



D I A L O G

Population Policy Acceptance Study (PPAS)

WP 4

COUNTRY REPORT FINLAND

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(Population Related Policies and General Attitudes)

The data presented in this report are based on the PPA2 (Population Policy Acceptance Survey) results conducted in the country. The report describes the population trends and social as well as population policy systems of the country from 1990 to the time of the latest PPA survey.

Project related links: <http://www.bib-demographie.de/ppa/Main.htm>

1 DEMOGRAPHIC TRENDS IN FINLAND 1990 - 2002	1
A POPULATION	2
B HOUSEHOLD AND FAMILY STRUCTURE	2
C FAMILY FORMATION	5
D MIGRATION.....	5
E EMPLOYMENT	6
F SOCIAL EQUALITY AND GENDER ROLES.....	7
G SOCIO-ECONOMIC DATA.....	7
2 SOCIAL AND POPULATION POLICY SYSTEMS IN YOUR COUNTRY 1990-2002.....	8
2.1 <i>Population Policy</i>	8
2.2 <i>Family-related social policy system in 1990-2002</i>	8
2.2.1 Marriage- and parenthood-related policies: financial support and leave arrangements for families with children.....	9
2.2.2 Child upbringing: child care and education.....	12
2.3 <i>Work-Related Social Policy System in 1990-2002</i>	14
2.3.1 Unemployment benefits: type of program.....	14
2.3.2 Additional social security transfers besides work-related social security.....	14
2.3.3 “Atypical Work” in your country	14
2.4 <i>Social Policy System Related to Gender Roles in 1990- 2002</i>	15
2.4.1 Women and working life	15
2.4.2 Role of men	15
2.5 <i>Social Policy System Related to Aging in 1990-2002</i>	16
2.5.1 Old-age pension system.....	16
2.5.2 Long-term care	18
2.5.3 Policies supporting families participating in long-term care	18
2.5.4 Policies supporting elderly people still living at home.....	19
2.5.5 Active-Aging Programs.....	20
2.6 <i>Migration-Related Social Policy System in 1990-2002</i>	20
2.6.1 Immigration Act in your country: basic principles of the policy (residence permit, others)	20
2.6.2 Policies decreasing and/or increasing emigration.....	21
2.6.3 Existence of Act on “integration of immigrants” in your country.....	21
2.6.4 Social security and immigrants in your country: entitlement to social security	21
2.7 INTERPLAY BETWEEN DEMOGRAPHIC TRENDS AND SOCIETY IN YOUR COUNTRY 1990-2002	22
2.8. MASS MEDIA PUBLICITY IN FINLAND AROUND 2002	23
3 PPA2-SURVEY RESULTS.....	24
CI 1.....	24
CI 2 (<i>QUESTION WAS NOT INCLUDED IN PPA2 SURVEY IN FINLAND</i>)	28
CI 6 (<i>QUESTION WAS NOT INCLUDED IN PPA2 SURVEY IN FINLAND</i>)	32
CI 7.....	33
CI 8.....	33
A 1 (<i>QUESTION WAS NOT INCLUDED IN PPA2 SURVEY IN FINLAND</i>).....	34
M 4	35
SOURCES USED FOR COMPILATION OF FINNISH COUNTRY REPORT	36

1 Demographic trends in FINLAND 1990 - 2002

(Available international sources are indicated after the required data in small letters, please check Appendix 1.)

<p>Introductory comments on demographic trends: Major trends and changes in population growth, natality, mortality, migration and family structure in your country 1990-2002</p>	<p>Finland's population was 5 206 295 by the end of year 2002. During 1990s population of Finland has been growing steadily, but slowly. The gradual decrease and stabilazation of natality and the continuous rise of life expectancy in Finland have contributed to the aging of the Finnish population. Share of people aged 65 years and more in Finland has been growing steadily. Life expectancy during the period (1990-2002) show a continuous rise of life expectancy at birth for both sexes, but the gap between the sexes in life expectancies at birth still prevails. In 1990 life expectancy at birth for men was 70,9 years, being 74,6 years in 2001. For women the equivalent figures were 78.9 years (1990) and 81.5 years (2001).</p> <p>As the proportion of elderly people (≥ 65 years) in the Finnish population grows, the difference between births and deaths begins to shrink and in the future a larger share of population increase in Finland is expected to be based on positive net immigration figures. In 2001 43,2 % of population increase in Finland was based on positive net immigration.</p> <p>The number of immigrants in Finland has quadrupled since the beginning of the 1990s. The growth has been the fastest in Western Europe: in the beginning of the 1990s there were still only about 25 000 immigrants in Finland, but by the beginning of 2003 the figure had increased to 104 000 persons (measured by foreign citizens), which is 2,0 % of the total population in Finland.</p> <p>Aging of the population is also reflected in the labour market: Finland is advancing relentlessly towards diminishing working age population. This is, among other things, linked to the large age groups (those born in 1945-50) in Finland entering retirement at the same time.</p> <p>The share of people living in a family has declined throughout 1990s, from 82,1 % in 1990 to 77,9 % in 2001. The average size of family has also diminished slowly but steadily: 3,00 in 1990, 2,96 in 1995 and 2,87 in 2001 and the proportion of families with children of all families has declined. However, from 1990 to 2001 average number of children (below 18 years) in a family with children has increased, due to that the proportion of families with three or four children of all families with children has been increasing gradually. Although the nuclear family (married parents living with children) is still the most common family type, other family forms have become more and more common along with increasing cohabitation and single-parenthood. 85 percent of single-parent families are mother-and-child(ren) families. In Finland, total divorce rate is the second highest in Europe and increasing number of disrupting unions contributes to the increase of single parent families.</p> <p>Total fertility rate (TFR) in Finland has ranged from 1,70 to 1,85 in 1990-2001. Rate increased from 1,78 in 1990 to 1,85 in 1992 but after that decreased quite systematically annually to 1,70 in 1998 but after that the move has been upwards, being 1,73 in 2002.</p>
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A Population

Indicators	Years					
	1990		1995		2002	
A1 Population on 1 st January (absolute figures) a, b	4 998 478		5 116 826		5 206 295	
A2 Increase of population (per 1 000 of mean population) a, b	4.5		3.3		2.2	
A3 "Old-age" dependency ratio (65+ of 15-64, %) a	20.0		21.5		22.9	
A4 "Young-age" dependency ratio (0-14 of 15-64, %) a	28.7		28.5		26.6	
A5 Proportion of population of foreign citizenship (% of total population) a	0.5		1.3		2.0	
A6 Percentage (%) of people 65 years and over of the total population a	13.5		14.3		15.3	
A7 Percentage (%) of people 80 years and over of the total population b	1.0		1.3		1.5	
A8 Life Expectancy at Birth by sex b	M	F	M	F	M	F
	70.9	78.9	72.8	80.2	74.9	81.5

B Household and Family Structure

Households	Years					
	1990		1995		2002	
B1 One-person households, % by age-groups						
Note: here we refer to population living in private households (household-dwelling unit), e.g. proportion of persons living in one-person hh. of all persons in age group (see f.e. Eurostat Yearbook 2003, statistics and Glossary)	20-29	13.7	18.3		23.1	
	30-44	10.4	13.1		15.7	
	45-64	15.8	17.0		19.7	
	65+	38.6	39.3		39.3	

Households		Years					
		1990		1995		2002	
B2 Living arrangements of women and men by age-groups (% of all households of women/men in age group)		W	M	W	M	W	M
Age-group	Type of living arrangement						
20-29	Married couple, no children (any age)	8.1	6.0	7.4	5.0	6.8	4.7
	Married couple, children (any age)	21.5	12.7	18.7	10.2	12.5	7.2
	Cohabiting couple, no children (any age)	18.7	16.2	14.9	17.7	25.0	21.8
	Cohabiting couple, children (any age)	6.1	4.6	8.4	5.6	8.0	5.7
	Single parent, children (any age)	4.1	0.2	5.4	0.1	4.4	0.1
	Single, no children (any age)	19.4	20.1	24.8	26.2	29.2	32.6
	Single, living with his/her parents	22.1	40.3	20.4	35.1	14.2	28.0
	Other	-	-	-	-	-	-
	%, N (thousands)	100 N=350.2	100 N=363.7	100 N=296.8	100 N=328.6	100 N=312.6	100 N=325.6
30-44	Married couple, no children (any age)	5.9	5.8	5.7	5.4	5.6	5.7
	Married couple, children (any age)	61.5	55.9	55.3	48.4	48.3	42.0
	Cohabiting couple, no children (any age)	4.5	6.0	4.9	7.2	6.7	8.6
	Cohabiting couple, children (any age)	6.2	6.3	8.7	8.6	12.1	11.8
	Single parent, children (any age)	9.8	1.4	11.9	1.5	12.6	1.6
	Single, no children (any age)	10.1	16.7	11.8	20.6	12.9	23.4
	Single, living with his/her parents	1.9	7.9	1.8	8.2	1.8	6.9
	Other	-	-	-	-	-	-
	%, N (thousands)	100 N=597.1	100 N=621.0	100 N=563.6	100 N=586.5	100 N=521.2	100 N=533.8

Note1: here we refer to individual data, e.g. population (in a certain age group) by living arrangement.

Note2: Category 'Other' is not used here. See Appendix 2, Additional notes. In Family Status statistics, persons are classified according to their family status, and persons who are classified as 'without any family status' are here included in the category 'Single, no children' (even when there may be other persons present in the household).

Families			Years		
			1990	1995	2002
B3 Families of women by family type, age-groups and number of children under age 18 (% of all families of women)					
Age-group	Family type	Number of children			
20-29	Married couple, children	1	31.2	25.7	23.5
		2	28.1	23.6	19.3
		3+	8.5	8.3	7.5
	Cohabiting couple, children	1	13.0	16.3	20.6
		2	5.1	7.8	9.5
		3+	1.1	1.6	1.9
	Single parent, children	1	9.4	11.2	11.8
		2	3.0	4.5	4.6
		3+	0.6	1.0	1.3
	% , N (thousands)		100 N=111.0	100 N=96.4	100 N=77.9
30-44	Married couple, children	1	24.5	20.0	15.8
		2	37.4	33.8	31.0
		3+	18.0	19.5	19.5
	Cohabiting couple, children	1	4.2	5.3	6.8
		2	2.7	4.4	7.0
		3+	1.1	1.7	2.9
	Single parent, children	1	7.2	8.2	8.0
		2	3.8	5.2	6.3
		3+	1.1	1.9	2.8
	% , N (thousands)		100 N=431.9	100 N=407.7	100 N=369.8

Note: This table includes only families with children of women (children below 18 yrs of age), single-parent families consisting of the father and child(ren) are excluded. See Additional notes at the end of this manual.

C Family Formation

	Years					
	1990		1995		2002	
C1 Total fertility rate a	1.78		1.81		1.73	
	Cohorts					
	1935			1965		
C2 Completed fertility rate (cohorts 1935, 1965) a	2.29			1.90		
C3 % of ever married women (cohorts 1935, 1965) a	89			72		
C4 Childlessness (%) by female birth cohorts (1935,1965) a	14.7			19.1		
	Years					
	1990		1995		2002	
C5 Mean age of women at first birth a	26.8		27.6		27.7	
	M	F	M	F	M	F
C6 Mean age at first marriage by sex b	28.5	26.5	29.7	27.6	30.9	29.1
C7 Total first marriage rate (period) a	0.58		0.57		0.62	
C8 Total divorce rate a	0.41		0.49		0.50	
C9 Live births out of wedlock a	25.2		33.1		39.5	

D Migration

	Years		
	1990	1995	2002
D1 Net migration (absolute figures) b	7081	3265	5222
D2 Net migration rate (per 1,000 persons of mean population)	1.4	0.6	1.0
D3 Total immigration (absolute figures)	13558	12222	18113
D4 Immigration rate (per 1,000 persons of mean population)	2.7	2.4	3.5
D5 Total Emigration (absolute figures)	6477	8957	12891
D6 Emigration rate (per 1,000 persons of mean population)	1.3	1.8	2.5

E Employment

		Years					
		1990		1995		2002	
		M	F	M	F	M	F
E1 Labour force participation rate by sex and age-groups (%)							
Note: Labour force participation = people in the labour market, i.e. employed and unemployed people, as a percentage of the population of the same age (see Eurostat Yearbook 2003)	20-29	83.8	75.8	75.8	65.1	79.7	72.7
	30-39	95.1	86.6	93.6	83.0	93.6	84.0
	40-49	93.4	90.4	90.7	90.1	90.9	88.7
	50-59	75.2	72.7	74.1	74.8	79.2	79.3
	60-64	29.9	21.1	23.5	18.1	30.9	24.3
	20-64	83.6	76.6	80.3	74.2	81.3	76.5
E2 Employment rate by sex and age-groups (%)							
Note: Employment rate = persons in employment as a percentage of the population of the same age (see Eurostat Yearbook 2003)	20-29	78.9	72.1	59.7	51.4	69.4	63.0
	30-39	91.9	84.0	81.6	71.5	87.5	77.8
	40-49	90.6	88.0	79.6	80.0	84.4	83.0
	50-59	71.0	70.1	61.0	64.0	72.8	73.3
	60-64	28.2	19.0	21.7	15.7	28.7	23.5
	20-64	80.0	73.9	68.1	63.6	74.4	70.4
E3 Unemployment rate by sex and age-groups (%)							
Note: Unemployment rate = unemployed persons as a percentage of people in the labour force (see Eurostat Yearbook 2003)	20-29	4.8	3.3	21.3	21.1	12.5	12.4
	30-39	3.4	2.1	12.8	13.8	6.5	7.3
	40-49	3.1	1.8	12.5	11.2	7.1	6.4
	50-59	4.1	3.6	17.7	15.0	8.3	7.6
	60-64	0.0	0.0	7.4	13.0	4.8	6.1
	20-64	3.7	2.6	15.1	14.5	8.4	8.0
E4 Long-term unemployment rates c (long term unemployed as a proportion of long-term ue persons of total labour force)		2.5 (1991)		5.7		2.5	
E5 Long-term unemployment rates (females, 20-39)		
E6 Long-term unemployment rates (males, 20-39)		
E7 Part-time employment rates (part time employed persons as a proportion of all persons in all employed persons)		6.9		11.3		12.4	
E8 Part-time employment rates (females, 20-39)		8.8		15.4		18.8	
E9 Part-time employment rates (males, 20-39)		2.3		7.3		7.2	

F Social Equality and Gender Roles

		Years		
		1990	1995	2002
F1 % of women in national parliament		38.5 (1991)	33.5	37.3 (2003)
F2 Income distribution ratio ¹ b		..	3.1 (1994)	3.4 (1999)
F3 Gender pay gap (Gross monthly wages of women as % of men) b		80	82	82
F4 Low-income households (%) ²		12.2	10.6	14.1 (2001)
F5 Proportion of children in (%)	Day nursery (age-group 1-3) FINLAND, aged 0-2, in 2001 ages 1-2	31	18	36 (2001)
	Kindergarten (age-4 up to compulsory school age) FINLAND, ages 3-6	58	55	67 (2001)
	Full time school (compulsory school, school age: starting at age 7, ending at age 16)	(99)	(99)	(99)
	Full time school (after compulsory school – up to age of 20) FINLAND, ages 16 to 19	70.9	73.9	80.0

G Socio-Economic Data

		Years		
		1990	1995	2002
Exit from the labour force				
G1 Average exit age from the labour force – total b		..	57.2 (1996)	57.6
G2 Average exit age from the labour force females b		..	57.9 (1996)	58.1
G3 Average exit age from the labour force males b		..	56.6 (1996)	57.1
Social transfers				
G4 All social expenditure of GDP (%) b		25.1	31.7	25.8 (2001)
G5 Structure of social expenditure (% of all social expenditures) b				
-Old age and survivors		32.6	31.9	35.4 (2001)
-Sickness, health and disability		42.5	34.8	37.0 (2001)
-Family and children		13.0	13.0	11.7 (2001)
-Unemployment		5.9	14.0	9.5 (2001)
-Housing		0.7	1.5	1.1 (2001)
-Other social protection		1.8	2.0	2.1 (2001)
-Administration		3.5	2.8	3.0 (2001)
G6 Social expenditure by source of finance (%)				
-State		25.0	29.1	23.4
-Municipalities		15.6	16.7	19.4
-Employers		44.1	33.7	38.7
-Insured		8.0	13.7	11.6
-Property income		7.3	6.9	6.9

¹ The share of entire national income received by the top 20% of the population to that of the bottom 20% (Source: a)

² Percentage of the population with an income less than 60 % of the national median.

2 Social and Population Policy Systems in your Country 1990-2002

(Please check Appendix 1 for international data sources; apart from the texts on the development of policies the year of reference should always be the year of fieldwork)

2.1 Population Policy

Background and basic objectives, comments on population policies 1990-2002: major changes etc.	There is no explicit population policy in Finland at the moment. Government pays a lot of attention to family policy. Pension policy is also under discussion and Government aim is to increase the average retirement age in Finland.
Is there an explicit population policy in your country?	There is no explicit population policy in Finland at the moment.
Governmental view on population growth d	-
Governmental policy/policies on population growth d	To increase immigration.
Governmental view on fertility level d	Satisfactory.
Governmental policy/policies on fertility d	No explicit policies, focus: welfare of the families and to strengthen the Nordic welfare model.

2.2 Family-related social policy system in 1990-2002

Background and basic objectives, trends and major changes 1990-2002	<p>Current family policy measures are relatively generous and wide-ranging in Finland. Society compensates the costs born by families with children in the form of family leaves, related financial benefits and with other direct financial support and services for families with children. Majority of the family policy measures were implemented already during 1970s and 1980s, and gradual and minor changes in the social security system characterize the period after the end of the 1980s. In the 1990s, the focus has mainly been on the development of forms of reconciliation of family- and working life (for example development of child care options), not on increasing the direct financial support for families with children.</p> <p>Majority of the social security and family policy benefits are universal, e.g. every citizen is entitled to a benefit. However, the income compensation level of a number of allowances is often earnings-related and the level of the minimum benefits is in most cases relatively low.</p> <p>Finnish family policy aims to provide a secure growing environment for children and to ensure that parents have the material and psychological possibilities for giving birth and rearing children. Family policy also aims to give parents equal opportunities to take part in raising and caring for their children. Family policy measures promote labour force participation of women with small children.</p> <p>During 1990s, the deep recession period in Finland did not markedly affect the social security system itself, with the exception of reductions, or freezing of compensation level of some benefits, although the number of recipients of, for example, basic unemployment benefit grew visibly. However, the recession period affected the material situation of families with children in many respects. The majority of families were able to cope well enough, but the numbers of young people, children and families with children who did</p>
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	not (cope well) and who were in danger of exclusion grew.
<i>2.2.1 Marriage- and parenthood-related policies: financial support and leave arrangements for families with children</i>	There are no explicit marriage-related policies (policies related to contracting a marriage) in Finland at the moment. The latest explicit policy of that kind was abolished in 1976 when Finland changed over from family-based taxation to mainly individual taxation.
Total amount of expenditures for family cash benefits (in % of GDP) ^{3e}	1.70 % Child allowance is most important (in terms of total expenditure) of the parenthood related policies/benefits in Finland: total expenditure in child allowances was 1370 million euros in 2002. In maternity, paternity and parenthood allowances, 520 million euros, and in child care subsidies 370 million euros.
Total amount of expenditures for family services (in % of GDP) ^{4e}	1.23 % Public day care is the most important family service (in terms of total expenditure): 1250 million euros in 2002.
Maternity grant f, g	
Coverage	Every expectant mother, resident in Finland, is entitled to maternity grant.
Source of funds	Government: Total cost.
Qualifying conditions	Expectant mother whose pregnancy has lasted for at least 154 days are entitled to a maternity grant.
Amount	Mothers can choose between a maternity package containing child care items and a cash benefit of 140 euros. Compensation for the costs arising from pregnancy, child birth and medical care is also available, though not for hospital charges.
Maternity leave and maternity allowance f, g <i>Maternity leave:</i>	Entitlement to allowance to every mother since t1960s (in the beginning, period only 2 months), during 1970s gradual increases in the duration of the leave/allowance period.
Coverage and duration	Entitlement to every <i>employed</i> mother resident in Finland including adoptive parents. Maternity leave starts normally 30 week days before expected birth and it lasts 105 week days (the child is appr. 4.5 months old). After the leave, mother is entitled by law to return to her previous job or to a comparable position. 95-98 % of mothers take the maternity leave.
<i>Maternity allowance:</i>	The person on maternity leave is paid a daily allowance as provided under the Sickness Insurance Act.
Source of funds	Insured person: 1.5% of earnings. Pensioners contribute 1.9% of earnings. Employer: 1.60% of payroll (private employers) or 1.60% to 2.85% of payroll (public employers). Government: Remaining cost.
Qualifying conditions	Mothers resident in Finland qualify for the maternity 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 workdays before the due date.
Amount	Amount of maternity allowance is tied to earnings. If annual earnings are €25,515 or less: 70% of daily earnings. If annual earnings are between €25,516 and €39,256: 40% of daily earnings. If annual

³ Source used in the Finnish WP4 Report: Organisation for Economic Co-operation and Development (OECD)
Available from: <http://www.oecd.org/dataoecd/43/14/2087083.xls>

⁴ Source used in the Finnish WP4 Report: Organisation for Economic Co-operation and Development (OECD)
Available from: <http://www.oecd.org/dataoecd/43/14/2087083.xls>

	earnings are €39,256 or more: 25% of daily earnings. Maternity allowance is taxable income. Irrespective of employment status every mother is entitled to minimum maternity allowance which is 11.45 euros per weekday (appr. 285 e/month).
Paternity (fathers) leave and paternity allowance <i>Paternity leave:</i>	Paternity Leave was implemented in 1976.
Coverage and duration	Every father living in Finland who takes a leave from work to participate in child care are entitled to a total of up to 18 weekdays leave in up to 4 segments during the maternity or mother's parental allowance period. The father has to live with the mother. Since 2003 the paternity leave can be extended by 1-12 weekdays if the father takes the last 12 weekdays of the parental leave. The extension must be taken in a single period immediately following the parental leave. After the leave, father is entitled by law to return to his previous job or to a comparable position. 60-66% of fathers take paternity leave.
<i>Paternity allowance:</i>	The person on paternity leave is paid a daily allowance as provided under the Sickness Insurance Act.
Source of funds	Government: Total cost.
Qualifying conditions	See Paternity leave: coverage and duration.
Amount	As in the case of maternity allowance (ie. allowance is calculated on the basis of earnings.) Irrespective of employment status every father is entitled to minimum paternity allowance which is 11.45 euros per weekday (appr. 285 e/month). Paternity allowance is taxable income.
Parental leave and parental allowance <i>Parental leave:</i>	Parental leave was implemented in 1985 (maternity leave was then divided into two parts, first part which is entitled only to the mother, second part which can be divided between partners as they wish).
Coverage and duration	Every <i>employed</i> mother <u>and/or</u> father resident in Finland with one or more children including adoptive parents. Entitlement to the parental leave and allowance begins immediately after payment of the maternity allowance ends. Parental leave lasts 158 week days and it is to be extended by 60 week days for each additional child in a multiple birth (the child is appr. 10.5 months old when parental leave period ends). Since 2003, parental leave can be full-time parental leave or partial parental leave. 95-97 % of mothers take parental leave, and only 2-5 % of fathers take parental leave, typically only for 1-2 months.
<i>Parental allowance:</i>	The person on parental leave is paid a daily allowance as provided under the Sickness Insurance Act.
Source of funds	Insured person: 1.5% of earnings. Pensioners contribute 1.9% of earnings.. Employer: 1.60% of payroll (private employers) or 1.60% to 2.85% of payroll (public employers). Government: Remaining cost.
Qualifying conditions	Entitlement to a parental allowance begins immediately after payment of the maternity allowance ends. Parental allowance is normally paid for 158 weekdays.
Amount	As in the case of maternity and paternity allowance. Partial parental allowance is half the regular allowance and is calculated separately for each parent. However, irrespective of employment status every person on parental leave is entitled to minimum parental allowance which is 11.45 euros per week day (appr. 285 e/month). Parental allowance is taxable income.
Child allowance ⁵ f, g	Child allowance was implemented in 1948.

⁵ The term child allowance is synonymous with the terms child benefit or family allowance.

Coverage	All residents with one or more children.
Source of funds	Government: Total cost.
Qualifying conditions	Paid for each under 17-year old child in family who are living in Finland. Same-sex partners who have registered their partnership are considered equivalent to a married couple. Child allowance is paid monthly to the mother if not otherwise specified. Child allowance is free from tax and not liable to garnishment.
Amount	1 st child: 90 euros 2 nd child: 110.50 euros 3 rd child: 131.00 euros 4 th child: 151.50 euros 5 ^{th+} child: 172.00 euros Single parents get a supplement of 33.60 euros for each child.
Child care leave, extended parental leave schemes f, g	Act of child home care was introduced in 1985, and became fully effective in Finland in 1 st January 1990.
Coverage and duration	<p>Full-Time Child Care Leave: After parental allowance period, either mother or father with a child below three years of age can take a full-time child care leave with full employment security to look after the child at home, though both parents cannot be on full-time child care 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.</p> <p>Appr. 60 % of families take child care leave, in most cases it is the mother who stays at home to take care of the child (2 % of fathers have used child care leave). Many families take the leave until the child is appr. 1.5-2 years old and then return to employment.</p> <p>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 the year in which their child starts school. This reduction is financially compensated <i>only</i> for the parents with child under 3 years of age. The minimum length of the part-time child care leave is six months.</p> <p>Partial child care leave has not been very popular. Appr. 5-10 percent of mothers have reduced their weekly working time for child care.</p> <p>Temporary Child Care Leave: Entitlement to every employed mother and/or father with one or more children below 10 years of age. <i>Unpaid</i> 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. Many branches offer paid leave, but employers are not required to compensate for the leave. If parents' and the employer agree, the employer can hire a private minder to take care of the sick child of the employee and pay the costs for a maximum of four days.</p>
Available subsidies	Full Child Homecare Allowance and Partial care allowance
Source of funds	Full Child Homecare Allowance and Partial care allowance: Government: Total cost Municipalities: Additional benefits to child home care allowance.
Qualifying conditions	Entitlement after parental allowance period. Child must be under age 3 and not in the municipal day care. One of the parents must care for the child at home, but the allowance is not tied to employment (or non-employment) of either of the parents. Partial care allowance is available to employed parents of a child under 3 years of age who work up to 30 hours per week while looking after their child. Temporary child care leave to take care of a sick under 10-year-old child.
Amount	Full child homecare allowance is EUR 252.28 a month. If the family includes more than one child below 3 yrs of age, an additional payment EUR 84.09 is made, and EUR 50.46 if the siblings are under school age. Supplement is paid for low-income families. The supplement is only paid

	<p>for one child, and is EUR 168.19 a month, depending on taxable income. Child home care allowance is taxable income. Some municipalities give an extra allowance in addition to child home care allowance. The amount of this extra benefit varies by municipality.</p> <p>Partial care allowance amounts to EUR 63.07/month and paid to a mother/father who works for a maximum of 30 hours/week. Partial care allowance is taxable income.</p>
Housing support for families with children	The purpose of housing support is to help families acquire accommodation of adequate size at a reasonable price and to ensure reasonable housing standards. Forms of housing support available to families with children are general housing allowance, government-subsidized housing loans and other interest subsidy and tax relief for housing loans.
Coverage	General housing allowance is a way of using government funds to even out the housing costs of families and individuals in low income brackets by paying a part of their reasonable housing expenses.
Source of funds	Government: Total cost
Qualifying conditions	The amount of housing allowance depends on the size of the family, its income, housing expenses and the size and age of the dwelling. In most cases families entitled to general housing allowance live in rental apartments, although housing allowance can be received for self-owned apartments/houses.
Amount	The allowance covers 80% of reasonable housing costs exceeding a deductible, the rates of which the Government sets annually.
Family-related taxation f, g	In 1976 family taxation system was abolished and taxation was based on individual taxation (except child deductions). In 1994, tax deductions for minor children were removed altogether in Finland except the deduction for maintenance liability.
<p>2.2.2 <i>Child upbringing: child care and education</i></p> <p>Child care system: background</p>	<p>The Child Day Care Act came into force in Finland in 1973. It guaranteed the <i>subjective right</i> to day care for all children needing care. However, municipalities could not offer enough day care places for all children/families needing care. In 1984 a revised legislation was passed to make available both increased institutional day care provision and possibility to choose home care. It was initiated to promote an alternative way of taking care of small children under three years of age at home in a situation where the demand for public day-care services exceeded supply. Since 1990 all Finnish parents have then had unconditional entitlement to day care for their children <i>under the age of three</i> either in a day care place provided by the municipality or by receiving child home care allowance if they care for their child at home. In 1996, the subjective right to day care was extended to all children below school age.</p>
Child care system at present	<p>There are several child care arrangements in Finland at present that help the parents with under school-aged children to reconcile family- and working life. Parents in Finland can choose to place their child in a day care centre run by the municipality or in municipal family day care. Municipal day care fees are income –related and the maximum fee for the first child is 200 EUR/month, for the second child 180 EUR/month, and 40 EUR/month for every subsequent child. Day care places offer full day care and provide meals. Finnish parents can also choose a private day care allowance for under school aged child and make their own arrangements for child care. Private day care allowance is paid for the private carer. Parents are also provided with the possibility to look after their under 3-year old child while receiving child home care allowance, see Child Homecare Allowance above.</p> <p>In 2002: 32 % of children under school age were in municipal day care place, 37 % of them in home care (parent on parental leave/child home care leave), 16 % in municipal family day care, 4 % in private day care, and 11 % in other form of care.</p>

Pre-school education	Under school-aged children in Finland have subjective right for pre-school education. Pre-school education in Finland is mainly intended for 6-year olds. Pre-school education can be arranged by local social welfare or education authorities. As of the 1st of August 2001, local authorities have been obliged to arrange pre-school education free of charge. However, many local authorities have provided pre-school education at schools or day-care centres even before that date.
Compulsory education	Start of compulsory school in Finland is at the age of 7. Schooling is free. School meals are also free and transport to school is up to a certain degree free. School hours during the first grades: from 8.00 to 12.00/14.00, 4-5 hours/day. Afternoon care of small school-age children is being organized in Finland but the demand still exceeds the supply. Next year (2004) municipalities are recommended (but not obliged) to arrange afternoon care for pupils in the first and second class for three (3) hours a day.
Any other financial support and leave arrangements for families with children	No

2.3 Work-Related Social Policy System in 1990-2002

<p>Background and basic objectives, trends, major changes and comments (1990-2002)</p>	<p>During the recession period in the beginning of the 1990s, unemployment rose to a very high numbers, and since that the unemployment level in Finland has exceed that of EU average. “Atypical” employment (temporary contracts, part-time working) is on the rise in Finland and is one reason for increasing out-migration from Finland.</p> <p>On 1st January 1994 unemployment security system was rearranged (basically tightened) in Finland and for example labor market benefit was launched.</p>
<p>2.3.1 <i>Unemployment benefits: type of program</i> f, g</p>	<p>There is a dual system for unemployment benefits in Finland: 1) a general scheme for basic unemployment benefit and b) a voluntary program for earnings-related unemployment benefit administered by the unemployment funds. Earnings-related ue-benefit provide markedly better income than basic ue-benefit. If not entitled to either of these, unemployed person can get labour market subsidy from Social Insurance Institution. Unemployment benefits are payable for up to 500 days. Unemployment benefits are taxable income.</p>
<p>2.3.2 <i>Additional social security transfers besides work-related social security</i> f, g (e.g. basic income support, others)</p> <p>Source of funds</p>	<p>Income support (social assistance) is the financial assistance that is provided by social welfare in Finland as the last resort in order to secure the person’s or the family’s living and to promote coping independently. A person is entitled to income support when he or she is unable to make a living through paid work or other, so-called primary means of income security (ue-benefit, study grants, other). To help low-income households with their housing costs Social Insurance Institution of Finland pays a general housing allowance. In 1990 6,3 inhabitants per 100 inhabitants in Finland received social assistance, the same figure was 11,4 in 1995 and 8,5 in 2001.</p> <p>Municipality: Total cost</p>
<p>2.3.3 <i>“Atypical Work”⁶ in your country</i></p> <p>Policies towards “atypical work” in Finland</p>	<p>Compared to other European countries, proportion of Finnish part-time working women is fairly low, but proportion of them has been rising throughout 1990s. In 1990 13,1 % of all employed women were part-time employed but since that this share has been steadily increasing, being 17,2 % in 2002. The proportion of Finnish men working part-time is considerably lower compared to Finnish women, but this figure has however been rising in 1990s. In 1990 5,4 % of all the employed men were part-time employed in Finland, in 2002 7,8 %.</p> <p>In 1990 14 % of all wage/salary earner men and 11 % of all wage/salary earner women were “short-term employed” (here < 12 months), in 1997 the same figure was 16 % <i>for both sexes</i>. Short-term employment is most common among the youngest age groups, but for 25-54-year old women the growth has been the most strongest in the 1990s, and the proportion of short-term employed for this group has doubled from 1990 to 1997.</p>

⁶ Here by “atypical work” we mean working part-time and being employed for “short-term” (< 12 months).

2.4 Social Policy System Related to Gender Roles in 1990- 2002

Background and basic objectives, trends, major changes and comments on gender-roles related social policy system (1990-2002)	Promotion of gender equality is the responsibility of the entire Government in office at present, and it will draw up an action programme for realizing such equality. One of the aims is to mainstream gender equality throughout the public administration.
Existence of equality act/legislation in your country?	Act on Equality Between Women and Men was launched in Finland 8 th August 1986. The aim of the Equality Act is to prevent discrimination on the basis of sex and to promote equality between women and men, and, for this purpose, to improve the status of women, particularly in working life. This Act demands, for example, an even distribution of male and female members in state and municipal bodies.
<i>2.4.1 Women and working life</i> Existence of legislation/programs promoting women's status in working life h	No
Existence of programs promoting women's labour force participation h	Family policy schemes, especially those concerning family leave and day care arrangements can be seen as a mean to promote women's labour force participation.
Existence of programs/legislation promoting equal pay for both sexes h	No
Existence of legislation and/or programs promoting reconciliation of work- and family life h	Promotion of reconciliation of work and family life is included in Act on Equality Between Women and Men in Finland.
<i>2.4.2 Role of men</i> Existence of programs promoting men participating in child care	Ministry of Social Affairs and Health promotes paternity and parental leave for men in purpose of increasing the number of fathers using them.

2.5 Social Policy System Related to Aging in 1990-2002

<p>Background and basic objectives, trends, major changes and comments on aging-related social policy system 1990-2002</p>	<p><u>Pension system</u>: There are two statutory pension systems in Finland that supplement each other: a) <i>national pension</i> (since 1956), and b) <i>employment pension</i> (since 1961). Employment pensions are earned by wage work and by entrepreneurship. National pension guarantees minimum livelihood of retired person in Finland. The amount of national pension depends on the amount received from employment pension scheme (negatively tied). If the amount of the employment pension(s) is small, national pension supplements employment pension(s). Both systems, national pension system and employment pension system, include a wide range of retirement benefits for specific contingencies:</p> <ul style="list-style-type: none"> • old-age / early old-age pension; • disability pension / rehabilitation subsidy; • individual early retirement pension; • unemployment pension. <p>In addition, employment pension system has provisions for partial disability and part-time pensions. Survivor pensions are excluded here.</p> <p>In 2002, average exit age from the labour force was for females 58,1 years and 57,1 years for males in Finland.</p> <p><u>Care and services for the elderly people</u>: The aim of Finnish policy on ageing is that as many of the elderly people as possible should be able to live independent lives in their own homes, and in a familiar social and living environment. Living at home is supported with rapid-access professional social welfare and health care services. There exist also policies that support families participating in elderly care. Residential services and different forms of institutional care are provided to people who can no longer manage to live at home.</p>
<p>2.5.1 <i>Old-age pension system</i></p> <p>Aging perceived as a 'problem' in your country? d</p>	<p>The ageing of the population has received much attention in Finland recently, due to retirement of so called large age groups. While the age structure of the whole population is still relatively balanced, there are large differences between regions in Finland, and a number of municipalities have already a visibly older population than rest of the country.</p> <p>In 2001, The Ministry of Social Affairs and Health and Finnish Association for Municipalities introduced a recommendation for the municipalities for the quality of the care and services of the elderly.</p>
<p>Old-age pension system f, g</p> <p>Type of program</p>	<p>a) national pension program and b) employment pension program</p>
<p>Coverage⁷</p>	<p><u>Universal (national) pensions</u> (income-tested): All Finnish citizens residing in Finland after age 16 for at least 3 years as well as citizens of other countries residing in Finland for 5 years or more are entitled to national pension. National pension is intended to secure the basic livelihood of pensioners whose other pension income is small or non-existent. National Pension Insurance includes, in addition to the national old-age, disability and unemployment pensions, the pensioners' housing and care allowances and the regular and additional front-veterans' supplements.</p> <p><u>Employment pensions</u>: All regular employees aged 14 or older. No lower limit of earnings or duration. Special systems for seasonal, part-time, maritime, and public employees; farmers; and the self-employed.</p>
<p>Source of funds</p>	<p><u>National pensions</u>:</p> <p>Employer: 48% of national old age pension Government: 52% of national old age pension</p> <p><u>Employment pensions</u>:</p> <p>Insured persons: 22%</p>

⁷ Including also those with no employment history in their lives

	<p>Employer: 73%</p> <p>Government: 5%</p>
Qualifying conditions	<p><u>National pensions:</u></p> <ul style="list-style-type: none"> * Old-age pension: for ≥ 65-year-olds. Retirement is not necessary. The pension is not payable abroad after 1 year, unless the person was a resident of Finland for at least 10 years before receiving the pension or is abroad for medical reasons. * Early old-age pension: Aged 60 to 64. The pension is reduced. * Disability pension / rehabilitation subsidy (16-64-year-olds) * Individual early retirement pension (60-64-year olds) * Unemployment pension (60-64-year olds). <p><u>Employment pensions:</u></p> <ul style="list-style-type: none"> * Old-age pension: Aged 65 or older and retirement from employment covered under statutory employment pension insurance. For a full pension, 40 years' coverage is necessary. * Early old-age pension: Aged 60 to 64. The pension is reduced. * Part-time pension: Aged 56 (58 as of January 1, 2003) to 64 years. A reduced work schedule (16 hours to 28 hours per week and earning between 35% and 70% of full-time earnings), employed full-time for 12 months of the past 18 months, and covered during at least 5 out of the preceding 15 years. * Unemployment pension: Payable at age 60 after having exhausted unemployment benefit for the maximum duration of 500 days and being covered by the scheme for at least 5 out of the last 15 years. * Individual early retirement pension (60-64-year olds) * Disability pension / rehabilitation subsidy (16-64-year-olds) * Partial disability pension (for person on part-time pension getting disabled for work)
Determining factors	<p><u>National pensions:</u> duration of residence in Finland, marital status, municipality of present residence and amount of other pensions.</p> <p><u>Employment pensions:</u> Length of time insured and level of earned income</p>
Non-contributory periods credited or taken into consideration	Basically none. However, if leave from work due to e.g. maternity, military service etc. is less than one year, this year is credited in most pension schemes (not LEL, TaEL). Disability pension periods are fully credited.
Minimum pension	No minimum pension. National pension guarantees in practice a minimum pension to those with 40 years of residence in Finland and with a small pension or with no other pension.
Maximum pension	<p><u>Employment pension:</u> The total maximum pension is 60% of the highest pensionable salary. The pensions of the two schemes are integrated, the maximum being 60 % of the pensionable salary.</p> <p><u>Early pension:</u> The pension is permanently reduced by 0.5% per month the pension is taken early.</p> <p><u>Deferment:</u> The amount of pension is increased by 1% per month beyond the age of 65.</p>
Legal retirement age (standard pension)	65 (see above Qualifying conditions)
Legal retirement age (early pension)	56-60 (see above Qualifying conditions)
Policies promoting 'Aging Workers' (≥ 55 years) participation in the labour market	From the point of view of Ministry of Labour in Finland it is essential to raise the employment rate in Finland, including also the employment rate of older people (55-64-year old), in order to secure economic growth potential.

<p>2.5.2 <i>Long-term care</i> f, g</p> <p>Coverage</p>	<p>Care and services for the elderly can be divided in Finland, roughly speaking, into three different areas: 1) policies supporting elderly people still living at home, at-home-care, 2) policies supporting families participating in elderly care and 3) institutional care.</p> <p>Finland has no separate legislation on social welfare and health services for older people. In other words, their rights to services are prescribed in the general national legislation and in observance of international agreements. The municipality is responsible for providing all of its residents with social welfare and health services in Finland. The purpose of services for older people is to support elderly people in their daily life, to improve their preconditions for social integration and to ensure the necessary care.</p> <p>During the 1990s there has been a shift in emphasis towards increasing non-institutional services and at-home-care of the elderly and decreasing institutional care. At the same time, non-institutional services have been targeted to those who need them most. The care given has been made more individual and rehabilitative in nature.</p>
<p>Source of funds</p>	<p>About 90 per cent of services for older people are provided by the public sector (government, municipalities). The proportion of social services purchased from private service-providers is on the rise.</p>
<p>Qualifying conditions</p>	<p>See above 'Coverage'</p>
<p>Modes of <i>institutional care</i> for older people</p>	<p>The modes of institutional care for older people include rehabilitative activities and the provision of care and board. Institutional care can involve care for part of the day, short-term care or long-term care. Statutory institutional care services include the institutional services provided in old people's homes, in the inpatient wards of municipal health centres and in specialised care units. In addition, long-term institutional care is given in various types of nursing homes and homes for disabled war veterans and veterans. NGOs and private enterprises also provide institutional care in old people's homes and private hospitals.</p> <p>Home help services and home nursing services work together in close collaboration. They provide assistance when the client, owing to illness or reduced functional capacity, needs help at home in order to cope with routine daily activities. In Finland there are also available so called support services for the elderly. Meals on wheels, day activities, transport services, escorting services, various emergency telephones and laundry services are examples of support services.</p> <p>During the 1990s the proportion of persons aged 75 yrs or more receiving institutional or at-home-care services has diminished gradually. Especially the proportion of the elderly in institutional care has decreased, due to the policy of increasing at-home-care. However, municipalities have not been able to cover the increased need for at-home-care services. Currently, about 8 percent of persons aged 75 or more live in institutions (old age home or hospital), and 75 percent live at home, without any regular services.</p>
<p>2.5.3 <i>Policies supporting families participating in long-term care</i> f, g</p> <p>Any policies/subsidies supporting families participating in elderly care?</p>	<p>In Finland, also family members are an important source of support and assistance for older people. The municipality may also arrange various social and health services to back up this care.</p>
<p>Coverage</p>	<p>Family caregivers allowance. Relatives - a spouse, partner or children are entitled to a family caregivers allowance from the municipality. Care can also be given by a person who is not a family member.</p>

Source of funds	Government: total cost
Qualifying conditions	Any person, who takes care of an elderly (relative or other person) living at home. Agreement (made with the municipality paying the allowance) on family caregiver allowance includes a plan on the care arrangements and services provided.
Amount	In 2002 the minimum caregivers allowance was EUR 218,95 a month. There is no upper limit on the allowance, which is taxable. The caregiver who has made an agreement with the municipality is entitled to employment pension accrual, on the condition that he or she is not already on pension. The municipality also covers the caregiver's accident insurance.
2.5.4 Policies supporting elderly people still living at home f, g Any policies/subsidies supporting elderly people still living at (their own) home	During the 1990s there has been a shift in emphasis towards increasing non-institutional services and at-home-care of the elderly and decreasing institutional care. At the same time, non-institutional services have been targeted to those who need them most. The care given has been made more individual and rehabilitative in nature. In the present Government Programme the primary goal in care for older people in Finland is to help older people to live at home longer.
Coverage	Housing allowance for pensioners to support low income pensioners in housing costs. Pensioners' care allowance is intended to make it possible for pension recipients with an illness or disability to live at home, as well as to promote home care and to reimburse pension recipients for extra costs caused by illness or disability The care allowance is granted if the pension recipient's functional ability has diminished to the extent that the recipient's capacity to look after him- or herself and to handle ordinary everyday activities without assistance has declined on account of the illness or injury. The care allowance cannot be paid to persons receiving a pension based on partial disability, a part-time pension or statutory helplessness or injury supplement on account of the same illness or injury. Family caregiver allowance, see above.
Source of funds	Government: total cost
Qualifying conditions	Housing allowance for pensioners: available for residents of Finland aged 65 or more, or between ages 16 and 64 on certain conditions. The allowance is paid only for rented or owner-occupied dwellings located in Finland. Pensioner's care allowance: Finnish residents who are aged 65 or more, or aged less than 65 but are receiving a full disability pension, rehabilitation subsidy, or individual early retirement pension under the national pension or earnings-related pension legislation.
Amount	Housing allowance for pensioners: The allowance covers 85% of reasonable housing costs exceeding a deductible. Besides the housing costs, its amount depends on the claimants' family circumstances, the size of their family and their income and assets. Pensioner's care allowance: Depending on the degree of assistance or supervision needed, and on the amount of extra costs, the pensioners' care allowance is paid in either the lower (51.48 euros), higher (128.17 euros) or special (256.32 euros) payment category. The care allowance is free from tax.

<p><i>2.5.5 Active-Aging Programs</i></p> <p>Existence of active-aging programs in your country?</p>	<p>The general objective of Finnish policy on ageing is to promote older people's well-being and ability to cope as independently as possible and to see that they receive good care. Equality, the right of self-determination, economic independence and security are fundamental values. Social integration is another important principle of Finnish policy on ageing. A major challenge to policy on ageing is the realisation in practice of the concept of a modern and active old age.</p> <p>In Finnish education policy the concept of lifelong learning is seen to extend from the very earliest infancy to old age. Lifelong learning takes place both in formal education, such as schools, and in informal contexts, e.g. on the job and through the Internet.</p> <p>However, active-aging programs are in Finland still at an rather early stage compared for example to Central-European countries. The Government Resolution on the Health 2015 public health programme outlines the targets for Finland's national health policy for the next fifteen years. It is emphasized in the programme that also the illnesses of ageing people can be prevented, and their functional capacity promoted and rehabilitated, contributing thus to the preconditions for an autonomous life at a later age, too.</p>
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2.6 Migration-Related Social Policy System in 1990-2002

<p>Background and basic objectives, comments on migration-related social policy system 1990-2002</p>	<p>Proportion of population of foreign citizenship in Finland is only 2,0% of total population in 2002. Current laws: 1991 (Aliens Act), 1999 (Act on Integration of Immigrants and Reception of Asylum Seekers).</p>
<p><i>2.6.1 Immigration Act in your country: basic principles of the policy (residence permit, others)</i></p>	<p>The Aliens Act came into force in 1991. It is applied in emigration, staying and working in Finland. The Act specifies the conditions for granting residence and work permits, asylum and citizenship. It has been amended several times and a comprehensive reform is currently being prepared and was postponed for a new Government in the beginning of this year. Finnish legislation accepts dual or multiple nationality from 1st June 2003 on. After living in Finland for five years, refugees, Ingrians and other immigrants can gain Finnish citizenship. However, handling times of applications have in many cases been long.</p>
<p>Asylum seekers and refugees Existence of quota refugees? Size of the annual quota</p>	<p>Finland is one of those few countries that receive quota refugees. The quotas are approved annually in conjunction with the national budget. In 2002, Finland's refugee quota was 750 but the Finnish Government has set as its goal a gradual increase in the quota to 1000.</p>
<p>Asylum seekers: principles of the policy</p>	<p>About one third of the persons seeking asylum are allowed to stay in Finland and they are usually granted a residence permit. The economic and social benefits of persons with residence permits are in practise the same as for those granted asylum. Only about one per cent of the applicants are actually granted asylum. This practise has been severely criticised.</p>
<p>Residence permits: principles of the policy</p>	<p>See asylum seekers.</p>
<p>Existence of family reunification programmes</p>	<p>Refugees who have been granted a residence permit on grounds of being a refugee are able to apply for family reunification programme of nuclear family members (Aliens Act § 18). All immigrants can apply for family reunification but they have to be able to provide living for their family members whereas refugees do not have this obligation. Family members of of refugees belong to the reception system of refugees when they arrive in the country. Every year about 2000-3000 people enter Finland via family reunification or other family reasons.)</p>

<p>Country-specific information</p>	<p>The Finnish immigration debate can be divided into three parts, partly in chronological order: refugees (in the 1970s), return migration on the basis of ethnic origin and the debate concerning active immigration. An example of how underdeveloped Finnish legislation concerning foreigners still was in 1992 was that a separate law had to be enacted in 1992 for refugees arriving from Kosovo: on the basis of this act Finland immediately resettled about 1,500 Kosovo Albanians.</p> <p>When Finland joined the European Union in 1995, a marked political change occurred in regard to immigration. The Finnish Government published an Immigration and Refugee Policy Program in 1997. According to this program Finland aimed for “controlled” promotion of the free movement of individuals and the labour force immigration of seasonal workers from neighbouring regions. Gradually the withdrawal of the large post-war age groups from the labour force has led to demands for change in the migration policy debate. An emerging labour force shortage is clearly visible in Finland and the new Aliens Act proposal brought before Parliament in the autumn of 2002 was based explicitly on an active immigration policy being a means to solve this emerging labour shortage. However, the proposal expired because of the approaching parliamentary elections.</p> <p>In the Finnish context a distinction in terms of the reception policies and the right to enter the country is often made between refugees, Ingrian Finns and other immigrants. Ingrian Finns are of Finnish descendant. Together with members of their family from Russia, Estonia and other parts of the former Soviet Union they hold “returnee” status in Finland.</p>
<p>2.6.2 <i>Policies decreasing and/or increasing emigration</i></p>	<p>There are no policies of that kind in Finland at the moment.</p>
<p>2.6.3 <i>Existence of Act on “integration of immigrants” in your country</i></p> <p>If any, please provide basic principles of it</p>	<p>“Act on Integration of Immigrants and Reception of Asylum Seekers” has now been in force in Finland since 1999. Its objective is to promote the integration, equality and freedom of choice of immigrants through measures which help them to acquire the essential knowledge and skills they need to function in society. Integration measures are available to persons who have moved to Finland and have a home municipality in Finland. According to this Act, personal integration plans are made for immigrants. In practice, however, among those immigrants who had participated in the integration program, only about one-third found a job on the open labour market in Finland in 2001 (Söderling 2003).</p>
<p>2.6.4 <i>Social security and immigrants in your country: entitlement to social security</i></p>	<p>The usual condition for being covered by Finnish social security is that the applicant lives in Finland.</p>
<p>Existence of any special assistance for immigrants in your country?</p>	<p>Integration assistance for immigrants: Immigrants to Finland can get financial assistance with their integration into the Finnish society, which is aimed at supporting their individual development toward full participation in the labour force and in society, while preserving their own language and culture. The assistance is payable at the same rate as the labour market subsidy, and can include an increase for children Persons living with their parents get it at a reduced rate. Before integration assistance can be granted, an integration plan must be drawn up between the immigrant, the municipality and the employment office.</p>

2.7 Interplay between demographic trends and society in your country 1990-2002

<p>1. Do you see any demographic effects caused by the population policy and/or social policy in your country (1990-2002), e. g. migration or fertility policy. If yes, mention some examples, please.</p>	<p>Do the demographic changes, for example in fertility, influence/change the government's family policy arsenal or do the launched family policy reforms have an influence on population's fertility or both? For example, Anne-Helene Gauthier (1996) prefers the first-mentioned option. She states that there is limited evidence available in the literature on any clear effect of policies on demographic behaviour. However, Pinnelli (1995) shows that a combination of moderate (close to replacement-level) fertility and high rates of female activity is most prevalent in those Western European countries with the most favourable conditions for employed mothers. Ruokolainen & Notkola (2002) also suggest that family policies in Finland during the late 1980s were successful in facilitating women's possibilities of combining both career and childbearing.</p> <p>Andres Vikat (2002) also suggests that the shifts in second and particularly higher order births coincide with the introduction and implementation of child home care leave and allowance system in Finland, as well as with the decrease of the benefits in the mid-1990s. Ruokolainen & Notkola (2002) have studied the decision to have a third child among Finnish women. Their results suggest that non-motivational features, especially those related to social and economic life circumstances, may prevent families from realizing their family-size desires. Ruokolainen & Notkola's results (2002) also indicate that certain family policy-related income transfers may have an effect on families' possibilities to have the number of children they want to.</p> <p>In the first half of the 1990s, Finland was faced with a heavy economic depression. At first sight, the Finnish case may even appear to be the opposite because the highest levels of period total fertility in Finland since 1970 were recorded in 1992-1994, the years of economic depression. However, the results on fertility by parity indicate that the increase in the propensity of entry into motherhood that was under way from 1987 onwards came to an end exactly in 1991, the year when economic depression really hit Finland, and reverted to a decrease in the following year, 1992. Second or higher births responded to changing economic situation only later and to a lesser extend (Vikat 2002.)</p> <p>Pirjo Paajanen (2002) has studied the views and ideals relating to child bearing among the Finns. Lack of economic and other support from the society for families with children was found one of the most common reasons for hesitation whether to have more children among couples who already had children. Persons who did not have children felt that uncertainties of future, like those relating to financial or employment situation, as well as to partnership, were the most frequent reasons for hesitation about whether to have a child.</p> <p>Total fertility rate in Finland is still high compared to other European countries, 1,73 in 2002. The explanations given for the higher fertility in Finland (or Scandinavian countries in general) are the social policy measures available: support for unmarried mothers, and possibilities to combine work and childbearing, for example in the form of good and relatively inexpensive childcare services.</p>
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2.8. Mass media publicity in Finland around 2002

<p>2. The main topics in mass media related to the issues discussed in this report. (time: PPA-survey data collection in Finland 2002).</p>	<p>Ageing: In Finland the average retirement age is 59 years. Governmental policy was to raise the retirement age by 2-3 years during the next 10 years. Two topics in mass media were emphasized: How to raise the low retirement age – and how to finance it. Factual results: efforts to improve working conditions were made. Also a financial inducement for a later retirement age was introduced (higher pension if person works after the ‘normal’ retirement age 65. Three ‘voluntary’ years up to 68). The care arrangements and quality of the care of the elderly received much attention.</p> <p>Preschool reform in 2002 and afternoon care for school-age children. Topic: Who will finance the new preschool reform: government or municipalities (decision: about 50/50). The need for afternoon care is extensive, but currently (in 2002) only a small proportion of children have some form of afternoon care. Topics were, who will arrange afternoon care for school-age children, municipalities, ngos, government?</p> <p>Immigration: Integration of immigrants: how to decrease a high unemployment rate among immigrants (rate was ca. 30n %) Estonia’s role as a sending country after country’s EU-membership (solution: two years transitional stage period was introduced for free immigration)</p>
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3 PPA2-Survey Results

CI 1

Changes in society are everyone's concern. The government could play an important or a minor role in this. Please indicate what you think about the government's responsibility regarding the following issues.

a) Looking after the elderly		Completely and quite responsible (in %) ⁸	
		-49	50+
Total		78.6	78.8
Sex	Men	75.7	78.3
	Women	80.6	79.4
Age groups	- 29	75.7	-
	30 - 39	81.0	-
	40 - 49	79.3	-
	50 - 59	-	80.6
	60 +	-	76.4
Education ⁹	Low	81.7	75.8
	Medium	77.2	82.5
	High	79.0	79.7
Income ¹⁰	Low	78.3	80.3
	Medium	80.0	79.5
	High	78.3	73.5
Living arrangements ¹¹ (Age: 20-49)	One-person-households	77.8	-
	Married couples with children	79.7	-
	Married couples without children	81.8	-
	Consensual unions with children	86.1	-
	Consensual unions without children	75.2	-
	Lone parents	74.2	-
Number of children ¹²	0	76.9	80.0
	1	81.0	84.3
	2	81.3	78.8
	3+	77.0	76.7

Note: Finnish PPA2-survey was conducted in 2002. The sample was 7000 men and women, aged 18-69. Response rate was 56%, yielding 3821 valid responses.

⁸ Completely and quite responsible = International PPA-database, questions CIIa-g, codes 1 and 2.

⁹ *Education categories*: low = International PPA-database, codes 1 to 3 (compares to ISCED 0 to 2), medium = International PPA-database, codes 4 and 5 (compares to ISCED 3 and 4), high = International PPA-database, codes 6 to 8 (compares to ISCED 5 to 6).

¹⁰ Composition of *income groups*: low = International PPA-database, income quintiles 1 and 2, medium = International PPA-database, income quintile 3, high = International PPA-database, income quintiles 4 and 5.

¹¹ Children in *Living arrangements* include all children (of any age) living in the household of the respondent. Note here: the sub-sample of the respondents aged 20 to 49.

¹² Children in the *Number of children* include only the number of biological (or adopted) children (any age) of the respondent (irrespective of whether they live in the same household of the respondent).

b) Availability of adequate housing for everyone		Completely and quite responsible (in %)	
		-49	50+
Total		59.7	54.5
Sex	Men	52.6	54.3
	Women	64.5	54.7
Age groups	- 29	64.9	-
	30 – 39	57.9	-
	40 – 49	56.6	-
	50 – 59	-	53.3
	60 +	-	56.1
Education	Low	68.3	57.1
	Medium	59.6	58.9
	High	56.3	44.8
Income	Low	64.4	59.6
	Medium	53.8	51.4
	High	52.7	31.5
Living arrangements (Age: 20 – 49)	One-person-households	61.1	-
	Married couples with children	55.8	-
	Married couples without children	56.6	-
	Consensual unions with children	69.6	-
	Consensual unions without children	59.9	-
	Lone parents	60.8	-
Number of children	0	60.5	55.5
	1	63.7	55.1
	2	56.8	51.7
	3+	57.7	56.2

c) Facilitating the labour force participation of women		Completely and quite responsible (in %)	
		-49	50+
Total		32.2	34.1
Sex	Men	25.1	30.7
	Women	37.0	37.0
Age groups	- 29	28.2	-
	30 – 39	34.0	-
	40 – 49	34.3	-
	50 – 59	-	33.1
	60 +	-	35.5
Education	Low	33.5	37.1
	Medium	29.5	32.8
	High	33.4	28.2
Income	Low	32.7	36.0
	Medium	30.4	32.0
	High	32.6	23.3
Living arrangements (Age: 20 – 49)	One-person-households	27.2	-
	Married couples with children	34.1	-
	Married couples without children	30.2	-
	Consensual unions with children	38.8	-
	Consensual unions without children	28.8	-
	Lone parents	40.2	-
Number of children	0	27.3	28.0
	1	34.4	33.1
	2	37.6	35.2
	3+	34.6	35.3

		Completely and quite responsible (in %)	
d) Providing opportunities for women to combine a job outside the home with raising children		-49	50+
Total		46.5	40.8
Sex	Men	34.1	34.9
	Women	54.8	46.1
Age groups	- 29	45.4	-
	30 - 39	49.1	-
	40 - 49	45.2	-
	50 - 59	-	40.9
	60 +	-	40.8
Education	Low	42.8	41.9
	Medium	45.3	40.3
	High	48.6	38.8
Income	Low	48.1	40.9
	Medium	43.9	38.8
	High	45.8	40.4
Living arrangements (Age: 20 - 49)	One-person-households	39.5	-
	Married couples with children	51.1	-
	Married couples without children	42.4	-
	Consensual unions with children	58.7	-
	Consensual unions without children	39.8	-
	Lone parents	54.2	-
Number of children	0	40.1	30.1
	1	52.0	38.8
	2	51.4	42.5
	3+	50.3	44.8

		Completely and quite responsible (in %)	
e) Providing opportunities for men to combine a job outside the home with raising children		-49	50+
Total		41.5	37.1
Sex	Men	32.4	34.1
	Women	47.6	39.7
Age groups	- 29	40.1	-
	30 - 39	43.5	-
	40 - 49	41.1	-
	50 - 59	-	35.2
	60 +	-	39.7
Education	Low	39.2	40.9
	Medium	39.5	38.2
	High	43.8	30.6
Income	Low	43.3	39.3
	Medium	38.2	31.8
	High	41.6	32.6
Living arrangements (Age: 20 - 49)	One-person-households	37.8	-
	Married couples with children	44.3	-
	Married couples without children	39.5	-
	Consensual unions with children	50.7	-
	Consensual unions without children	34.7	-
	Lone parents	47.1	-
Number of children	0	36.7	30.2
	1	44.4	32.5
	2	45.1	38.5
	3+	44.7	40.3

		Completely and quite responsible (in %)	
		-49	50+
f) Taking care of young people looking for a job			
Total		53.3	65.6
Sex	Men	48.8	63.6
	Women	56.3	67.4
Age groups	- 29	50.1	-
	30 – 39	47.7	-
	40 – 49	60.5	-
	50 – 59	-	63.6
	60 +	-	68.4
Education	Low	63.9	68.4
	Medium	55.8	65.9
	High	47.7	62.8
Income	Low	56.7	67.9
	Medium	49.0	66.2
	High	42.5	55.1
Living arrangements (Age: 20 – 49)	One-person-households	49.5	-
	Married couples with children	53.5	-
	Married couples without children	52.5	-
	Consensual unions with children	58.9	-
	Consensual unions without children	43.8	-
	Lone parents	65.8	-
Number of children	0	48.4	53.3
	1	54.8	64.3
	2	57.5	67.0
	3+	53.2	70.3

		Completely and quite responsible (in %)	
		-49	50+
g) Providing adequate health care for all			
Total		87.7	86.3
Sex	Men	85.7	84.8
	Women	89.1	87.6
Age groups	- 29	90.5	-
	30 – 39	86.6	-
	40 – 49	86.3	-
	50 – 59	-	87.6
	60 +	-	84.5
Education	Low	89.2	85.6
	Medium	89.5	86.9
	High	85.5	86.7
Income	Low	88.9	87.2
	Medium	86.5	88.8
	High	85.0	81.6
Living arrangements (Age: 20 – 49)	One-person-households	87.9	-
	Married couples with children	86.3	-
	Married couples without children	93.1	-
	Consensual unions with children	85.6	-
	Consensual unions without children	87.9	-
	Lone parents	85.0	-
Number of children	0	89.6	86.8
	1	87.2	88.9
	2	86.8	88.8
	3+	84.2	83.2

CI 2 (QUESTION WAS NOT INCLUDED IN PPA2 SURVEY IN FINLAND)

According to your opinion, in the recent years the Government has paid less, more or the same attention than they did before to the following issues?

		Less¹³ (in %)		Equal (in %)		More (in %)	
a) Poor families		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

		Less (in %)		Equal (in %)		More (in %)	
b) Families with small children		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

¹³ Note: In this question, only categories Less-Equal-More are considered valid answers (=100%), e.g. categories 'Don't know' or missing response, or refusal to answer should be treated as 'missing values'.

		Less (in %)		Equal (in %)		More (in %)	
c) Problems of working mothers		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

		Less (in %)		Equal (in %)		More (in %)	
d) Child care facilities		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

		Less (in %)		Equal (in %)		More (in %)	
e) Care for the aged		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 - 39						
	40 - 49						
	50 - 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 - 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

		Less (in %)		Equal (in %)		More (in %)	
f) Health care		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 - 39						
	40 - 49						
	50 - 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 - 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

		Less (in %)		Equal (in %)		More (in %)	
g) Employment		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

		Less (in %)		Equal (in %)		More (in %)	
h) The environment		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

		Less (in %)		Equal (in %)		More (in %)	
i) Education		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

CI 6 (QUESTION WAS NOT INCLUDED IN PPA2 SURVEY IN FINLAND)

Do you expect that twenty years from now the population of your country will be larger, almost the same or smaller than it is now?

		Larger (in %)		Almost the same (in %)		Smaller (in %)	
		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

CI 7

Would you prefer the population of your country to increase, to remain more or less the same or to decrease in the future?

		To increase (in %)		To remain the same (in %)		To decrease (in %)	
		-49	50+	-49	50+	-49	50+
Total		38.1	43.4	59.7	55.3	2.2	1.3
Sex	Men	38.8	42.5	58.2	55.3	3.0	2.3
	Women	37.7	44.2	60.8	55.3	1.6	0.5
Age groups	- 29	30.8	-	66.7	-	2.5	-
	30 – 39	39.0	-	58.7	-	2.2	-
	40 – 49	43.7	-	54.5	-	1.8	-
	50 – 59	-	41.3	-	57.2	-	1.5
	60 +	-	46.2	-	52.7	-	1.1
Education	Low	35.7	41.8	61.4	56.6	2.9	1.6
	Medium	36.8	44.7	60.7	54.3	2.5	1.0
	High	39.7	46.6	58.6	52.2	1.7	1.3
Income	Low	35.9	43.9	61.4	54.4	2.7	1.6
	Medium	38.5	41.7	60.1	57.5	1.4	0.9
	High	46.0	47.3	52.2	52.7	1.8	0.0
Living arrangements (Age: 20 – 49)	One-person-households	32.0	-	64.8	-	3.2	-
	Married couples with children	44.2	-	54.8	-	1.0	-
	Married couples without children	34.0	-	63.5	-	2.5	-
	Consensual unions with children	41.3	-	56.3	-	2.4	-
	Consensual unions without children	30.8	-	66.3	-	2.9	-
	Lone parents	35.8	-	63.3	-	0.8	-
Number of children	0	33.1	41.2	63.2	56.5	3.6	2.3
	1	40.2	42.7	58.4	55.2	1.4	2.0
	2	41.2	44.2	58.2	54.5	0.6	1.3
	3+	46.0	45.0	52.9	54.6	1.1	0.4

CI 8

The proportion of young people (below the age of 20) will drop sharply in the future. At the moment, 25 in every 100 inhabitants are young people; in thirty years time this will be 21. How do you rate this development?

		(Excellent) good (in %)		Neither good nor bad (in %)		(Very) bad (in %)	
		-49	50+	-49	50+	-49	50+
Total		2.9	5.0	19.9	18.8	77.1	76.3
Sex	Men	3.6	6.5	19.8	17.9	76.6	75.6
	Women	2.5	3.7	20.0	19.2	77.5	77.1
Age groups	- 29	3.6	-	22.3	-	74.1	-
	30 – 39	1.8	-	18.9	-	79.3	-
	40 – 49	3.2	-	18.7	-	78.0	-
	50 – 59	-	4.3	-	16.3	-	79.3
	60 +	-	5.8	-	22.0	-	72.2
Education	Low	5.1	5.8	26.4	21.3	68.6	72.9
	Medium	3.2	5.2	22.6	18.0	74.2	76.8
	High	1.8	2.5	15.8	15.1	82.4	82.4
Income	Low	3.6	5.7	22.6	18.1	73.8	76.2
	Medium	1.7	2.9	17.1	19.2	81.1	77.9
	High	2.7	0.0	14.2	12.3	83.2	87.7
Living arrangements (Age: 20 – 49)	One-person-households	3.4	-	27.3	-	69.2	-
	Married couples with children	1.5	-	13.3	-	85.3	-
	Married couples without children	6.3	-	27.7	-	66.0	-
	Consensual unions with children	1.5	-	20.5	-	78.0	-
	Consensual unions without children	3.8	-	22.6	-	73.6	-
	Lone parents	3.3	-	16.7	-	80.0	-
Number of children	0	4.2	9.0	23.6	24.7	72.2	66.3
	1	3.1	8.6	16.0	19.6	80.9	71.8
	2	1.4	3.2	17.9	18.8	80.7	78.0
	3+	1.3	2.9	13.7	14.5	85.0	82.6

A 1 (QUESTION WAS NOT INCLUDED IN PPA2 SURVEY IN FINLAND)

The number and proportion of people aged 65 and over is said to be set to increase considerably in the future. Currently, ... percent of the population is elderly; in 50 years this figure will grow to 30 percent. How do you assess this development?

		(Highly) positive (in %)		Neither positive nor negative (in %)		(Highly) negative (in %)	
		-49	50+	-49	50+	-49	50+
Total							
Sex	Men						
	Women						
Age groups	- 29						
	30 – 39						
	40 – 49						
	50 – 59						
	60 +						
Education	Low						
	Medium						
	High						
Income	Low						
	Medium						
	High						
Living arrangements (Age: 20 – 49)	One-person-households						
	Married couples with children						
	Married couples without children						
	Consensual unions with children						
	Consensual unions without children						
	Lone parents						
Number of children	0						
	1						
	2						
	3+						

CI3-5, M2 Demographic knowledge (mean of all answers)

* Question was not included in the Finnish PPA2-survey

In 2002	Actual Numbers	Estimated Mean		Proportion of respondents with deviation of actual figure					
		-49	50+	> 10% too high		+/- 10%		> 10% too low	
		-49	50+	-49	50+	-49	50+	-49	50+
Number of inhabitants	5.2 Mio	.*	.*	-	-	-	-	-	-
Number of immigrants	18113	.*	.*	-	-	-	-	-	--
Number of foreigners	104000	128444	118935	34.6	31.3	20.0	19.5	45.4	49.2
Proportion of persons aged 65+	15.3 %	.*	.*	-	-	-	-	-	-

Note: When calculating the estimated mean, and distribution of responses according to deviance, 51 cases with very extreme values were excluded (estimates higher than 5 times the actual).

M 4

How do you feel about the number of foreigners living in our country?

		Too many (in %)		Not too many, nor too few (in %)		Too few (in %)	
		-49	50+	-49	50+	-49	50+
Total		23.6	30.2	64.9	61.8	11.5	8.0
Sex	Men	29.5	30.9	58.3	60.2	12.3	8.9
	Women	19.6	29.3	69.4	63.4	11.0	7.4
Age groups	- 29	21.8	-	64.7	-	13.5	-
	30 – 39	22.2	-	66.4	-	11.4	-
	40 – 49	26.1	-	64.0	-	9.8	-
	50 – 59	-	29.8	-	60.4	-	9.9
	60 +	-	30.6	-	63.7	-	5.6
Education	Low	42.1	34.1	52.4	60.3	5.5	5.6
	Medium	27.9	32.8	62.2	62.8	9.9	4.4
	High	14.6	20.8	71.3	64.8	14.1	14.4
Income	Low	24.5	32.6	64.1	61.4	11.5	6.0
	Medium	24.4	23.9	67.1	65.1	8.4	11.0
	High	14.2	18.2	68.9	66.4	16.9	15.4
Living arrangements (Age: 20 – 49)	One-person-households	19.8	-	63.9	-	16.3	-
	Married couples with children	20.9	-	67.4	-	11.7	-
	Married couples without children	23.6	-	67.5	-	8.9	-
	Consensual unions with children	32.4	-	61.8	-	5.9	-
	Consensual unions without children	25.2	-	66.8	-	8.0	-
Number of children	Lone parents	20.8	-	70.0	-	9.2	-
	0	22.0	25.9	64.0	62.6	13.9	11.5
	1	23.5	29.6	65.0	63.0	11.5	7.4
	2	20.7	27.3	69.2	64.8	10.1	7.9
	3+	27.3	33.0	64.6	58.9	8.0	8.2

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