



ESPN Thematic Report on integrated support for the long-term unemployed

Finland

2015

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Summary

The Finnish employment protection system bifurcates into income-related benefits paid out by voluntary unemployment funds and two parallel basic benefits paid by the Social Insurance Institution (Kela). There are a number of problems in the income maintenance system for the unemployed. Coverage of fund-based benefits is limited; the level of basic benefits is so low (about 45% of the 60% poverty line) that a substantial share of the long-term unemployed get housing allowances and social assistance on top of their unemployment benefits; and the layering of various means- and income-tested schemes effectively increases the employment threshold. Greater harmonisation, simplification and streamlining of the benefit system is needed.

The idea of a one-stop shop has not really taken root in Finland either in terms of income protection schemes or services. At best we can speak of two-stop shops (or more often three-stop shops), where employment offices, municipal social authorities¹ and Kela are involved, and sometimes also local health care centres.

The number and content of services targeted at the long-term unemployed is not a problem. The problem lies in the coordination between the different actors in the field: coordination between employment offices, municipal social and health services (and Kela) could be more effective in preventing the long-term unemployed from falling between different services and different service providers. The act on multi-sectoral cooperation tries to overcome this problem, but its effects remain to be seen.

The Finnish service repertoire is geared to individualised support and tailored to the needs of the long-term unemployed. Integrated action plans are drawn up jointly by the claimants and the responsible authorities. The intensity and content of the measures included in the plans vary according to the needs of the claimant. The measures range from labour market training, self-motivated studies, work tasters, preparatory work training, on-the-job training, and integration measures for immigrants, to various kinds of rehabilitative work activities. The range of rehabilitation measures available to the long-term unemployed with reduced work capacity, who need a series of steps towards paid labour, includes medical rehabilitation to restore their physical capacity, rehabilitative work experience, vocational rehabilitation to increase their chances of returning to employment, and rehabilitative psychotherapy for those whose employment problems are related to mental health. Social rehabilitation tries to strengthen the social skills of the long-term unemployed. In sum, there is an abundance of individualised and tailored support programmes, but the effectiveness of these programmes is limited by the gloomy economic prospects, the worsening public finances and increasing unemployment. In such circumstances, all the unemployed, whether short-term or long-term unemployed, have difficulty in finding employment.

¹ In Finland social assistance, social and health services are run by the municipalities. Regional bodies are not involved.

1 Benefits and services supporting the long-term unemployed

1.1 Income maintenance during unemployment

In Finland, there is a dual system of unemployment protection: 1) income-related benefits are available to unemployment fund members; 2) for those unemployed who are not entitled to income-related benefits – because their earnings-related benefits after the 500-day period have expired, because they do not fulfil employment criteria or because they are not members of the voluntary unemployment funds – there are two ‘basic’ security benefits available: basic unemployment benefits and labour market subsidy.² There are two agencies that pay out benefits: while unemployment funds are responsible for earnings-related benefits for fund members (payable for up to 500 days), the Social Insurance Institution (Kela) provides basic unemployment benefits (again payable for up to 500 days) for those unemployed persons who meet the employment criteria but who, for one reason or another, are not fund members. Youngsters (18–24 years of age) who have not completed vocational training are eligible for the basic unemployment allowance only if they apply for suitable vocational training. Elderly unemployed persons who receive either income-related or basic unemployment benefits are entitled to extended payments that continue beyond the 500-day limit. These ‘additional days’ are an unemployment path to retirement. The additional days are only available to employees, and not to entrepreneurs or self-employed persons, and the age of eligibility depends on the birth cohort.³

After the expiration of the 500-day benefits, the labour market subsidy is payable. Though there is no maximum duration, after 180 days the labour market subsidy becomes means tested. The labour market subsidy is also available to all those unemployed who are not entitled to fund benefits or basic unemployment benefits.⁴ For these groups, the labour market subsidy is means tested from the very beginning. Personal income (but not spouse’s income) may reduce the amount of the subsidy. If the unemployed person lives with his or her parents, parental income may also reduce the amount of the subsidy. Some social benefits, e.g. child and housing allowances and income support, are exempt from means testing. No means test is applied during participation in employment-promotion measures (see Annex Figure 1).

1.2 Adequacy of benefits and employment thresholds

In 2015, the amount of the (minimum) basic benefits and labour market subsidy is €705 a month for a single person. Some 20% of recipients of basic unemployment benefits and 32% of recipients of labour market subsidy also receive social assistance, in addition to unemployment benefits; meanwhile housing allowance compensates for the cost of housing. The amounts of social assistance and housing allowance depend on the rent paid and the composition and income of the household. Conditions vary from one municipality to another. When participating in activation measures, an additional ‘activation amount’ is payable. While the claimant receives unemployment benefit, s/he can study on a part-time basis, participate in unpaid voluntary work and work or run a business on a part-time basis. Income of up to €300 a month does not affect the unemployment benefits. In sum, it is not possible to give exact minimum standards for income protection.

² At the end of 2013, the number of income-related benefit recipients was 158,000; 156,000 unemployed were receiving basic benefits; 31,000 were living on labour market subsidy; and 12,000 immigrants were entitled to integration allowance.

³ The age of eligibility for additional days of income-related or basic unemployment allowance is cohort specific as follows: 59 years for those born between 1950 and 1954; 60 years for those born in 1955 or 1956; and 61 years for those born in or after 1957 (Kela, 2015a; Työttömyyskassojen yhteisjärjestö, 2015).

⁴ This is mainly because they do not meet the ‘employment condition’ (see Appendix Figure 1). Often they are young, newly graduated people.

According to the 60% poverty line the Finnish social security system does not effectively protect the unemployed against poverty. The level of basic unemployment allowance (and labour market subsidy) is about 50% of the 60% poverty line. Consequently, the at-risk-of-poverty (AROP) rate is 46% among the unemployed, as against 13% in the total population and 16% among pensioners (SVT, 2015). However, increasing the benefit levels is a tricky issue. The effective tax rate when moving from unemployment to full-time work is 63%. The government tried to circumvent the disincentive trap by introducing the opportunity to earn €300 a month without losing the labour market subsidy or basic unemployment compensation. From 1 September 2015, a similar in-work benefit is applied to housing allowances, i.e. the unemployed can earn €300 a month without losing their housing allowance.

1.3 Services for the unemployed

Child care is a universal right in Finland, regardless of labour market status. The long-term unemployed are entitled to all basic social and health services that are available to all residents. Thus, in principle the coverage is 100%. However, when it comes to health services, the unemployed are no longer entitled to employment-related health care, which is free of charge and more easily accessible than the services at health care centres, which charge service fees and usually have longer queues for treatment.

Unemployed jobseekers can use various services offered by the Employment and Business Service Offices (TEOs). The country is divided into 15 Centres for Economic Development, Transport and the Environment (ELY Centres) that are responsible for the regional implementation and development tasks set by central government. The ELY Centres are administrated by the Ministry of Employment and the Economy. In addition to the 15 regional TEOs, there are 120 local branch TEO offices (TE-palvelut, 2015a).

In cooperation with a TEO expert, each unemployed person draws up a plan (employment plan, activation plan, and an integration plan for immigrants) containing the job-seeking goal and the steps towards that goal. Implementation of the plan is assessed at regular intervals. The plan is individually tailored and adapted to the claimant's personal needs. However, in the present unemployment situation, the plans do not work as effectively as they would if the economic circumstances were better. Consequently, there is criticism of the follow-up in implementation of the plan.

1.4 Carrots and sticks

For the long-term unemployed there are various rehabilitative activities available to improve their employability. Additional benefit amounts are paid to those who take part in rehabilitative employment (subsistence payments for the recipients of labour market subsidy and activation benefits for those on social assistance). Travel costs are covered.

In addition to these 'carrots', there are also a number of 'sticks'. The continuation of the unemployment benefit requires the claimant to participate in drafting the work plan – and in actually following it. Refusal to accept the measures planned can lead to suspension of the benefit. The amount of social assistance can be reduced by 20–40% if the claimant refuses to participate in activation measures or job-seeking. If the recipient of labour market subsidy refuses or interrupts rehabilitative employment, his/her benefits can be suspended for two months.

At the end of 2014, 384,000 people in all were receiving unemployment benefits. Of these, 78% were not participating in any activation measures, and 22% were activated in some non-waged employment services. The share of those who neither receive unemployment benefits nor participate in activation is hard to evaluate. As a rule, all the registered unemployed and the unemployed in activation services have some unemployment benefit. However, there are thousands – or even tens of thousands – of people who are without benefits due to various restrictions and sanctions in the benefit system (e.g. those not in education, employment or training (NEET), persons with health problems, etc.). In most cases, these individuals or their

families receive housing benefit or social assistance. The share of such persons is hard to determine: a qualified guess is 1–5%.

2 Coordination between services towards a one-stop shop approach

As indicated above, two different agencies in Finland are responsible for paying out employment benefits: the unemployment funds and Kela. The benefits system also spreads across a number of overlapping schemes. For example, Kela pays housing allowance to 52% of the recipients of basic unemployment benefits and labour market subsidy.⁵ In addition, about 20% of the recipients of basic unemployment benefits and 32% of the recipients of labour market subsidy also receive municipal social assistance.

Administratively, unemployment issues fall under the Ministry of Employment, whereas social services and social assistance come under the Ministry of Social Affairs and Health. Consequently, responsibility for the activation plan rests with two actors. If the unemployed person receives labour market subsidy, initial responsibility for the activation plan rests with the TEO, whereas the local municipality is responsible for such a plan if the client receives social assistance (see section 2.1).

Thus, the income maintenance and services systems during unemployment are scattered and many people are demanding change in the unemployment protection system to improve coordination between the different schemes, to abolish income traps and reduce non-take-up rates (Sitra, 2015). The transfer of basic social assistance to Kela in 2017 will improve the situation somewhat and will perhaps facilitate harmonisation of the income protection schemes in the case of unemployment.

2.1 Qualifying conditions

To qualify for unemployment benefits and social assistance, a person must be registered with the TEO, which issues a 'labour policy statement' for the unemployment fund or Kela detailing the claimant's eligibility for unemployment benefit (TE-palvelut, 2015b). However, registration is not needed for access to services.

The TEO is in charge of services when the claimant is receiving unemployment benefits, but according to the legislation there should be close collaboration between the TEO, the municipality and Kela. In the case of prolonged unemployment (more than 500 days), and if the client receives social assistance, the local municipalities and social workers become the responsible actors. In principle, registration with a TEO office is a precondition for qualifying for social assistance.

From the beginning of 2015, the Act on Employment-Promoting Multi-Sectoral Cooperative Services has compelled the TEO, municipalities and Kela to cooperate by evaluating the claimant's needs for services and activation measures, as well as by drafting an employment plan.⁶ For various reasons (levels of unemployment, employment possibilities, distances between municipal, TE and Kela offices – e.g. compare Helsinki and Lapland), there are local and regional differences in the intensity and form of the collaboration and coordination. In some municipalities, the coordination is more effective and functions better than in others.

The scattered nature of the maintenance system may cause delays in benefit payments. The TEOs issue the 'labour policy statement' for the funds and Kela within 30 days, and they in turn promise to handle new applications within 20 days or so (Yleinen työttömyyskassa, 2015; Kela, 2015b).

⁵ Calculated from Kelasto (2015).

⁶ Act 1369/2014.

2.2 Two- and three-stop shops and steps towards one-stop shops

In the Finnish case, the one-stop shop works only partially. The employment and integration plans are drawn up at the TEOs. If the benefit recipient is entitled to income-related unemployment benefit, s/he has at best two agencies to deal with: the TEO giving the labour policy statement and unemployment fund paying out the benefit. If the claimant has a right only to basic unemployment allowance or labour market subsidy, there are also at least two stops in the shop: the TEO and Kela. However, many of the recipients of Kela-based unemployment benefits are entitled to housing allowance. Since the level of basic benefits is low, claimants often have a right to municipal social assistance. In this case, the claimant ends up in a three-stop shop.

In 2014, the government introduced the Act on Employment-Promoting Multi-Sectoral Cooperative Services⁷ to make cooperation between the different actors more effective and to improve the integration of different benefits and services. The act obliges Kela, municipalities and TEOs, together with the jobseeker, to draft a 'multi-sectoral' plan for employment. Thus, different levels of actors are involved. Kela represents the centralised state level actors, municipalities are the local agency and the TEO is something in between. The target groups in the cooperation of the three actors are: 1) those who have received labour market subsidy for more than 300 days; 2) those who are younger than 25 and have been unemployed for six months; and 3) those who are older than 35 and have been unemployed for more than 12 months (TEM, 2014).

2.3 There are lots of register data

In Finland, official registers are individual-based, digitalised and effective. In multi-sectoral services there is a common register for TEOs, Kela and municipalities. If the activation plan is prepared jointly by Kela and the TEO,⁸ Kela sends its information on the client to the TEO. Consequently, if the activation plan is drawn up by the TEO and the municipal social office, they exchange data and can get additional information from the local health care centre. The problem with municipal data is that because of the high degree of municipal independence, individual municipalities may have obtained ICT systems that are not always compatible with systems in other municipalities or with TEO's or Kela's ICT.

There are also legal restrictions on the exchange of data. Only data that are necessary for preparation of the activation plan can be delivered. The exchange of data is regulated by the legislation on personal data. For the young unemployed there are special rules. The TEO can pass data on the unemployed youngster (younger than 29) to the municipal social office, if the TEO considers that the youngster needs support from the municipal social authorities. In the case of rehabilitative employment, the workplace has to be informed. Before the claimant begins in rehabilitative employment, the municipality in question informs the shop steward representing potential colleagues in the workplace.

In sum, in Finland there is a host of benefits, services and data available. That is not a problem. The problem is that, because of the multiple actors, the one-stop shop principle does not work fully. Recently, in order to create a one-stop shop system, the municipalities in the Capital Region suggested handing over employment services and monetary resources to the municipalities. One motivation for this was municipal differences – e.g. in Helsinki 13% of residents are not native Finnish/Swedish speakers, whereas the figure in the country as a whole is 6%, and so there are different demands for integration services (Helsingin Sanomat, 2015).

⁷ Act 1369/2014.

⁸ For the recipients of basic unemployment benefits or labour market subsidy.

3 Individualised approaches

3.1 Coverage of individual measures

The share of those participating in active measures varies according to the form of benefits. In 2014, 11.2% of recipients of fund-based benefits, 16.0% of recipients of the basic daily allowance, 29.4% of recipients of the labour market subsidy and 79.5% of recipients of the integration allowance were involved in activation. The share of recipients of the labour market subsidy who are in activation varies according to the length of the benefit period (data for the whole year 2013): all recipients – 23.2%; benefit period less than 180 days – 35.3%; benefit period 180–300 days – 31.2%; and benefit period more than 300 days – 17.0% (Honkanen, 2015). Thus, the tendency is for those who get income-related benefits to participate less in activation than other categories of the unemployed. This is quite natural, since most of them find employment without any activation. The activation rate decreases somewhat with the duration of unemployment. In principle, there are a number of sanctions to encourage the unemployed to engage in activation, but during high unemployment the sanctions are not always used.

3.2 Integrated agreements and individual action plans

In principle, the Finnish employment service system and activation measures are geared towards individual needs. The same goes for the various 'sticks'. The employment officer or social worker can take into consideration individual circumstances: e.g. the social authorities in Helsinki considered sanctions for 17% of youngsters receiving social assistance, and in 39% of the cases considered the sanctions (reduction in benefits) were carried out. In most cases, though, other measures (individual counselling, guidance, regular meetings with a social worker, etc.) were regarded as more effective (Palola et al., 2012).

Individual employment and action plans are based on the Act on Public Employment and Business Services from the year 2012 and its amendments.⁹ The law establishes the following action plans: 1) an employment plan drawn up by the employment and economic development authorities (TEO) together with the jobseeker; 2) an activation plan pertaining to rehabilitative employment activities, drawn up jointly by social agencies and the unemployed person;¹⁰ 3) an integration plan for immigrants¹¹ to provide them with the skills needed for integration and employment in society, which is a task for the municipality and the TEO; and 4) in the event of reorganisation in the workplace and possible dismissals, the TEO, the employer and the employee cooperatively create a special employment plan called 'change security' to help the employee.¹²

The multi-sectoral cooperation aims to help those who have special needs and who may need several steps and different forms of support to enter into paid labour. The same goes for those long-term social assistance recipients who need rehabilitative measures.

3.3 Rehabilitative activation for unemployed with special needs

Rehabilitative activities are used to improve the employment capabilities of the long-term unemployed. The programmes are run jointly by TEOs and municipalities. A variety of rehabilitation measures are available for the long-term unemployed and those with reduced work capacity who are in danger of social exclusion. Medical rehabilitation tries to restore physical functional capacity, rehabilitative work experience is offered to the long-term unemployed, vocational rehabilitation aims at

⁹ Act 916/2012.

¹⁰ Act 189/2001.

¹¹ Act 1386/2010.

¹² Act 1050/2013.

increasing the chances of returning to employment, and rehabilitative psychotherapy is tailored to those whose employment problems are related to mental health. Social rehabilitation tries to strengthen the social skills of the long-term unemployed.

4 Overview table

		Please put an X in the column that best represents the situation in your country			Please summarise in a few words and in order of priority the 3 key gaps that need to be addressed to improve effectiveness (if only one gap just complete one column)		
		Very good	Medium	Weak	Gap 1	Gap 2	Gap 3
Effectiveness of benefits & services supporting the long-term unemployed	Income benefits		X		The level of basic benefits is low	They must be complemented by social assistance and housing allowance	Income-testing creates disincentives to accept short-term jobs
	Social services		X		Social services are over-crowded	The public sector tries to save by not employing officers, which leads to longer queues and worse quality of services	
	Activation services		X		In principle the repertoire of services is very good, but the coordination between measures and different actors could be better		
Effectiveness of coordination between employment, social assistance and social services			X		The coordination acts mandate cooperation, but it could be more effective	The more effective utilisation of register data is needed	
Extent of individualised support			X		The extent and variety of measures is adequate, but the problem is that during high unemployment it is difficult to effectively use all individual measures		

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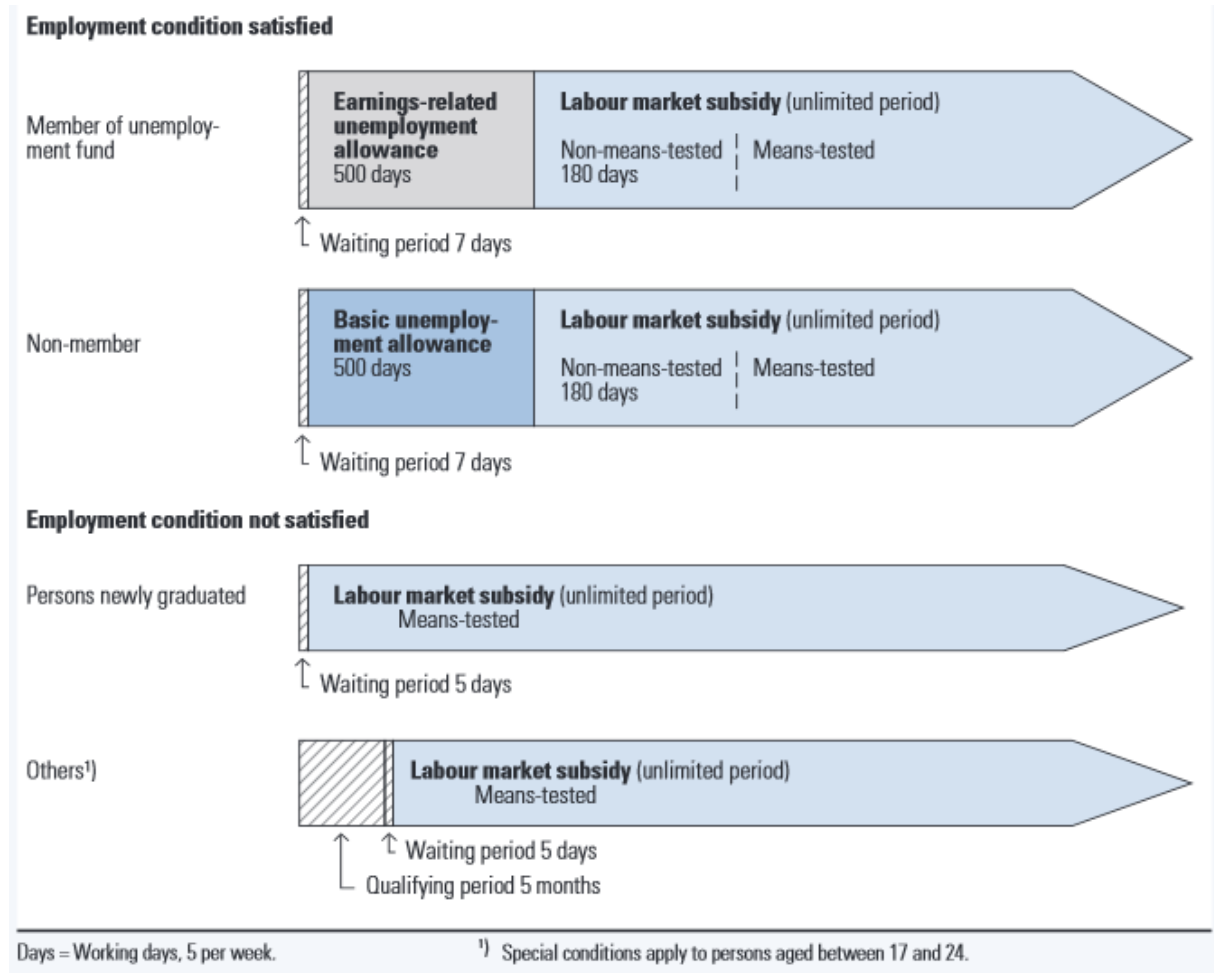
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Annex

Appendix Figure 1. The structure of unemployment protection system in Finland 2015¹³



¹³ http://www.kela.fi/documents/10180/1630875/12_EnglishSummary-Kelan_tilastollinen_vuosikirja_2013.pdf/c1e09a1a-f80b-4174-9c53-89a6b65498e2

