



A!

Aalto University

# FINLAND FOR FAMILIES

*Finland, world's safest country to live in*  
(Telegraph 2016, WEF Travel and Tourism report)



## FINLAND - BEST PLACE FOR FAMILIES

Finland is a great place for living with family. It is a **safe, politically stable** and **well-organized** Nordic society, where **equality** is esteemed very high and **corruption very low**.

Extensive **social security** ensures basic security for people in all situations in life, and **free high quality education** system is acknowledged worldwide.

In Finland, a **low level of hierarchy** is considered a strong characteristic and that goes for working life as well.

Finns everyday life is surrounded by **clean nature**

– this provides an excellent environment for families. The changing seasons, sea, lakes, forests and parks are highly appreciated by the Finns and they play a great role in Finnish society and everyday life. Even if one lives in the middle of Helsinki, it is only a short walk away from the nearest park, recreation area or seashore – and a great adventure and memorable family time!



# Finnish society – what's in it for your family?

## Public health care

Both private and public sector provide health care services in Finland. All permanent residents in Finland and their families are entitled to very affordable public health care in health centers and hospital services. Health care services include eg. medical care, oral health, maternity and child care services, school and student health care and ambulance service. Public services are much less expensive than private ones, as they are funded with tax revenues.



Finnish maternity package (Kela)

## Family benefits

If you are entitled to full Finnish social security, family benefits granted by Kela are available for you and your family.

Family benefits include (2017) e.g.

- maternity grant, which is a well known Finnish maternity package: <http://www.kela.fi/web/en/maternitypackage> or a cash benefit of 140 euros
- maternity and paternity allowances
- parental allowance for the mother or father (when the baby is about 3 to 9 months old)
- child benefit (until the child is 17 years old)
- child home care allowance for a child under 3 years who is not in municipal day care
- private day care allowance for a child under school age and not in municipal day care
- part-time child care leave and allowance for parents of children attending the first and second year of school

## Inexpensive daycare

Day care in Finland is very well organized and inexpensive. All children under 7 years are entitled to municipal day care which is organized either by a public or private day care provider. Also English-speaking groups are available, although mostly for children over three years of age. Applications for day care should be submitted well in advance as there may be shortage of day care places in some areas.

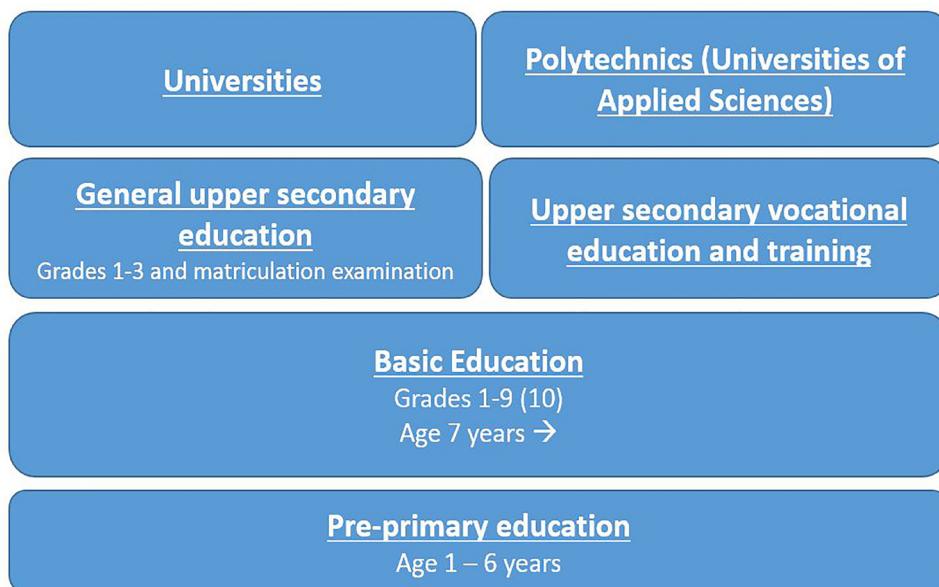
Families with no need for day care may take part in the activities of open day care centres, residents' parks and clubs.

## Employment of the spouse or other family members

Helsinki region is quite international and employment possibilities are available also for incomers. However, when finding a job, it is good to remember that education and basic Finnish language skills are highly appreciated by most employers. Spouse's or family member's right to work depends on the background of the person.

## High-quality education

Finland's high quality education system is internationally acknowledged and ranked among the most advanced in the world (International PISA-survey). The basic education lasts for 9 years plus one year of pre-primary education starting at age 6. Education is practically free of charge all the way to the university studies and it is offered in Finnish and Swedish and also in English in public International Schools. However, there are bilingual schools (e.g. Finnish-English, Finnish-German) with very moderate tuition fees and private international schools with admissions fees in Helsinki area.



## Pensions

The earnings-related pension scheme in Finland is statutory and mandatory. The scheme is very safe as it guarantees that the pension will be paid to everyone at the age of retirement. All pensions earned in Finland are paid worldwide after reaching Finnish retirement age: upon retirement the employee just have to apply for pension from the pension institution.

The pension in Finland consists of earnings-related (working) and/or national pensions (very low income or none at all). Earnings-related pension insurance is taken out by the employer. Everyone working in Finland must pay ca. 6/7% of the salary in a month for the pension scheme. Additionally, the employer pays ca. 20% for the pension scheme for every employee every month.

## Taxation

Finland is sometimes said to be a country of a relatively high taxation: however, with these taxes you gain e.g. Finnish extensive social security, inexpensive daycare, free education, pensions and several other above mentioned benefits supporting families' wellbeing.

In Finland, the state income taxation uses progressive taxation, i.e. it is based on the income level. If you have little income, your tax rate is small. If you have more income, you pay more taxes. Also, the taxation of an employee who arrives in Finland from abroad varies according to the length of their stay in Finland.

Taxable income/a	Income/month, ca	Approximate tax rate (incl. side cost*)
€ 52 000	€4000	35%
€ 65 000	€5000	36%
€ 94 000	€7500	42%

# Living in Finland

## Housing

The majority of Finnish people live in owner-occupied houses and apartments. Although the size of the houses and apartments can be considered quite small, they are generally of high quality, designed to meet the requirements of the changing weather conditions. Also the living districts around Aalto campuses are very safe and family-oriented. Average price for an apartment /m<sup>2</sup> (depending on the location, condition and age) varies quite a lot: in Helsinki it may be ca € 3500-5800 and in Espoo ca € 3000-4200.

Rental housing is mainly available on the private housing market. Rentals are almost always unfurnished. Average monthly rental price for 2 bedroom apartment (abt. 75m<sup>2</sup>, unfurnished) depending on the location, condition and age may be in Helsinki €1200-1700 and in Espoo €1000-1500.



## Leisure time / recreation

Nature activities are appreciated by Finns all year around. Outdoor sports like cross country skiing, hiking, cycling or Nordic walking are very popular.



In addition Finland has a very vivid cultural scene and an active event calendar with festivals. Especially Helsinki region offers abundantly alternatives for families interested in cultural activities like music, art, theatre and opera. All towns and municipalities provide active public library services.

In Finland most of the children's sports and other activities - soccer, ice hockey and floor ball – just to mention few - are arranged by clubs, not by the schools.

Vast variety of hobby-based training possibilities such as courses in arts, sports, language training, cooking etc. are offered through hobby-based educational institutions and Open University.

Helsinki is only a short distance away from other interesting Northern destinations. Stockholm (Sweden's capital city) and Tallinn (Estonia's capital city) can be reached by a ferry, for example. Also other European countries and cultural attractions are easily accessible by a short plane trip.

Last but not the least, Santa Claus, (Joulupukki in Finnish) comes from Finland! So make sure to visit him while going to experience the unique and peaceful northern part of the Finland called Lapland with reindeers, ski resorts, northern lights and wilderness- pure arctic magic!



## Costs of living

General cost of living is relatively high in Finland and especially in Helsinki metropolitan area, but still approximately on the same level as in the western European countries (Mercer: Worldwide cost of living survey 2015 - city rankings for expatriates). Cost of living correlates to the taxation level which in the end maintains Finland's public services, e.g. free quality education and health care system.

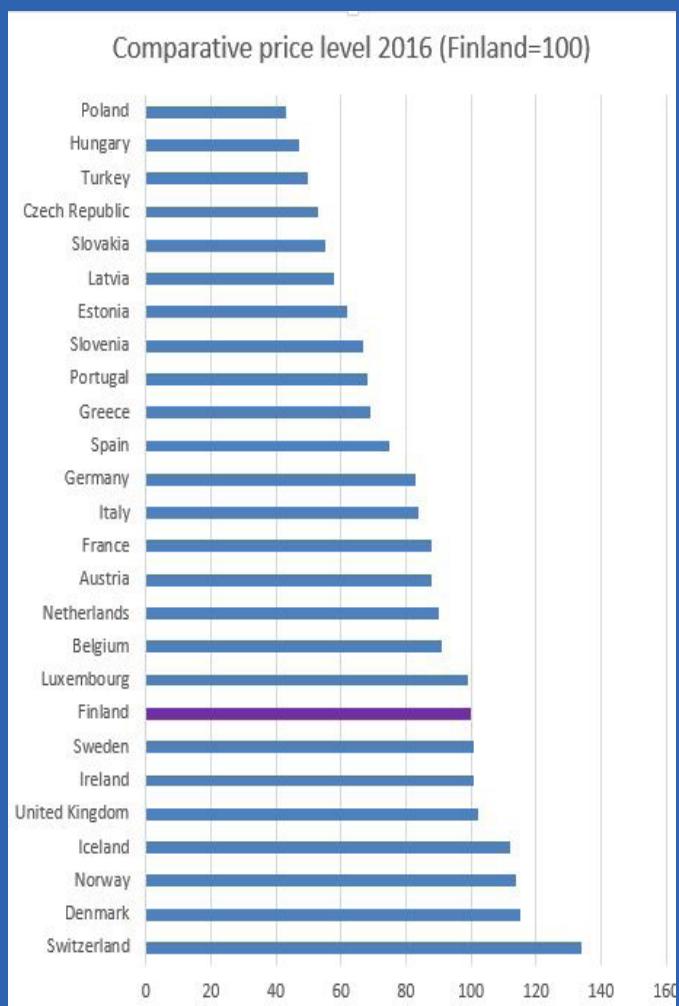
See the European price level comparison (2016) from Table 1.

### Examples of average cost:

- Travel card: in Helsinki or Espoo 52,40 euros/month, regional ticket Helsinki+Espoo (/Vantaa) 102,40 euros/month
- Mobile phone: 0,066 euros / minute , 0,066e/sms (prepaid)
- Internet connection: (broadband/wifi) 10 Mbit/s-100 Mbit/s: 15-25 euros / month
- Lunch at the University cafeterias 5-9€
- Movie ticket 10-15€
- Rice 1 kg 1-3€
- Milk 1 L ~1€
- Bananas 1 kg 1-1.50€

Table 1. Price levels 2016

(Source Statistics Finland)



## Finland - a great place to live in!

- Finland the world's safest country (The Telegraph 2016, WEF Travel and tourism report)
- 'Every child is equal' - How Finland's baby boxes changed childhood (Independent 2016)
- No 8 of the top 10 *most competitive countries in the world* (World Economy Forum 2015-2016)
- *The best country for expat families*, (Expat Insider Survey 2016)
- Internationally recognized in *education* (PISA)
- Finland ranked as one of *world's most innovative countries* (Bloomberg 2013, article City of Helsinki)
- *Rich, happy and good at austerity* (Financial Times 2012, article)
- *Most liveable city*: Helsinki (Monocle 2011, video 7:10 min)

More about:

Family benefits

"Home and family" brochure by KELA [http://www.kela.fi/documents/10180/1978560/2015\\_Home\\_family2.pdf](http://www.kela.fi/documents/10180/1978560/2015_Home_family2.pdf)

## Pictures:

Cover: Riitta Supperi/Keksi-team/Finland Promotion Board; Helsinki Park Festival: Jukka rapo/FIB/Finland Promotion Board; Playing at the snow:Sakari Piippo/Finland Promotion Board; Fishing: Riitta Supperi/Keksi-team/Finland Promotion Board; Finnish maternity package: Annika Söderblom/Kela/Finland Promotion Board; Children playing: Riitta Supperi/Keksi-team/Finland Promotion Board; At School: Riitta Supperi/Keksi-team/Finland Promotion Board; Tramride with baby: Riitta Supperi/Keksi-team/Finland Promotion Board; Nuksio national park: Sakari Piippo/Finland Promotion Board; Santa Claus: Matti Mattila/Flickr