



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to essential services for low-income people

## Finland

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Access to essential services for  
low-income people**

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**CONTENTS**

CONTENTS ..... 3

SUMMARY ..... 4

1 OVERVIEW OF NATIONAL/SUBNATIONAL MEASURES AIMED AT SUPPORTING LOW-INCOME PEOPLE IN ACCESSING ESSENTIAL SERVICES ..... 5

    1.1 Definition of “essential services”..... 5

    1.2 Definition of “low-income people” used in the context of access to services ..... 6

    1.3 Measures for facilitating access for low-income people to services ..... 7

    1.4 Access to financial services (Directive 2014/92/EU) ..... 9

2 NATIONAL/SUBNATIONAL POLICY FRAMEWORKS AND REFORMS .....11

    2.1 National/subnational policy frameworks .....11

    2.2 Ongoing or announced reforms .....12

3 LONG DISTANCES AS A CHALLENGE: A FOCUS ON ACCESS TO TRANSPORT AND SERVICES .....14

REFERENCES .....16

ANNEX .....19

    Table A1: Essential service – Water.....19

    Table A2: Essential service – Sanitation.....20

    Table A3: Essential service – Energy .....21

    Table A4: Essential service – Public transport .....22

    Table A5: Essential service – Digital public services.....23

    Table B1: Essential services – Summary table .....24

## Summary

In Finnish policy-making, there is a strong emphasis on basic security and basic services. Basic security means that the state and municipalities provide decent income transfers and all essential services from healthcare to free education. However, despite this emphasis, there is no clear definition of basic (essential) services. Nor is there a national definition of low-income people. The most commonly used poverty threshold is 60% of the disposable national median income. For social policy purposes, different definitions are used. In some cases (e.g. housing allowance and guarantee pensions), the definitions are fixed; whereas in other cases, including social assistance, the definition is more discretionary and varies from client to client depending on the urgency of their needs. Therefore, “low-income people” is an obscure concept in Finland, which includes very heterogeneous groups of people.

Finland does not use reduced tariffs to fight poverty and social exclusion. Combating poverty mainly takes place through social transfers. In some cases, mainly for recipients of social assistance, pensioners and people with disabilities, certain costs are reimbursed or municipal home help is provided. With regard to transport, pensioners, people with disabilities, schoolchildren and people doing military service either have reduced tariffs or travel for free.

There are no current national reforms aimed at improving the access to water, sanitation, energy, transport or financial services for low-income people. The goal of the “AuroraAI” artificial intelligence project is to improve access to digital services and to guarantee citizens seamless access services. The AuroraAI project is also aimed at combating problems caused by long distances and the overall marginalisation of low-income people.

With regard to the six essential services under scrutiny, there are no major problems with access to water, sanitation and energy. The costs of these are compensated for via income transfers. In a sparsely populated country, where the distances are vast, access to transport is essential. The problem in rural areas is that bus and railway lines are being closed down because of their unprofitability. The lack of public transport is a problem for low-income people who do not have private cars (“transport poverty”). The Social Insurance Institution of Finland compensates for the costs of travel related to medical treatment. Furthermore, the municipalities are responsible for providing free-of-charge transport for people with disabilities and schoolchildren. In some cases, the municipalities hand out travel vouchers to clients of social assistance. People doing their military service get to travel for free between their place of service and home. Furthermore, some municipalities provide subsidised taxis to compensate for the lack of public transport.

In Finland, most services – from social security and other public services to commercial services, including financial/banking services – are more or less digitised. For low-income people, the costs of internet access are covered by social assistance. However, having access to mobile internet services is not always enough: low-income people frequently have difficulties accessing information provided on the internet.

# 1 Overview of national/subnational measures aimed at supporting low-income people in accessing essential services

According to Principle 20 of the European Pillar of Social Rights (EPSR), everyone should have “the right to access essential services of good quality, including water, sanitation, energy, transport, financial services and digital communications”. Moreover, support for accessing such services should be available for those in need.<sup>1</sup> The importance of ensuring access to essential services is also well established globally in the framework of the United Nations 2030 Agenda for Sustainable Development and its 17 related Sustainable Development Goals (SDGs) which was endorsed in 2015 by all UN countries including all EU countries.<sup>2</sup> This report investigates the extent to which Principle 20 of the EPSR has already been implemented in the six services under scrutiny in Finland. The group of “those in need” is restricted in the report to people on a low income and low-income households.

In this first section, we look at the six essential services under scrutiny here (water, sanitation, energy, transport, digital communications and financial services). We provide an overview of the national and local – which in the Finnish context means “municipal” – situation across the six essential services. We also place them within a wider social policy framework to provide a better understanding of the peculiar Finnish (Nordic) system and explain why this report was challenging to write.

## 1.1 Definition of “essential services”

In Finnish policy-making, there is a strong emphasis on basic security and basic services. The historical starting point for the Finnish welfare state has been a guarantee of basic security to all residents, universally. Basic security means that the state and municipalities provide decent income transfers and all essential services, from healthcare to free education.

The Constitution of Finland (1999) proclaims residents’ rights to social security: “*Those who cannot obtain the means necessary for a life of dignity have the right to receive indispensable subsistence and care*”.

Despite this emphasis in the Constitution, and despite the underlying assumption in political debates that basic services should be guaranteed to everyone regardless of income, social status and place of residence, the essence and content of basic (i.e. essential) services are very vaguely defined.

It is also difficult to specify essential services. In some cases, such definitions exist. Usually, services for people with special needs are to some extent defined in the legislation. However, “low-income people” is an obscure concept. It covers families with children, students, immigrants, unemployed people, pensioners etc. Thus it is difficult to define, and even more difficult to legislate on essential services targeted at low-income people. Instead, Finnish welfare policy relies on universal measures that also cover low-income people. Those with low income are entitled to social transfers that are meant to improve their income and lift them above the low-income threshold. For example, unemployment benefits and housing allowances may cover the expenses of water, sanitation, energy, transport and digital communications.

In sum, there is no clear-cut definition of essential services targeted at low-income people in Finland. However, there are indirect definitions. These indirect definitions can be derived

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<sup>1</sup> The EPSR was jointly proclaimed by the European Parliament, the European Council and the European Commission on 17 November 2017. For more information on the EPSR, see: [https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights/european-pillar-social-rights-20-principles\\_en](https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights/european-pillar-social-rights-20-principles_en).

<sup>2</sup> The SDGs and their targets seek to realise the human rights of all, by promoting an integrated notion of sustainable development aimed at creating synergies between economic, environmental and social policies and objectives. For more information on the SDGs, see: <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>.

from the social assistance legislation and from municipal practice (see Table 1 in Section 2.1). Researchers and NGOs also speak of essential services, or compulsory contracting (Nybergh, 2004 and 2014). For example, the Consumers Union of Finland (Kuluttajaliitto, 2020) lists electricity, water, heating and internet access as essential services. The legislation on social assistance also specifies some services that are considered to be essential. Needless to say, those who apply for social assistance have a low income. Social assistance is available to individuals and families whose income and assets do not cover their essential daily expenses (Kela, 2019a).

In Finland, social assistance is organised into three layers. The basic social assistance (income support) [*perustoimeentulotuki*] is centralised at the national level and paid by the Social Insurance Institution of Finland (Kela). This basic social assistance is a fixed sum of money to cover the essential costs of daily living. The Act on Social Assistance (ASA) (141/1997) says that: *"the expenses to be covered by the basic assistance include food, clothing and minor healthcare costs, money for personal hygiene and the cleanliness of the home, the use of local transport, a newspaper subscription, a TV licence, the use of a telephone, hobbies and recreational pursuits, and comparable everyday living expenses of the person and family"*.

Later, in an amendment to the law (Laki toimeentulotuesta annetun lain muuttamisesta 815/2015), the list of basic needs was extended to cover access to the internet, hobbies and recreation, and other comparable expenses of daily living. This definition applies to the whole country (Kela, 2019a).

The two other forms of social assistance (supplementary income support [*täydentävä toimeentulotuki*] and preventive social assistance [*ehkäisevä toimeentulotuki*]) are also regulated by legislation. However, here the municipalities have considerable freedom to formulate their own practices, and therefore there are geographical variations in the application of the legislation. The norms on preventive social assistance give an especially wide leeway. Some municipalities are more stringent and others more generous.

The supplementary social assistance may be granted to cover living expenses that are not covered by the basic social assistance. These expenses are due to the special needs of the claimant, and any needs that are considered necessary for the maintenance of their livelihood and the promotion of their independent living. Clients can also get in-kind support, advice/training and information services.

In addition, the municipality can provide preventive social assistance, which is often linked to social work. The municipality grants it at its discretion. This preventive social assistance is intended to promote social security and self-sufficiency and to prevent social exclusion. Usually, it is granted to secure housing and provide help in cases of sudden economic hardship and to otherwise promote independent living. Preventive social assistance can include benefits in-kind and advice/training and information services.

Neither the supplementary nor the preventive social assistance strictly specify what the essential needs covered by the support are. Here, much depends on municipal practice and the discretion of social workers. In principle, all essential services are guaranteed to every resident in the country. What is crucial here is that the support is most often provided in the form of income transfers or benefits in kind but not in the form of reduced tariffs.

## **1.2 Definition of "low-income people" used in the context of access to services**

There are no official national definitions for low income or a poverty line in Finland. Rather, definitions vary depending on their different social policy purposes. According to Statistics Finland (2019), low-income people are those whose household's disposable equivalised income is lower than 60% of the equivalent median income of all households. This definition follows that of Eurostat, the statistical office of the EU, and corresponds with the concept of people at risk of poverty (AROP). In 2019 the AROP threshold was €1,229 per month



for a single person, and €1,967 for a single parent with two children (Taloussanommat, 2019).

The housing allowance that is paid to low-income people is determined via income testing. The gross income of household members affects the amount of the housing allowance. If the income exceeds a certain maximum limit, the allowance is no longer paid. This maximum limit depends on the size of the household and the municipality of residence. In the capital area, the maximum income for a one-person household is €1,896 per month, whereas it is €1,496 per month in rural areas (Kela, 2019b).

With regard to social assistance, in municipal practice low income is defined on a case-by-case basis depending on the circumstances. With regard to the six – and all other possible – essential services, discretionary practices are applied when defining low-income and it is impossible to give a clear-cut definition. Furthermore, since most services are universal, there is no point in defining special categories. (Please see Section 1.1 above and, for more specific case descriptions on the respective essential services, Sections 1.3.1-1.3.5 below.)

### **1.3 Measures for facilitating access for low-income people to services**

As indicated above, services in Finland are meant to cover all residents in the country without making any distinction on the basis of low income. In some cases, reduced tariffs/fees are applied to low-income people (e.g. if fees are linked to the claimant's income, as in the case of child daycare fees, where low-income families are exempted from payments), or reduced tariffs are defined on the basis of social status (people with disabilities, pensioners, people doing their military service etc.). In these cases, the reduced tariffs also benefit low-income groups. There are subsidised transport services to compensate for expenses caused by long geographical distances (such as subsidised taxi services in rural areas to replace bus connections), and there are transport services (taxi or ambulance) to help access healthcare and for people with disabilities. However, in most cases the tariffs and payments are the same for all people, while the expenses of low-income people are compensated for via social transfers or reimbursements.

#### **1.3.1 Access to water**

Water is not a big problem in Finland. Among the EU countries, Finland has the most freshwater resources. According to the Water Supply and Sewerage Act [*Vesihuoltolaki*], the municipalities must organise the water supply and sewerage in conjunction with property owners. The tap water is drinkable throughout the country. The fees for water consumption vary to some extent between the municipalities. While the fee in housing associations is often a fixed sum (e.g. €10 per month per person in the household), the fee in one-family households is based on the consumption of water. There are no reduced fees for low-income people, but if they have difficulties paying for their water, the three forms of social assistance [*toimeentulotuki*] are available to safeguard their access to it. The housing assistance for people doing their military service and their families separately covers the costs of water and heating (Kela, 2019c)

#### **1.3.2 Access to sanitation**

The basic social assistance consists of a basic amount and other basic expenses. The basic amount is supposed to cover all basic needs related to personal hygiene, sanitation and keeping the home clean (Kela, 2019a). More extensive and costly requirements of low-income clients are compensated for via supplementary and/or preventive social assistance. The municipalities also offer cleaning services for those residents who for some reason are not able to take care of their cleaning and sanitation themselves. In Finland, safeguarding access to sanitation takes place either via income transfers/reimbursements in the form of social assistance or via municipal home care services. Most often, municipal cleaning services are provided to people with special needs, such as people with disabilities, pensioners and people with mental disabilities. Usually, these people also fall into the

category of low-income people. In addition, the Social Insurance Institution of Finland (Kela) pays a special care allowance to pensioners. This allowance supports pensioners with a disability or chronic illness that affects their daily life, functional ability, rehabilitation and care. Kela (2019d) also assesses people's need for assistance in their personal activities such as washing, dressing, cleaning and communication.

In terms of taxation, a special "household deduction" [*kotitalousvähennys*] is available for household-related services (including cleaning and sanitation services). This deduction is 50% of the price of the service. The maximum deduction is €2,400 per year (Vero.fi, 2019). However, low-income people frequently cannot use this option, as they cannot afford to pay for the services and then wait for the tax deduction.

According to Eurostat statistics, over 80% of the Finnish population is connected to at least secondary wastewater treatment (Eurostat, 2019a). Old houses without proper wastewater treatment systems are generally located in rural areas. However, the share of the population that has neither a bath nor a shower nor an indoor flushing toilet in their household is comparatively very low in Finland: 0.2% of the total population (the fifth lowest in the EU; the EU-28 average is 1.7%) and 0.4% among those whose income is below 60% of the national median (the fifth lowest in the EU-28; the EU-28 average is 5.4%) (Eurostat, 2019b).

Sanitation is also protected by building licence processes and inspected by environmental health officers (Act on Health Protection [*Terveystensuojelulaki*] 763/1994, Sections 27, 30, Chapters 5 and 6). The municipalities are responsible for organising waste collection (Waste Act [*Jätelaki*] 46/2011, Section 32). The Waste Act also stipulates that municipalities must collect fees that cover the costs of the service (Section 78). However, any profit may only be "reasonable". As can be seen, the idea here is once again to cover these fees by social transfers rather than by lowering the fees for low-income clients.

### 1.3.3 Access to energy

There are no reduced tariffs for electricity or other forms of energy. Rather, the idea is that the level of social transfers should be sufficient to ensure access to energy and keep the home warm. What was said above with regard to access to water (Section 1.3.1) and access to sanitation (Section 1.3.2) is also applicable to access to energy: if low-income people cannot pay their electricity bills or other energy-related costs, they can apply for social assistance to cover the costs. This obviously works well: Finland has the second-lowest share (2%) in the EU of the population unable to keep their home adequately warm. The EU-28 average is 7% (Eurostat, 2019d).

Access to electricity is protected by the Act on Electricity Markets [*Sähkömarkkinalaki*] (588/2013), Section 67 §). The Energy Authority [*Energiavirasto*] (2019) supervises and instructs the electricity companies. These companies must provide electricity at a reasonable cost and may not refuse an electricity contract even if the client has a bad credit history. If a client does not pay their bills, the company must send at least two notices in writing before disconnecting the supply. The electricity can be switched off at the earliest five weeks after a missed payment. If the reason for failing to pay is unemployment, illness or another special reason, the electricity cannot be cut off for three months. In addition, winter time is specially protected: the electricity cannot be cut off between October and April, even if there are unpaid bills.

### 1.3.4 Access to public transport

On the basis of their social status, some specific groups (people with disabilities, pensioners, students and people doing their military service, be they low-income people or not) are more or less automatically entitled to free or reduced-price public transport. In addition, the unemployed may be entitled to a travel allowance or reimbursement of travel expenses when looking for a job, or to a mobility subsidy for expenses caused by accepting employment (TE-services). In some rural areas – though not in all – transport services are

ensured by taxis to make up for a lack of bus connections. In such cases, low-income people also benefit from reduced prices. In such a sparsely populated country as Finland, people living in rural areas often suffer from a lack of public transport. Here, companies are currently closing down unprofitable bus and train lines. Those low-income people who have no private car at their disposal are the most vulnerable in this regard: they are “transport poor” (Tiikkaja *et al.*, 2018). They have to use taxis and have to pay for their usage. However, in the case of medical treatment and rehabilitation services, taxis are available at reduced prices. Kela compensates for the lion’s share of the costs. The client’s co-payment is up to €25 for a single trip. The maximum level of co-payments for one year is €300. Annual travel costs exceeding that maximum are paid by Kela. In certain situations, this reimbursement is also available for the person accompanying the claimant (Kela, 2019e).

Kela also pays two kinds of travel compensation for unemployed people: (a) if unemployed people participate in employment promotion services, they receive reimbursements for travel and maintenance costs for the duration of the service; and (b) if they find work but the commute is long, they can receive a commuting allowance to cover their travel expenses (Kela, 2019f).

The Act on Disability Services and Assistance (380/1987) stipulates that it is a special obligation of the municipality to organise transport services. The municipality must in any case provide transport services for people with disabilities, since transport is a subjective right. The transport services and the connected escort services should include any necessary daily routine transport for all people with serious disabilities.

From the supplementary and preventive social assistance, the municipalities may provide low-income residents with transport vouchers to be used for public transport and/or for taxi services. The municipalities also reimburse the costs of school travel. People doing their military service get vouchers for travel between their home and the location of their service.

### **1.3.5 Access to digital public services**

Most services in Finland, from social security and other public services to commercial services, have more or less been digitised. It is therefore essential that all population categories have access to digital services. By 2018, the share of Finnish households with internet access was 94% – the fourth highest (after NL, the UK and DE) among the EU member states (Eurostat, 2019c). For those who lack internet access, the internet is available for free in public libraries and on most public service sites. In principle, social assistance covers the costs of internet access for low-income clients (Tuorila, 2016). Since the electronic identification system for online banking is also used for many digital services, access to digital public services is connected to access to financial services. However, having access to an electronic identification or the internet is not always enough: people in need of services sometimes have difficulties accessing the information provided on the internet. Therefore, special attention needs to be paid to clients without the necessary skills, such as elderly people (see e.g. Perttola, 2019). They can often initiate their benefit process by telephone.

### **1.4 Access to financial services (Directive 2014/92/EU)**

The network of retail banking services has been significantly reduced in the last two decades, and the number of branch offices offering full-time cash services has decreased. The availability of traditional face-to-face basic banking services has been reduced for customers who are unable to handle their banking business digitally. The consequences of this process are being evaluated annually by the Financial Supervisory Authority (Fin-FSA, 2019a).

According to the Fin-FSA (2019b), the right of customers to basic banking services as a whole in Finnish banks is being met adequately. However, securing basic banking services

for all customer groups requires banks to both improve their access to digital services and to maintain the basic banking services as an alternative to digital transactions. The Fin-FSA monitors the implementation of these measures, as well as changes in the prices of banking services.

In principle, national legislation guarantees equal access to financial services. The Act on Credit Institutions [*Laki luottolaitostoiminnasta*] (610/2014, Chapter 15 Section 6) provides that every client, regardless of their history of bad credit, has a right to a basic bank account and online banking. This section was changed in 2016 to adhere to the Directive 2014/92/92/EU (Act 1054/2016). The electronic identification system for online banking is also used for digital public services. Therefore, access to online banking also means access to many digital services such as information about municipal social services, social insurance (Kela online services) and taxation. Court cases concerning banking services (National Non-Discrimination and Equality Tribunal, 2019) have not had anything to do with low income. Rather, they have dealt with discrimination against people with disabilities (e.g. the case on 28 January 2016, on not providing online banking to a blind person).

To ensure that all residents have access to banking services, digital services must be user-friendly. In this regard, the accessibility and usability for those customers who, for one reason or another, are having problems accessing the services must be improved. The banks' adjustments are often in the form of, for example, improving the support for voice control and screen reader programmes. The Fin-FSA (2019b) concludes its 2019 evaluation by stating that the quantity and quality of digital services vary from bank to bank. The problem – according to the Fin-FSA – is that the adjustments and alternatives have not been sufficient in all respects for people with specific needs.

## 2 National/subnational policy frameworks and reforms

### 2.1 National/subnational policy frameworks

In this section, for each of the six services, it is explained which of the measures described in Section 1 are defined in a wider national policy framework and whether they are based on national legislation or whether the policy instruments are based on local initiatives – either in that they are based on legislation giving leeway to municipalities to decide how to act, or in that the initiatives depend on municipal decision-making. The common denominator behind all the essential services is Finland’s Constitution (1999), which states that: *“Those who cannot obtain the means necessary for a life of dignity have the right to receive indispensable subsistence and care”*.

As indicated above in Section 1.1, as a rule Finland does not use reduced tariffs to fight poverty and social exclusion. Combating poverty mainly takes place through social transfers. In some cases, mainly for recipients of social assistance (see Section 1.1.), pensioners and people with disabilities, certain costs are reimbursed or municipal home help is provided. With regard to transport, pensioners, people with disabilities, schoolchildren and people who are doing their military service either have reduced tariffs or travel for free. Table 1 gives a summary of the policy options and the respective policy frameworks regulating activities.

**Table 1: National and local policy frameworks in services for low-income people**

Essential service	Level of policy framework		Policy framework
	National	Local (municipal)	
<b>Water</b>	No special tariffs; compensation for costs from basic social assistance.	No special tariffs; compensation for costs from supplementary and preventive social assistance.	ASA 1412/1997; Amendment 814/2015; Act on Health Protection 763/1994; Act on Waste 646/2011.
<b>Sanitation</b>	No special tariffs; compensation for costs from basic social assistance; Kela provides care allowance for pensioners; tax authorities provide household deduction for (e.g., sanitation) services bought.	No special tariffs; compensation for costs from supplementary and preventive social assistance; special services available via municipal home services.	ASA; Act on Health Protection 763/1994; Act on Waste 646/2011.
<b>Energy</b>	No special tariffs; compensation for costs from basic social assistance.	No special tariffs; compensation for costs from municipal supplementary and preventive social assistance.	ASA; Act on Electricity Markets 588/2013.
<b>Transport</b>	No special tariffs; Kela compensates costs for healthcare-related transport costs; Kela pays expenses for unemployed people when they participate in employment-promoting services and (when employed) commuting costs if the travel is long and costly; vouchers for people doing military service to commute between home and the site of service.	No special tariffs; in rural areas local taxi services are available to compensate for the lack of public transport; municipalities are obliged to cover costs for transport of people with disabilities and schoolchildren.	ASA; Act on Disability Services and Assistance 380/1987.
<b>Digital services</b>	No special tariffs; basic social assistance covers some costs.	Supplementary and preventive social assistance may cover extra costs; services available for free in libraries and public service sites.	ASA.
<b>Financial services</b>	No special tariffs; network of retail banking services has been significantly reduced; digital banking as an alternative.	No special tariffs; the quantity and quality of digital services vary from bank to bank.	ASA; Act on Credit Institutions 610/2014; Fin-FSA.

## 2.2 Ongoing or announced reforms

As far as is known, there are no current national reforms aimed at improving the access to water, sanitation, energy, transport or financial services for low-income people. However, the goal to improve access to digital services and to social security is related to access to these other services.

The national artificial intelligence programme, AuroraAI, aims to guarantee citizens seamless access to services (Ministry of Finance, 2018). The idea is to accelerate the transition of public administration into the age of artificial intelligence in a secure, ethical manner. The plan is to connect public and private players, to provide for smoothly functioning services built around the life events of citizens. The Ministry of Finance (2019a), which is responsible for the AuroraAI project, states that "...the model will make use of the decentralised and open network created by artificial intelligence and smart applications... Using artificial intelligence, the AuroraAI network will make it possible to allocate the

*current, partly silo-like supply of services in a timely manner to citizens or companies in need of such services.”*

The AuroraAI project is also aimed at combating the digital marginalisation of low-income people (Ministry of Finance, 2019a and 2019b)<sup>3</sup>. To this end, the government has also organised a “hackers against exclusion” challenge. This led to the development of, for example, a chat-bot that uses data analysis algorithms to review the customers’ situation and suggest the most suitable services to prevent social exclusion, and a programme to help young people starting their upper-secondary education (Ministry of Finance, 2019c)

Prime Minister Sanna Marin’s government is planning to reform the social security system to make it more reliable, comprehensive and easier to understand. This reform is thus also aimed at improving access to essential services for low-income people. It will address questions related to basic social security, earnings-based benefits and social assistance. Even though the reform builds on previous projects, it is still in its infancy. Previous attempts all proved to be difficult. However, the Marin government plans to overcome the political disagreements and the vastness of the reform by setting up a parliamentary committee and a roadmap over the next two parliamentary periods (Government Programme, 2019).

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<sup>3</sup> In 2015, virtually 100% of those whose personal income was higher than €5,000 a month had access to the internet (and to digital services), whereas the corresponding share was 67% among those whose income was lower than €2,100 a month. 90% of all households had access to internet (Tuorila, 2016, p. 12).

### 3 Long distances as a challenge: a focus on access to transport and services

In terms of area, Finland is one of the biggest EU countries. In terms of population, Finland is a small country. Furthermore, of its 5.5 million inhabitants, about 50% are concentrated in the southern part of the country. Most of the country is very sparsely populated. Long distances are a challenge for people in their daily life. To give an example, it is 450 kilometres from the northernmost municipality (Utsjoki) to the next largest town (Rovaniemi), where the central Lapland district hospital is located, and it is almost 700 kilometres to the closest university hospital (in Oulu). Towards the end of their pregnancy, mothers are advised to temporarily move from the northernmost municipalities to Rovaniemi to wait for their childbirth. Utsjoki-Rovaniemi is an extreme example, but since face-to-face services are concentrated in regional centres, rural areas are struggling with the problem of (too) long distances.

This problem of long distances also raises issues with regard to access to essential services such as shopping, healthcare, recreation and social services. Unprofitable shops, banks, and bus and railway lines are being closed down, and the residents in Lapland and other sparsely populated areas are becoming more and more dependent on private cars and private transport. Tiikkaja *et al.* (2018) speak about "transport poverty".

As indicated above, problems in the six essential services discussed here are hardly related to access to water, energy or sanitation. Instead, low-income people have problems with regard to transport, and usually these are the same people who do not have internet access and who cannot fully access digital services due their lack of internet access and/or knowledge (Rissanen *et al.*, 2018; Tiikkaja *et al.*, 2018; Kunnari & Tieranta, 2019). Therefore, they also have problems in accessing those financial or public services that are mainly available via internet. However, as regard social services and social transfers (e.g. applying for social assistance), the process can often be initiated via telephone.

Long distances make it difficult to carry out shopping and receive social, health and dental care and all other services that demand face-to-face encounters (Rissanen *et al.*, 2018). These problems in transport are partially solved by reimbursement of taxi fares or by taxis that replace shut-down public transport lines. However, this service is not always available, which is a serious problem first of all for low-income people.

With regard to social services, the development of various ICT solutions and practices play an important role in improving their accessibility. For example, in practice all social security benefits (e.g. those paid by Kela, the Social Insurance Institution of Finland), taxation and other interactions with public authorities can be done via the internet. The internet narrows distances. Although internet coverage is comparatively good in Finland, and although social assistance compensates for costs incurred by low-income people, those who lack access to the internet are often low-income people in general, and elderly people and people with mental disabilities in particular. Hence, these are also the most at risk of digital exclusion, and the most disadvantaged (Tiikkaja *et al.*, 2018).

There are ambitious plans to correct the situation and to develop a service network based on applications of artificial intelligence. AuroraAI (see above Section 2.2) is planned to be operational by the end of 2022; it will help organise the public administration to support organisations and help people's everyday lives. The Ministry of Social Affairs and Health (MSAH, 2016) also has high aspirations and great hopes that the digitisation of their services will lower costs and enable them to provide more efficient and equal services. In the vision of the MSAH, these digital solutions will be made accessible and easy to use, ensuring that citizens will not be digitally marginalised and fall in the cracks of the digital world. Another problem may be people's lack of knowledge. Those without the skills required to manage digital services should receive support and be able to access the services via traditional service channels, says the MSAH.

Mobile applications can serve as a cheaper alternative to internet-based services. The development of mobile applications also opens up limitless possibilities for digital medicine,



which would no longer require physical encounters with a medical doctor. This would reduce the problems linked to travel. However, the problem of know-how still remains. Furthermore, the utilisation of digital medicine is still rather limited: 73% of Finns have used digital health services, 21% track their health via some mobile application and as few as 4% have used digital (tele)medicine services (Kanta, 2019).

With regard to financial services, the banks are closing down their local branches and bank services are becoming more and more digital-based. The problem here is the same as the problems with health and social services described above. Some adjustments are being made to meet the needs of some specific groups, but there are variations between the banks and the adjustments are frequently criticised as being insufficient.

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## Annex

**Table A1: Essential service – Water**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>4</sup>

There is no clear definition of low-income people. The most commonly used poverty threshold is 60% of the disposable national median income. For social policy purposes, different definitions are used. In some cases (e.g. housing allowance and guarantee pensions) the definitions are fixed; whereas in other cases, including social assistance, the definition is more discretionary and varies from client to client depending on the urgency of their needs.

2) Measures aimed at facilitating access for low-income people to water (for hygiene purposes, cooking...) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	No	Not applicable	No
<b>Cash benefits<sup>5</sup></b>	Yes	Not applicable	Yes-few
<b>In-kind benefits</b>	No	Not applicable	Yes-most
<b>Advice/training or information services</b>	No	Not applicable	Yes-few
<b>Provision of a basic/uninterrupted supply</b>	No	Not applicable	Yes-all

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>4</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

<sup>5</sup> Whereas basic social assistance is organised at national level, supplementary and preventive forms of social assistance are organised by municipalities. All those three forms of social assistance are specifically aimed at helping low-income people. Therefore, the ‘Local’ column has also been filled in.

**Table A2: Essential service – Sanitation**

- 1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>6</sup>

There is no clear definition of low-income people. The most commonly used poverty threshold is 60% of the disposable national median income. For social policy purposes, different definitions are used. In some cases (e.g. housing allowance and guarantee pensions) the definitions are fixed; whereas in other cases, including social assistance, the definition is more discretionary and varies from client to client depending on the urgency of their needs.

- 2) Measures aimed at facilitating access for low-income people to sanitation (i.e. systems for taking dirty water and other waste products away from dwellings in order to protect people's health) in the country:

3)

	National (*)	Subnational	
		Regional (only if no for national) (**)	Local (only if no for national) (**)
<b>Reduced tariffs</b>	No	Not applicable	No
<b>Cash benefits<sup>7</sup></b>	Yes	Not applicable	Yes-all
<b>In-kind benefits</b>	No	Not applicable	Yes-most
<b>Advice/training or information services</b>	No	Not applicable	Yes-few

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>6</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

<sup>7</sup> See explanations in Table A1.

**Table A3: Essential service – Energy**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>8</sup>

There is no clear definition of low-income people. The most commonly used poverty threshold is 60% of the disposable national median income. For social policy purposes, different definitions are used. In some cases (e.g. housing allowance and guarantee pensions) the definitions are fixed; whereas in other cases, including social assistance, the definition is more discretionary and varies from client to client depending on the urgency of their needs.

2) Measures aimed at facilitating access for low-income people to energy (to light, heat or cool dwellings, or use home appliances) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	No	Not applicable	No
<b>Cash benefits<sup>9</sup></b>	Yes	Not applicable	Yes-most
<b>In-kind benefits</b>	No	Not applicable	Yes-most
<b>Advice/training or information services</b>	No	Not applicable	Yes-few
<b>Provision of a basic/uninterrupted supply</b>	No	Not applicable	Yes-most

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>8</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

<sup>9</sup> See explanations in Table A1.

**Table A4: Essential service – Public transport**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>10</sup>

There is no clear definition of low-income people. The most commonly used poverty threshold is 60% of the disposable national median income. For social policy purposes, different definitions are used. In some cases (e.g. housing allowance and guarantee pensions) the definitions are fixed; whereas in other cases, including social assistance, the definition is more discretionary and varies from client to client depending on the urgency of their needs.

2) Measures aimed at facilitating access for low-income people to public transport in the country:

	National (*)	Subnational	
		Regional (only if no for national) (**)	Local (only if no for national) (**)
<b>Reduced tariffs</b>	No	Not applicable	Yes-few
<b>Cash benefits<sup>11</sup></b>	Yes	Not applicable	Yes-most
<b>In-kind benefits</b>	No	Not applicable	Yes-most
<b>Advice/training or information services</b>	No	Not applicable	Yes-few

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>10</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

<sup>11</sup> See explanations in Table A1.



**Table A5: Essential service – Digital public services**

- 1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>12</sup>

There is no clear definition of low-income people. The most commonly used poverty threshold is 60% of the disposable national median income. For social policy purposes, different definitions are used. In some cases (e.g. housing allowance and guarantee pensions) the definitions are fixed, whereas in other cases, including social assistance, the definition is more discretionary and varies from client to client depending on the urgency of their needs.

- 2) Measures aimed at facilitating access for low-income people to digital public services (e.g. digital post, digital fiscal services, digital social security services, digital healthcare appointments) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	No	Not applicable	No
<b>Cash benefits<sup>13</sup></b>	Yes	Not applicable	Yes-most
<b>In-kind benefits</b>	No	Not applicable	Yes-few
<b>Advice/training or information services</b>	No	Not applicable	Yes-few
<b>Provision of a basic/uninterrupted supply</b>	No	Not applicable	Yes-most

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>12</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

<sup>13</sup> See explanations in Table A1.

**Table B1: Essential services – Summary table**

Please see explanations in Table A1.

- 1) Measures aimed at facilitating access for low-income people to the different services that exist at national, regional and/or local level in the country
- 2) Broader policy framework under which all or some of these measures are organised in the country
- 3) Ongoing or announced reforms of the measures and/or related frameworks aimed at (further) enhancing effective access to the service for low-income people in the country

	1. Measures (NAT, SUBNAT, BOTH, NONE) (* )	2. Policy framework (**)		3. Ongoing or planned reforms (Yes/No)
		National (Yes/No)	Subnational (Yes/No)	
<b>Access to water</b>	BOTH	Yes	Yes	No
<b>Access to sanitation</b>	BOTH	Yes	Yes	No
<b>Access to energy</b>	BOTH	Yes	Yes	No
<b>Access to public transport</b>	BOTH	No	Yes	No
<b>Access to digital public services</b>	BOTH	Yes	Yes	Yes
<b>Access to basic financial services (***)</b>	BOTH	Yes	Yes	No

(\* ) This column summarises the response provided in Tables A1-A5 above. "NAT" means that all the measures that exist in favour of low-income people are national measures; "SUBNAT" means that there are no national measures but some of/all the measures that exist are subnational measures; BOTH means a mix of NAT and SUBNAT; "NONE" means that there are no measures, be it at national or subnational level.

(\*\*) Is there a broader national policy framework under which all or some of these measures are organised in the country for some of/all the services under scrutiny ("Yes"/"No")? **Only if** there is no such national framework for one service **and if** the service is organised at subnational level: Is there a broader subnational policy framework under which all or some of these measures are organised for this service ("Yes"/"No")?

(\*\*\*) Open and use payment accounts with basic features (Directive 2014/92/EU).

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