immediately after the payment of the parental allowance.

For the first 12 workdays of the father's month, fathers are entitled to parental allowance or partial parental allowance, and for the extended paternity leave, to paternity allowance. The paternity allowance can be paid at an increased rate if the father has not used up all of his 30-day entitlement to increased paternity allowance.

Fathers must inform their employer about their intention to take a father's month at least 2 months before starting the month. Paternity leaves not exceeding 12 days must be notified at least one month previously.

Payment of the allowance

Mothers qualify for the maternity/parental allowance from the 154th day of pregnancy. The mother must have been insured under the National Health Insurance for at least **180 days** immediately before the date on which the baby is due.

Entitlement to maternity allowance begins 30-50 weekdays before the due date. The maternity/parental allowance is usually paid in instalments of 25 days at the end of each 25-day period. The first instalment is paid on the last weekday before the due date. Payment of the parental allowance is conditional on the mother undergoing a postnatal medical examination 5-12 weeks after childbirth.

A care leave as an extension of the parental leave

Parents of an adoptive child are entitled to a care leave until the child starts school. The leave must be taken within 2 years of adoption.

A minimum-rate allowance is payable to fathers who are on paternity leave or other leave from military or alternative service. Fathers must have lived in Finland for at least 180 days before the due date and must be living together with the mother of the child.

Parental allowance for adoptive parents

If a child is placed with the adoptive parent(s) at a time when more than 54 workdays have elapsed since his or her birth, parental allowance can be paid for 200 workdays if the parent(s) received parental benefits for the child in 2007 or later. If parental benefits were first paid in 2006, parental allowance is only available for up to 180 workdays.

Child care subsidies

Parents can choose to **place their child in a day-care centre run by the municipality, look after their child** while receiving child home care allowance, or choose the **private day care** allowance and make their own arrangements for child care.

The allowances are payable from the end of the parental allowance period (or any extended paternity leave) until the time the child starts school. For children within the extended compulsory education system, this right to choose ends at the end of July of the year in which the child reaches the age of 7 years.

Parents (or other guardians) can place their child in a municipal day-care centre or with a family child care provider. The highest price for full time day-care is now 210 euros a month, but depending on the income of the family, how many children from the same family are in day care or how much time the child spends in day-care the price can be reduced. The parliament decides the fees and they will probably be raised later this

year. The day-care centres opening hours are mostly Monday - Friday between 7 am to 6 pm. But many municipalities' offers also shift work child care, which are open evenings, nights and week ends depending on the parents working situation. This is a very good solution for police families, nurses and other who has irregular working hours.

As an alternative to the municipal services, parents can choose to receive

- child home care allowance provided that they have a child under age 3, in which case they can get financial help with the child care costs of any other children under school age they may have (starting from 1 April 2007, also available under certain conditions to the adoptive parents of a child under school age);
- private day-care allowance, if their child (who must be under school age) is looked after by a private childminder recognized by the municipality (either a private child care centre, a family child care provider or a caregiver whom the parents have hired).

Starting from 1 April 2007, child home care allowance and private day care allowance are available at the same time.

If the child is in municipal day care, child home care allowance or private day care allowance cannot be paid.

- The only exceptions are if the child, one year before starting school, attends a part-day pre-school class run by the municipality or starts school one year early.

Child care leave

After parental allowance or extended paternity allowance is no longer paid, parents can take a child care leave with full employment security to look after a child under age 3, though both parents cannot be on full-time leave at the same time.

Employers are not required to compensate employees who are on child care leave. After the leave, employees are entitled to return to their previous job or a comparable position. Credits for paid annual leave do not accrue during child care leave.

The minimum length of child care leave is 1 month. Under law, employees are entitled to one or two leaves, but additional periods are possible with the employer's consent.

Family allowance

Family allowance is paid for children under 17 who are living in Finland. Its amount depends on the number of eligible children in the household. Single parents get a supplement for each child. The supplement is awarded if the family allowance recipient at the beginning of the month during which payment of the family allowance begins is not married or cohabiting, or who lives legally separated from his or her spouse. Same-sex partners who have registered their partnership are considered equivalent to a married couple.

Family allowance is paid from the start of the month in which the child, by reason of birth or adoption, becomes entitled to it. Payment continues until the end of the month in which the child reaches the age of 17, moves outside Finland with his or her provider, dies, or begins to receive disability pension under the National Pensions Act. The minimum period for which family allowance is paid is one month.

Family allowance can be claimed at the same time as maternity allowance or adoption grant. It is paid monthly to the account specified by the recipient.

Family allowance is free from tax and not liable to garnishment.

Part-time child care leave

Parents can choose to take a part-time child care leave, i.e. to reduce their working time until the end of their child's second year of school. This reduction is not financially compensated. The parent must have been employed with the same employer for at least six months during the previous year.

The specific arrangements of the leave must be agreed with the employer.

Partial care allowance

This benefit is available to parents of children under 3 years of age or in their first or second year of school who work for no more than 30 hours per week in order to have more time look after their child. Parents whose child is in the extended compulsory education system are eligible until the end of the child's third year of school. The amount of partial care allowance is 70 euros per month and it is taxable income.

It is not payable at the same time as partial parental allowance or to parents who receive child home care allowance while looking after their child. If the caregiver is not the child's parent, the partial care allowance can be paid even if child home care or private day care allowance is being paid for the child or the child is in day care arranged by municipal authorities.

Temporary child care leave

Temporary child care leave for a maximum of four days can be taken by one of the parents at a time in order to care for a sick child under age 10. Employers are not required to continue to pay the employee his or her regular wages or salary unless otherwise previously agreed.

(Source of information on Financial assistance and child care leaves: Kela's website)