

A HOME IN FINLAND

INFORMATION FOR IMMIGRANTS ABOUT LIVING,
STUDYING AND SOCIAL SECURITY

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Introduction

Welcome to Finland! This booklet tells about life in Finland, for example, housing and studying. The most important public services and social benefits that people need in different stages of their life are also briefly introduced.

The term immigrant refers to refugees, migrants, repatriates and other foreigners living in Finland. Immigrants are entitled to services and social benefits that help them cope in a new environment. The obligations and rights differ depending on whether the immigrant comes from the EU, European Economic Area or some other country. The aim of these services is to familiarise immigrants with life in Finland and give them the knowledge and skills they need in order to cope.

The employment offices provide help in issues related to work and the workplace. The employment offices also provide employer services at www.mol.fi. You can also find information on your new home country at www.suomi.fi

What is Meant by Integration?

The term integration means that the immigrants acquire the knowledge and skills which help them to settle down in the new home country, find employment and be able to participate in activities as an equal member of society.

The equal opportunities of immigrants in Finnish society have been promoted by the introduction of the Integration Act, which entered force as of 1 May 1999. Immigrants can draw up an integration plan together with the municipality and employment office. The integration plan is drafted for three years at most. The plan includes, for example, how the immigrant is to acquire a knowledge of Finnish or Swedish or gather basic information on Finnish society. The integration plan aims to facilitate the immigrant's integration into Finland.

Further information: www.mol.fi

Right to Social Security Benefits

Immigrants are entitled to residence-based social security immediately following their entry if their purpose is to establish a permanent residence in Finland, and if, in addition, they have a residence permit for one year (if such is required).

Moving to Finland is considered permanent if a person moves to Finland as a returning migrant, refugee or an asylum seeker who has been granted a residence permit valid for at least 12 months. Permanent residence status is also granted if a person comes to Finland for family reasons or has a regular job in Finland that lasts at least two years. The requirement is that the immigrant actually lives in Finland. Those who visit Finland for a short period of time are not considered as permanently residing in Finland. Students who study in Finland are not regarded as residents, which means they are not entitled to social security benefits from the Finnish Social Insurance Institution (KELA for short).

Further information: www.kela.fi

1. Immigrants in Finland

The settling of immigrants in Finnish society is facilitated and assisted in many ways. There are 446 municipalities in Finland. Everyone who moves to Finland with the purpose of establishing a permanent residence becomes a resident of some municipality. A municipality is an area comprising one or more villages, which are in charge of public issues. Towns are also municipalities. All residents in the municipality have approximately the same rights and obligations. In many towns there is an international meeting place where the immigrants and Finns can meet each other, share their experiences and take up some hobby.

Ask for Interpretation Aid

If you feel you are not fluent enough to take care of your matters with authorities, authorities can provide interpretation aid. The authorities have to be notified of the need for an interpreter in advance. The authorities make the appointment with the interpreter. It is important that the client is also there at the appointed time. Employment offices also provide help. The task of the interpreter is only to interpret, this means that s/he only translates the speech from one language to another. The interpreters are always obliged to observe secrecy.

Learning the Language

Learning the new language helps immigrants integrate into a new country and cope in everyday life. Finland has two official languages, Finnish and Swedish. In working life, a command of Finnish is necessary. Adult immigrants can study the language in vocational adult education centres [aikuis-koulutuskeskus], general upper secondary schools for adults [aikuislukio], folk high schools [kansanopisto] and adult education centres [työväenopisto] and the Language Centres of universities and other higher education institutions. The employment office provides further information on language courses

The web sites of different educational establishments and the National Board of Education at www.oph.fi provide information on language studies.

Women and Men Work

In Finland, both men and women have, in principle, the same opportunity to study a profession and become employed. Women usually work outside the home. If finding a job proves difficult, it might be advisable to acquire information on unemployment societies. The employment offices help you to find work and training. You can also get information about opportunities to start your own business. Employers may also use employment office services. Immigrant businesses are financed on the same basis as Finnish businesses. The Finnish government has its own financing company Finnvera Oyj. It promotes the establishment of companies by granting guarantees and export guarantees.

Further information: www.finnevera.fi

Employment Office Services

Employment offices are maintained by the state and provide help, for example, in looking for work, becoming employed, unemployment security, vocational guidance and career planning, training opportunities and in issues related to establishing your own business. At some offices, there are officials specialised in immigrant issues. Employment offices also provide information on work permits. All employment office services are free.

Employers report a substantial number of vacancies to the employment offices. You may also look for work by using other channels, such as newspaper advertisements or contact the employers directly.

The employment office offers employment consultant's personal services as well as self-service. Both an employed and unemployed person can register as a job seeker at the employment office. In order to claim unemployment benefits, it is necessary to register as a job seeker at the employment office. When you have registered as a job seeker, the employment consultant provides expert help in looking for work. If the job seeker needs to improve his or her job seeking skills s/he may participate in a job seeking skills course arranged by the employment office. Job Line [työlinja] also assists job seekers. You can call Job Line from Mondays to Fridays between 8am and 7pm at the local call rate throughout the country (8.21 cents/call + 1.47 cents per minute, mobile 29.26 cents per minute). Job Line's employment consultants give personal guidance at the following numbers: 0203 66066, 0203 66022, 0203 66077 and 0203 60011.

You can also send questions about the employment office services and services provided by the Ministry of Labour's www.mol.fi by e-mail to: tyolinja@mol.fi

New Faces, a New Life

The best way to get to know the country is through other people. You can get to know Finns, for example, in the backyard of your own home, or in different recreational activities, in sport associations, adult education centres' study circles etc. Different organisations may also arrange activities where you can make friends or hobby circles in your residential area. Both fathers and mothers are advised take part in activities targeted at parents in child care centres and schools right from the start.

Family, relatives and friends are the immigrants' best supporters in a new environment. When living away from your native country, you will soon find out how important your native language is, as well as the lifestyle, food, music and social relations of your own culture.

In many areas, there are immigrant societies and friend associations. If necessary, the Finnish Red Cross assists you in finding a support person or a 'friend (support) family'. Friends and 'friend families' want to become acquainted with refugees and other immigrants and support them in their new life.

Further information: www.redcross.fi

2. Home Municipality and Housing

Every immigrant who settles in Finland permanently has a home municipality after s/he has been registered as a permanent resident in the population registry. This requires that you submit a notice of removal in the city administrative court [maistraatti].

You can get more information about registration from the city administrative court, which you can find in the telephone directory under *maistraatti*.

Notice of removal can also be given by telephone 0203 456 456 (in Finnish) or 0203 457 457 (in Swedish) and on the Internet at www.vaestorekisterikeskus.fi or at the post office www.posti.fi.

The Rights of the Municipality Residents

Every eighteen-year-old Finnish citizen is entitled to vote in national elections and referendums. Every eighteen-year-old Finnish citizen or immigrant living permanently in Finland is entitled to vote in municipal elections and municipal referendums.

Further information at www.finlex.fi

In Finland, Parliament, the President, the municipal councils and sixteen members (16) of the European Parliament are elected in general elections.

Further information: www.suomi.fi

Housing – in Own or Rented Flat?

The majority of Finns own their homes and have usually got a loan from the bank for their homes. The loan is usually got from a bank and interest is paid on the loan. You are advised to ask about the best deals on the loan period and repayment schedule from the bank.

Rented Accommodation

The authorities arrange the first permanent home for refugees and some other immigrants. After that everybody must arrange his or her own housing.

Besides municipalities, flats are rented out by insurance companies, congregations, different foundations and societies. Student housing foundations rent out flats for students. You can, of course, rent a flat from a private owner or an estate agent. Then you usually have to pay a certain sum upfront as a deposit or rent.

It is good to get to know the house rules immediately after you have moved into a new flat. The house rules provide common guidance and information on general rules.

Lease

The tenant makes a lease with the owner. The lease states the amount of rent and how it will be paid. Usually the rent is paid in advance at the beginning of each month. Furthermore, the lease contains the expiration date of the lease. The lease can also be drawn up to last until further notice. If the rent is not paid on time, or the tenant disturbs other people living in the building, the owner can terminate the lease. Then the tenant has to move out of the flat. The tenant may have to move out quite quickly. The Housing Rental Act governs the renting of flats. In problem situations, the municipal legal aid offices give legal aid.

3. Residence-based and other social security

The statutory social security is divided into residence-based social security and employment-based social security.

The residence-based social security includes the national pension insurance and living allowance in case of illness or unemployment and support for families for covering costs incurred by children. Most social security in Finland is based on residence: the benefits can be claimed only by those who live in Finland. Social and health services provided by municipalities, unemployment benefits provided by the unemployment funds and health insurance paid by the employer are entirely based on residence.

Residence in Finland is defined by the Act respecting Residence-Based Social Security and Municipality of Residence Act. The right to social security may also arise from international agreement or regulation. These include the social security legislation and social security agreements of the European Community. In applying international social security legislation, the decisive factor is where the person works, not where s/he lives. Further information on the EC regulations and various social security agreements and their impact on social security is available at KELA offices.

With regard to social security provided by KELA, you are considered to be living in Finland if your permanent dwelling and domicile is in Finland and you are primarily a resident here.

Residence-based social security must be applied for from KELA using Form Y77. The application is submitted to the applicant's KELA office in his or her home municipality. The applicant is given a written decision on the matter, which can be appealed. If the decision is positive, a KELA card is also sent to the applicant. Individual benefits may be applied for by using separate forms.

If the person is regarded as living in Finland, s/he is entitled to apply for the following KELA benefits in the same way as other people residing in Finland:

family allowance [lapsilisä]

maternity allowance [äitiysavustus]

sickness allowance [sairauspäiväraha]

cash benefits for parents [vanhempain päiväraha]

reimbursement of medical expenses by the National Health Insurance

unemployment allowance [työttömyyspäiväraha] and labour market subsidy [työmarkkinatuki]

child care subsidies [lapsen hoitotuki]

disability allowance [vammaistuki]

rehabilitation and rehabilitation allowance [kuntoutusraha] by KELA

national pension [kansaneläke] and family pension [perhe-eläke]

pensioner's housing allowance [eläkkeensaajan asumistuki] and general housing allowance [yleinen asumistuki]

private day-care [yksityisen hoidon tuki] and child home care allowance [lasten kotihoidontuki]

school transportation subsidy [koulumatkatuki]

Further information: www.kela.fi

Social security based on employment includes earnings-related unemployment allowance, accident insurance and security against occupational accidents and illnesses. Private insurance companies and the Central Pension Security Institute deal with matters related to employment-based social security.

KELA Benefits

All people living permanently in Finland are part of the health insurance scheme. Therefore, KELA compensates part of the private doctor fees, private examination and treatment fees and medicine costs. In addition, the health insurance guarantees that you are eligible for sickness allowance if you fall ill, as well as for maternity and paternity allowances and other cash benefits for parents.

Sickness Allowance

If a doctor certifies that an (16 to 64 year old) employee is unable to work for an extensive period of time, the employee will receive sickness allowance [sairauspäiväraha] for the time of his or her illness. The waiting period, during which the allowance is not paid, is about ten days. The amount of the allowance depends on the person's income, and is taxable income. The daily allowance is paid for a maximum for 300 days. If the claimant has no income or the income is very small, a minimum-rate sickness allowance can be paid if the work incapacity has lasted for 55 days.

Compensation for Medicine

In Finland, pharmacies sell medicine. You will need a doctor's prescription for some medicines. The National Health Insurance – in practice KELA – pays part of the cost of medicines prescribed by a doctor. Medicines required for some certain difficult illnesses may entitle the patient to almost total reimbursement.

Occupational Health Services

Employers arrange various health care services for their employees. Further information on occupational health services can be obtained from your workplace.

Accident Insurance

All employers are required to insure their employees against accidents and loss of income caused by an occupational illness, as well as various treatment expenses and so forth. In cases of death, relatives receive a survivor's pension and compensation for funeral expenses.

Housing Allowance

For people with a low income, KELA pays a housing allowance to cover their housing expenses. The amount of the housing allowance depends on the size of the family, their income, the rent and size of the flat. Pensioners have their own housing allowance and students are entitled to student's housing supplement. The student's living conditions and family relations determine if s/he is entitled to a student's housing supplement or regular housing allowance.

Unemployment Benefits

If you get laid off from work or have completed your studies but have no job, you should immediately go to the local employment office to be registered as a job seeker. To receive the unemployment allowance you have to be registered at the employment office. The waiting period, for which no unemployment allowance is paid, does not usually begin until you have registered at the employment office.

The employment allowance is paid by KELA. The earnings-related daily allowance is paid by an unemployment fund to its members.

Unemployment Allowance

Unemployed persons seeking employment can receive unemployment allowance [työttömyyspäiväraha] from KELA if they have been employed for 10 months during the last 2 years and four months (28 months), or they have been self-employed for 2 years during the previous four years. The claimant has to be registered as looking for full-time employment, between 17 and 64, and fit to work. It is required that the applicant has been registered as a job seeker at an employment office. The unemployment allowance is payable for up to 500 days. The amount of the allowance is the same for everybody and is taxable income.

Labour Market Subsidy

Labour market subsidy for immigrants is payable in the form of integration assistance during the first three years immigrants live in Finland. Before integration assistance can be granted, an integration plan must be drawn up between the immigrant, municipality and employment office. When the unemployed no longer receives earnings-related unemployment allowance, or when the unemployed is ineligible for unemployment allowance, s/he is entitled to receive a labour market subsidy [työmarkkinatuki] from KELA. The applicants have to be looking for full-time employment, they have to be between 17 and 64 years and fit to work. It is required that they have been registered as job seekers at an employment office. An unemployed job seeker under 25 is required, among other things, to have vocational qualifications. It is also required that he/she has not refused an offer for a job or training. There is no maximum period of time for receiving labour market support. The income of the spouse affects the amount of support and can make the applicants non-eligible for support. The labour market support is taxable income.

Earnings-related Unemployment Allowance

The unemployment funds operated by trade unions pay an unemployment allowance for their unemployed members. The amount of the allowance is determined by your salary before unemployment and is usually higher than the unemployment allowance provided by KELA. You can receive an earnings-related allowance for about two years. The requirement is that you have joined the unemployment fund at least ten months before the termination of your employment and have paid your membership dues. Because of this, you should immediately find out which unemployment fund you can join after finding a job.

Pensions

In Finland the income of the elderly is secured with the national pension [kansaneläke] and employment pension [työeläke]. A foreigner's right to a pension depends on how long s/he has lived and worked in Finland. You can ask in your local KELA office, if the family's old or disabled person is entitled to pension and how large the pension would be. If the pension is not granted, the old person can apply for a living allowance from the municipality. All pensions are taxable income. In practice, those who only receive the national pension do not have to pay taxes. In Finland, people usually retire at the age of 65. In some cases, it is possible to retire earlier, but then the pension may be smaller. The most central forms of pension are national pension and employment pension. In certain cases, a family pension and disability pension can also be paid. KELA pays the national pension, and the earnings-related employment pension is paid by employment pension institutions. The disability pension [työttömyyseläke] is paid to people under 65 if they cannot work in their regular job, or any other similar job, because of illness or a disability. The pension is usually paid after the health

insurance daily allowance has run out, in other words, after one year of disability. Those receiving a pension can also claim the pensioners' housing allowance, which is determined according to the recipient's pension and living costs. In addition, the pensioner's care allowance can be paid to support a retired ill or disabled recipient, who lives at home and is cared for at home. The housing allowance and care allowance are tax-free income.

National Pension

Foreigners living permanently in Finland receive a national pension if they have lived in Finland for a certain minimum time (the longest time required is a continuous stay of 5 years). The amount of the national pension is determined by the person's other pensions and the time spent in Finland. The pensioner's home municipality and family relations also affect the amount of the national pension.

Employment Pension

A person retired from work receives an employment pension. The amount of the pension is determined by the years the person has been working and the amount of his or her salary. Every working year affects the employment pension. The employer is required to take care of the statutory employment pension fees, part of which is paid by the employer and the rest by the worker from his or her salary.

Special Assistance for Immigrants

A new form of financial assistance secures income during old age and disability, which will become effective as of October 2003. It applies to immigrants living in Finland who would otherwise have to resort to long-term municipal living allowance. Ingrian Finns who have repatriated to Finland form the largest group whom the newly adopted form of assistance concerns. The special assistance is a means-tested social security benefit provided as part of the social welfare system. The precondition for assistance is to be at least 65 or have a disability. Before the assistance is granted, it is required that the recipient has lived in Finland for 5 years without interruption. The amount of the benefit is determined on the basis of the recipient's and his/her spouse's assets. The benefit is payable by KELA.

Further information: www.kela.fi

Living Allowance

The living allowance [toimeentulotuki] is a lowest priority financial aid, which is provided as a part of social welfare. It aims to secure income and promote independent coping. A person is entitled to a living allowance only if s/he is unable to receive an adequate income from work or other cash benefits. The amount of the benefit is determined by the amount of available income and assets. Social welfare offices provide further information on the subject.

The Status and Rights of Social Welfare Clients

Clients have the right to good-quality social welfare and good, non-discriminatory treatment. The Social Welfare Clients Act applies to all social welfare. As a general rule, clients have a right of access to practically any document that concerns them. They are also themselves required to provide any information needed to arrange their social welfare. The authorities are bound by professional secrecy. This means that they may not, generally speaking, provide information to any outsider, not even to a person's relatives.

Further information on social welfare is available from social welfare offices and the brochure *The Status and Rights of Social Welfare Clients*. It is available on the Internet at www.stm.fi. The brochure has been translated into Swedish, German, Russian, English and Somali. A plain language version is also available in Finnish and Swedish.

Social Welfare Ombudsman

Each municipality has a social welfare ombudsman. If clients are dissatisfied with the treatment or service they have received, they can contact this ombudsman. S/he also monitors aspects of client rights and status in the municipality. The social welfare office of your home municipality will provide information on how to get in touch with the social welfare ombudsman.

4. Parental Leaves

The parents have a right to parental leaves on the basis of the birth of their child. These include maternity leave, paternity leave, parental leave (also part-time) and child care leave (temporary and part-time). During maternal, paternal and parental leaves, KELA pays a parental allowance the amount of which is dependent on the parents' income. Parents who are not working receive the minimum allowance. During child care leave, the child home care allowance is paid. Cash benefits for parents and the child home care allowance are taxable income.

Maternity Leave

Maternity leave begins approximately one month before the child's estimated date of birth. The length of the leave is 105 weekdays. During maternity leave, KELA pays a maternity allowance to the mother if the mother has lived in Finland a minimum of 180 days before the due date.

Paternity Leave

Fathers are entitled to take an 18-weekday leave during the maternity or parental allowance period. The father may take this 18-day leave divided into a maximum of four periods. In addition, the father may take an additional 1-12 weekdays paternity leave if he takes the leave during the parental leave at the end of the parental allowance period. During this period, the mother may return to work or take an annual holiday. KELA pays paternity allowance if the father does not work and cares for the baby at home.

Parental Leave

The parental leave begins immediately after the maternity allowance period ends and lasts for 159 weekdays. During the parental leave, the parental allowance is paid either to the mother or father. Spouses can agree who takes care of the baby at home. The parental allowance period may also be divided between parents. The parental leave can also be taken partially so that both the father and the mother can take turns in caring for the child at home and work part-time. For example, one parent may care for the child during the morning and the other in the evening, or the father can take care of the child every other day or every other week and vice versa. The mother and father make the arrangements for working part-time with the employer. An agreement on part-time work must be concluded for two months at the minimum.

Child Care Leave

A parent can take a child care leave with full employment security to look after a child under 3. A parent has the right to return to work under the previous terms of employment. Child care leave can be taken after the parental leave or paternity leave has ended and the leave can be taken until the youngest child is three. During the child care leave, KELA pays child home care allowance.

Part-time child care leave can be taken until the end of the year in which the child starts comprehensive school. During the child care leave, the parents can reduce their working time. During the part-time child care leave, partial child home care allowance is paid.

One of the parents can take temporary child care leave in order to take care of a sick child under 10 for a maximum of four days. The right to care for a sick child requires that both parents work outside the home.

Family Allowance

Family allowance is paid to a child's parents for every child under 17, who is living in Finland. The amount of the allowance depends on the number of children. A single parent receives an increased allowance for every child. The family allowance is tax-free income. The family allowance is applied for from KELA.

Maternity Allowance

A pregnant mother living in Finland has a right to a maternity allowance at the later stages of her pregnancy. To receive the maternity allowance, the mother is required to have visited the prenatal clinic or a doctor for a check-up before the end of the pregnancy's fourth month. The maternity allowance is either a maternity package or a tax-free sum of money. The package is much more valuable than the financial aid. The maternity package contains high-quality children's clothing and child care products. These products help you take care of your newborn baby.

5. Daytime Child Care and Early Childhood Education

Daytime child care [päivähoito] means that children are taken care of outside their own homes. Early childhood education means upbringing, teaching and care provided in child care centres. The aim of child care and early childhood education is to support parents in bringing up their children and promote the child's development, growth and learning in co-operation with the parents. Simultaneously, the child gets new friends and gets to know Finnish life and language. The child's own culture and native language are taken into account in child care, because it is important that children can speak their own native language. The parents can always discuss things with the child care centre's personnel and make suggestions concerning their child's wellbeing.

Daytime Child Care Centre or Family Child Care?

The municipality arranges care for children not yet in school. The municipal child care is usually arranged either in daytime centres or with family child care. In a daytime child care centre, trained personnel take care of the children in different sized groups according to their age. In family child care, the municipality hires someone, who usually has children of their own, to take care of a small group of children in her home. In addition to municipal child care, there are also private child care providers and family care for children. Children can be

in the child care centre all day, just half a day or some days during the week. In larger municipalities, there are also child care centres, which are open 24 hours a day, and which are meant for children whose parents work on night shifts.

Playgrounds

In addition to municipal child care, there are public playgrounds monitored by municipalities. You can bring your children to a public playground without advance notice and free of charge. The playground personnel arrange activities for the children. Children under 4 years of age need an adult to accompany them. In some playgrounds, there are “park aunties” who take care of children for a separate fee.

Open Municipal Child Care Centres

In many municipalities there are also open municipal child care centres with organised activities. You can bring your children to these centres without advance notice and free of charge. In open child care centres, parents help look after their children. Parents can also meet other adults there, discuss new ideas and support each other in raising their children.

Child Care During Immigration Training

When the municipality receives refugees, it arranges one-year immigration training. During the training, the municipality provides day care for children not yet in school, so that the mothers of young children can also participate in the training, learn Finnish and get to know their society. During training, children’s care is free for refugees.

Applying for Municipal Child Care

You need to apply for child care four months in advance. If you get a job or start studying, it may take less than four months to get your children into child care. It always pays to get in touch with the social welfare office or the nearest child care centre in time. There you can find out how to apply for daytime child care and also about different types of child care.

Child Care Fees

The charge of children’s care depends on the parent’s income and size of the family. The fee is paid once a month.

Pre-school Education Before Starting School

Pre-school education is arranged for all children aged 6 before they start school. In pre-school the children practise the basic knowledge and skills they will need at school. The aim is to facilitate starting school. The teaching is free of charge, at least half-day and lasts one year. Participation in pre-school education is voluntary, but highly recommended. More detailed information on the application for pre-school education is available at the child care centre or school in the area where you live.

Activities for Young People

There are a variety of organised activities available for young people. Youth organisations, sports associations, citizen organisations, schools and commercial clubs, especially, arrange different activities. Most larger municipalities have premises for young people, where they can join in numerous activities from art and sports to computer and motor clubs. Besides hobbies, youngsters get to know people of their own age and practise their Finnish. For example, sports associations are very popular and youngsters of different ages can take part in the activities. Information about hobby activities can be found in the municipality’s department of youth affairs, local papers and from the providers of these activities.

6. From marriage to divorce

Marriage is a voluntary agreement, which also can be dissolved. Divorces are quite common in Finland. The divorce can be filed using an application, which can be obtained from and submitted to the district court [käräjäoikeus] of the residential area. The reasons for divorce or the personal relationship between the spouses are not dealt with in the district court. Divorce can be granted even if one of the spouses opposes it. Further information is available from the brochures by the Ministry of Labour, Ombudsman for Minorities [Vähemmistövaltuutetun toimisto] and the Council for Equality [Tasa-arvoasiain neuvottelukunta] brochure Equality in Finland Information for immigrant women and men. The brochure is also available on the Internet at www.mol.fi/migration.

Maintenance Support

Both parents are obliged to take care of their children. If the parents divorce or do not live together for some other reason, the children are entitled to maintenance support from the parent with whom they do not live. The children are also entitled to meet both their parents. The amount of the maintenance support is usually agreed upon in the municipal social welfare office with the child welfare officer. If an agreement cannot be reached, the matter can be settled in court. The amount of the maintenance support depends on the financial situation of both parents and the child's need for maintenance.

Maintenance Allowance

The municipality can pay maintenance allowance to a child if the parent, who has the maintenance liability, has neglected his or her duty to pay the maintenance support, which has been confirmed by the court decision or agreement between parents. The maintenance support is applied for from the social welfare authority in the home municipality. If the maintenance support has been confirmed to be smaller on the basis of the parent's insolvency, the child nevertheless has the right to receive full maintenance. The liable parent does not have to pay back the difference between the maintenance allowance and maintenance support smaller than that. Maintenance allowance is also paid for illegitimate children whose fatherhood has not been confirmed, as well as to an adopted child whom the adoptive parent has adopted alone.

7. Education and studies

Every child living in Finland is under the obligation to complete compulsory education. They have the right to instruction free of charge. In Finland, children start school in autumn, usually in the same year they turn 7. Most children go to the school nearest their home. The parents should contact the municipality's school authorities or the child's future school.

Comprehensive School

Comprehensive school takes nine years. In some schools, there is an optional tenth grade. After comprehensive school, most of the children go to general upper secondary school or vocational training. In Finland, girls and boys have equal opportunities to go to school. It is possible to arrange schooling for immigrant children in their own groups before they move to Finnish-speaking classes. After moving to a Finnish-speaking class, a pupil can get remedial instruction also in their own native language.

Meals

All meals are free in comprehensive schools. If your child has to follow a special diet, you should discuss it with the school before your child begins to school.

Religious Instruction

Religion is taught at schools. As an alternative to religious instruction, schools also arrange instruction in ethics. The parents can discuss different alternatives with the child's teacher.

General Upper Secondary School and Vocational Training

After comprehensive school, children usually continue in general upper secondary school or vocational training. After having completed comprehensive school, you can apply to all upper secondary schools and for almost all vocational training simultaneously by filling in just one form (joint entrance examination [yhteishaku]). The pupils are selected according to their comprehensive school grades, but for some vocational training there is also an entrance examination or language test. Immigrants can be selected through 'flexible' selection if they do not have a final report from a Finnish comprehensive school.

Vocational training takes 3 years and prepares students for different professions. Immigrants can participate in one-year training that prepares for initial vocational education.

Upper secondary school is a general education school, which takes from 2 to 4 years, after which the students take a matriculation examination. In the matriculation examination, the students' native language is taken into account in various ways. After matriculation, students can apply to all universities and higher education institutions. The vocational 3-year basic qualification also provides eligibility for higher education studies.

Adults can also take comprehensive school and a general upper secondary school degree, or study separate subjects in adult lines of general upper secondary schools, in which students study in the evenings. In vocational establishments, there are separate lines for adults.

Integration Training

Equal opportunities in educational services and social benefits related to studies apply to immigrants in the same way as Finns. Training provides skills to make conscious choices in one's life. Immigrants living in Finland of the compulsory schooling age have the same right to initial education as Finns. Efforts are made to ensure immigrant adults' education, further education and maintenance of vocational skills. The aim is that degrees obtained abroad, studies and work experience provide the basis for planning and supplementing education in Finland. The aim is also good bilingual skills: command of Finnish or Swedish and the native language while preserving one's own culture.

Integration training supports and promotes the integration of immigrants into Finnish society. Further information on integration in the brochure The integration of immigrants in Finland published by the Ministry of Labour and www.mol.fi/migration website.

Universities and Polytechnics

The university and polytechnic students are selected according to their grades, matriculation examinations and entrance examinations. Entrance requirements, however, vary in different

schools, so you should contact the school you are applying to well in advance. In most universities and polytechnics, there are special counselling services for foreign students. The summer universities also arrange instruction during the summer. Participation is open to everyone; this means that you do not have to be a university student.

Folk High Schools

In a folk high school [kansanopisto], students can study separate comprehensive or general upper secondary school subjects. In addition, folk high schools provide vocational training. In some folk high schools, there are separate lines for immigrants. Study is full-time and the students usually live in the school dormitory.

Adult Education Centres

In most municipalities in Finland, there is an adult education centre [kansalaisopisto or työväenopisto] They are very popular schools for adults. In adult education centres, studying takes place after working hours, usually once a week. The most popular subjects are foreign languages. You can also study different skills, subjects and arts and take up sporting activities. Further information: www.ktol.fi

Student Financial Aid

Student financial aid can be granted for studying in a general upper secondary school, folk high school, vocational adult education centres and higher education institutions. Study must be full-time and last at least two months. The requirement for the aid is that you have been accepted to a school and need financial aid. A single student can also receive students' housing supplement, which depends on the amount of the student's rent. The student can apply for a general housing allowance for the family's joint residence.

A student can also get a government-guaranteed study loan from a bank. The interest has to be paid at regular intervals starting during studies, but the loan itself is paid back only after the studies have ended.

Adult Education Subsidy

The adult education subsidy is paid to an unemployed person who is in labour market training. Integration training is equivalent to labour market training. The subsidy is slightly higher than the basic unemployment allowance.

8. Health Care

Health Care Centres

There is a health care centre in each municipality and town which takes care of the basic health care of its residents. You are advised to find out to which district you belong; usually it is the health care centre nearest your home. For adult consultations, the health care centre charges either an annual fee or single payment, which can be invoiced three times within a year. Health-care services are free for those under 15. Consultation with the nurse at the health care centre is also free for adults.

You should always arrange for a doctor's appointment in advance. Only in an emergency you do not need an appointment. If there is no emergency, the aim is that you will be examined and treated in the health care centre within three days. Some but not all health care centres are also open in the evenings and at weekends.

The health care centres also offer dental care services but health care centres in the largest towns, especially, are unable to provide dental care for all adults. You may apply for compensation from KELA for dental care payments provided by private dentists.

Prenatal Clinic

There are prenatal [äitiysneuvola] and child health clinics [lastenneuvola] in the health care centres. The health of the mother and baby is monitored at the prenatal clinic all through the pregnancy. You are advised to contact the prenatal clinic before the end of the fourth month of your pregnancy since this is a requirement for receiving the maternity grant. You can also see a private doctor, but almost all mothers in Finland use the prenatal clinic services. The clinic also arranges training in giving birth and family training for mothers- and fathers- to-be. Most fathers in Finland participate in this training.

In Finland, women usually give birth in maternity hospitals. Most fathers accompany their spouses when the baby is born in hospital. Prenatal clinics also arrange visits to the maternity hospitals.

The maternity clinic services are free.

Child Health Clinic

The post check-up of mothers who have given birth is conducted at the prenatal clinic but after this the child and family become clients of the child health clinic. In the child health clinic, the child's health and development is monitored and the family is supported in many ways. The child is also vaccinated in accordance with the national vaccination programme in the clinic. Either the mother or father or both parents can take the child to the clinic.

The child health clinics also arrange courses and discussions for mothers, fathers and the entire family. By participating in these courses, families can meet other families who are in the same situation and receive expert help in questions concerning the child's health, development and upbringing.

Child health clinic services are free.

School Health Care

When the child starts school, s/he no longer goes to the child health clinic but becomes the client of the school health care. Usually the nurses can be consulted at the school a couple of days a week when the children may go to their consultation. Parents can also get in touch with the school nurses.

The vaccination programme which began in child health clinic will be continued in school. The school nurse conducts regular check-ups for children, and the doctor examines the children less often. If the child has problems, the school nurse should be notified since the nurse may then make an appointment for the child to see, for example, a psychologist or speech therapist. The children's teeth are checked regularly and dental care takes place in the health care centres.

The municipalities arrange school health care for pupils in comprehensive school, vocational schools and general upper secondary schools. The Finnish student health service

[Ylioppilaiden terveydenhuoltosäätiö] is in charge of the health care of students in higher education.

School health care and school children's dental care is free.

Hospital Treatment

A referral by a health care centre or private doctor is required for examination and treatment in hospital. In an emergency, the referral is not needed. The aim is that the patient will be examined in an out-patient department within three weeks of the date when the referral has come to the hospital and treatment should begin within three to six months at the most when the need for treatment has been confirmed at an out-patient department. The queuing times, however, are often longer than the recommended times.

A patient in a hospital pays a reasonable daily charge, which includes examination, treatment, medication, care and meals.

Private Health Care

In larger towns, there are also private doctors and dentists. There are also some private hospitals in Finland. Private health care is often much more expensive than health care provided by health care centres or public hospitals.

You can get some compensation from KELA for the costs incurred by private doctors or dentists.

Medicine

Medicine can only be bought from pharmacies. KELA pays some of the costs of medicine prescribed by a doctor.

Rights of Patients

An Act on the Status and Rights of Patients is in force in Finland. The central passages are as follows:

- The patient has the right to good health care, medical care and the related treatment. The patient's mother tongue, individual needs and culture are taken into account.
- The patient's consent is needed for treatment.
- A patient shall be given information about his/her state of health and the significance of treatment: the content of treatment, what risks are related to it and what alternatives there are. A patient can also refuse the treatment.
- If the person has to wait for treatment, s/he has to be informed about the reason for the delay and the estimated length of it.
- If a minor patient owing to his or her level of development can decide on the treatment given to him or her, s/he has to be cared for in consultation with him or her. A doctor or other professional person will evaluate the minor's level of development.
- The guardian of a minor has no right to refuse any treatment which might be required to avert a threat to the minor's health or life.
- A person who is not satisfied with the treatment can complain to the director of the unit or appeal to the authorities controlling health care, usually the provincial government.
- All health care units shall have patient ombudsman to assist the patient.

9. Services for the Disabled

In Finland, the aim is that the disabled would be able to go to school, study, live and work as equals with other people. The municipality provides services and financial support for the disabled in accordance with the Services and Assistance for the Disabled Act. Rehabilitation includes, for example, training and equipment. Transportation, interpretation, alterations required in the disabled person's flat, and service housing are services which are based on subjective right. Medical rehabilitation is arranged through the health care.

A disabled person can apply for discretionary personal assistant services. The assistant provides help in daily routines, in school or work.

The societies for the disabled, social welfare offices and hospitals give more information about the services and rehabilitation opportunities for the handicapped.

KELA Allowances for the Disabled and Chronically Ill

Special Care Allowance for Parents

A mother or father can receive taxable care allowance if s/he takes part in the treatment of their child under 16, for example, in a hospital or in some cases at home. The allowance can be paid when the mother or father cannot work at the same time s/he helps to care for the child and thus receives no income. The family care subsidy is determined on the basis of the income of the parent who cares for the child, and it can usually be paid up to a maximum of 60 workdays a year.

Child Disability Allowance for an Ill or Disabled Child

KELA pays a special allowance to support the home care of a disabled or chronically ill child. The allowance is granted to a child under 16, who needs treatment involving additional expenses and lasts for at least 6 months.

The family's income does not affect the amount of the allowance and it is tax-free.

Disability Allowance

A person between 16 and 64 can be awarded a disability allowance from KELA on the basis of illness or disability. The allowance can be paid if the person's functional capacity has been reduced for at least a year. The allowance is tax-free. Those disabled who cannot work may apply for a disability pension from KELA.

Rehabilitation

A severely disabled person under 65 years of age can receive long-term or extensive rehabilitation treatment arranged by KELA. KELA can also pay for vocational training. Also insurance companies may pay for the rehabilitation. A person can receive a rehabilitation allowance during the time of rehabilitation if the aim of the rehabilitation is to keep the person at work or return him/her to work. The money is paid during the time the person is unable to work.

10. Services for the Elderly

In Finland, the elderly seldom live with their adult children. Usually they live in their own homes, in service homes for old people or in old people's homes. The company of children

and grandchildren is important to the elderly. The elderly can also receive outside help if their children cannot support them enough, for example, because of work.

Home Service

The elderly living at home can receive outside, professional help if they need it. The aim is to help the elderly live at home as long as possible. At the municipal social welfare office, the elderly can apply for home service to help in daily routines they are not capable of handling alone. Home service personnel help the elderly; they can, for example, do the shopping, cooking, washing and cleaning. The clients pay for the services according to their income.

The elderly can also buy meal services, and have cheap, warm meals brought to their home at an agreed time. In addition, in many municipalities there are centres, where the elderly can go to eat, as well as study and take up different hobbies.

Service Homes and Old People's Homes

For those who cannot manage at home, there are service homes. The homes are normal rental flats or flats especially built for this purpose, where service personnel are available according to the clients' needs. The elderly, who cannot manage without continuous treatment, live in old people's homes.

11. How Is Social Security Paid for?

In Finland, social security is financed by taxes on taxpayer's income and assets. The taxes are used to finance social security and public services. By collecting taxes, Finland also maintains, for example, roads, railways and public transport.

Whenever you start in a new job, you have to give your employer the tax card you get from the local tax office. Every taxpayer pays state tax and municipal tax.

The employer has to insure their employees, whether they are Finns or immigrants, young or old. Only then is the worker covered by earnings-related pension and social security in cases of unemployment, inability to work and old age. The earnings-related pension is usually better than the basic pension paid by KELA. For example, the employment pension consists of the pension fees paid by the employer and the employee. In practice, the employer takes care of the insurance and, in addition to taxes, takes the pension fees straight out of the employee's salary. You can get a printout of your own work history from the Central Pension Security Institute [Eläketurvakeskus]. All the wages, which affect your pension, are listed in this printout.

12. Where Can I Get Help?

Important telephone numbers

Make sure that the telephone directory is easily available. You are advised to draw up a list of important telephone numbers and keep it beside the phone.

Emergency

General Emergency Exchange is 112.

The general emergency exchange is the same all over Finland. You can call the exchange for free. You can call the general emergency exchange for an ambulance, police or the fire department.

Mental Health and Crisis Services

If you are depressed, your new life-situation causes you anxiety or you have difficulties with your family or your spouse, there is no need to be shy about asking for help. The problems are always easier to tackle right away. When you seek help, you do not need any special referral, but always make an appointment in advance. When making the appointment, please state if you need an interpreter.

Mental Health Offices and Family Clinics

The mental health offices provide counselling, examinations and treatment in mental health problems. The municipal family counsellors also give guidance, examinations and treatment. They will help you in your personal relations, family life and children's upbringing.

Further information:

SOS Centre [SOS keskus]

In Helsinki, there is a crisis prevention centre for foreigners, which serves all the foreigners and their families living in Finland with social and mental health problems. The service is free. Always make an appointment in advance.

SOS-keskus

Maistraatinportti 4 A, 4th floor

00240 Helsinki

tel. (09) 413 505 01 (service weekdays 9am–3pm)

www.mielenterveysseura.fi

The Association for Mental Health in Southwestern Finland [Lounais-Suomen mielenterveysseuran tukiasema]

The centre gives free support and helps immigrants and their families living in the southwestern parts of Finland in their difficulties

Lounais-Suomen Mielenterveysseura ry.

Kriisikeskus, Turun tukiasema

Yliopistonkatu 24 a B 4, 6th floor

20100 Turku

tel. (02) 233 3442 (service during weekdays from 10am to 3pm)

fax (02) 273 8779

Centre for Torture Survivors in Finland [Kidutettujen kuntoutuskeskus]

The Centre for Torture Survivors in Finland gives free help to refugees who have been tortured and to their families. Asylum seekers can also go to the centre for treatment. You can make an appointment in the rehabilitation centre by telephoning, writing or visiting the centre. You can also ask a social worker to make an appointment for you.

Kidutettujen kuntoutuskeskus

Mäkelänkatu 58-60, 4th floor

00510 Helsinki

tel. (09) 7750 7584, weekdays from 8.30am to 3pm

fax (09) 260 0220

kitu@helsingindiakonissalaitos.fi

Shelters

Shelters [turvakoti] are places for family members who are victims of emotional or physical violence at home. Almost all clients are mothers, but fathers also can come to shelters. You

can also bring your children to a shelter. There are shelters in all the bigger towns, in smaller municipalities there are special crisis flats.

You can get information about the nearest shelter from the municipal social worker. In emergencies, the local police will help you to find the shelter if the social welfare office is closed.

Alcohol Clinics [A-klinikka]

You can go to an alcohol clinic to get help for your own or a close one's alcohol problem. The clinics treat alcohol, medicine, drugs and other dependency problems. You can make an appointment if you want to stop your abuse of intoxicants, or get help in a crisis caused by the abuse of intoxicants. You can get information about the local alcohol clinic from the municipal social welfare office.

Legal Aid

The municipal legal aid offices help and give guidance in legal matters. You can also get counsel for a trial. You pay for the services according to your income. A low-income person can receive free counsel for a trial.

The Office of the Minority Ombudsman [Vähemmistövaltuutetun toimisto]

The minority ombudsman oversees the development of the status and rights of foreigners, gives information about legislation concerning immigrants and gives guidance in questions concerning the legal protection of, and the discrimination against, foreigners. You can telephone the office and ask for advice or go there personally. You should, however, make an appointment in advance.

Vähemmistövaltuutetun toimisto
Ministry of Labour
Mikonkatu 4, 6th floor
P.O.Box 34
00023 VALTIONEUVOSTO
tel. (09) 160 06 (exchange)
fax (09) 160 47002

Refugee Advice Centre [Pakolaisneuvonta]

The Refugee Advice Centre's lawyers give aid and guidance to asylum seekers, refugees and other foreigners. Mainly they give guidance in matters concerning asylum seeking, but you can also ask for advice in other questions concerning the legal status of foreigners. Always make an appointment in advance.

You can also get advice by telephone. The Refugee Advice Centre has offices in Helsinki, Vaasa, Kouvola and Oulu. The central office is in Helsinki.

Pakolaisneuvonta
Varastokatu 12 B
00580 Helsinki
tel.(09) 2519 000, fax (09) 2519 0020
e-mail:pakneuv@kaapeli.fi
www.pakolaisneuvonta.fi

Private Lawyers

Some lawyers in Finland are specialised in the legal rights of immigrants. The services of private lawyers are usually quite expensive, but in some cases society pays for the trial expenses. The addresses of private lawyers can be found in the telephone directory.

Further information: www.lakimiesliitto.fi

International Person Search

You can turn to the Finnish Red Cross when you want to find a lost member of your family. You start the search by contacting the Red Cross's central office. The organisation also gives guidance to asylum seekers and refugees and oversees their legal rights. In addition, the Red Cross regional organisations are open to all who are interested in their activities.

Suomen Punainen Risti [The Finnish Red Cross]

Tehtaankatu 1 a

00140 Helsinki

tel. (09) 129 31

Useful links:

www.suomi.fi

<http://virtual.finland.fi>

www.eduskunta.fi

www.vn.fi

www.mol.fi

www.stm.fi

www.formin.fi

www.oph.fi

www.eurooppa-tiedotus.fi

www.kela.fi

<http://www.lib.hel.fi/mel>

www.makupalat.fi

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