

FINLAND

**Reporting on National Follow-up
to the UNECE Regional Implementation Strategy (RIS)
of the Madrid International Plan of Action on Ageing (MIPAA)**

Outline of the Report on the Follow-Up to the Regional Implementation Strategy (RIS) of the Madrid International Plan of Action on Ageing (MIPAA) in [country]

ABSTRACT

The Ministry of Social Affairs and Health (MSAH) requested opinions from various ministries and expert organisations as well as from representatives of the municipal sector, non-governmental organisations, interest groups, and trade organisations. Out of the 21 organizations that received a request for opinion 12 responded.

In order to avoid repetition, we refer to other parts of the report when appropriate.

For more information about the methodology used, please see Chapter 2 (Methodology of In-depth Evaluation of Identified Priorities). For the review and analysis of the national progress in fulfilling the commitments of RIS please see Chapter 3 (National Capacities to Follow-up to MIPAA/RIS).

0 General Information

Country name :

Finland

Name of and information about the author(s) of the report :

Ministry of Social Affairs and Health, P.O. Box 33, FI-00023 GOVERNMENT

Contact details for the author(s) of the report

Contact person (coordinating the drafting of report):

Hannele Tanhua, Senior Officer, International Affairs Unit,

Ministry of Social Affairs and Health, P.O. Box 33, FI-00023 GOVERNMENT

Name of official focal point on ageing and contact details:

Viveca Arrhenius, Ministerial Counsellor, Department for Family and Social Affairs,

Ministry of Social Affairs and Health, P.O. Box 33, FI-00023 GOVERNMENT

Name, reference, and date of adoption or status of preparation of national strategy, action plan or similar policy document on ageing (please attach relevant documents in the annex).

1. National reports on Strategies for Social Protection and Social Inclusion – Finland. Publications of the Ministry of Social Affairs and Health 2006:24.
2. A Society Fit For All Ages. Government report on the future: demographic trends, population policy, and preparation for changes in the age structure, Prime Minister's Office Publications 34/2004.

For more information on strategies, action plans and policy documents please see footnotes and annex.

1. Situation, Activities and Priorities Related to Ageing

a) *National ageing situation*

Presentation of demographic indicators that could help better understand the country's development regarding the issues discussed.

The Finnish population is ageing more rapidly than most populations in Europe due to its fertility history and recent increases in longevity. The proportion of people over 65 years of age will increase from 16 per cent in 2006 to 27 per cent in 2030. The objective is a society that functions well from the point of view of people of all ages, in which the resources of citizens of different ages are made use of for the benefit of the people themselves and society as a whole. The task of societal policy is to create living environments and services that enhance people's functional capacity and health and support their healthy choices. The citizens' need for care can be reduced considerably by promoting their health and functional capacity and by preventing illness and injuries.

Presentation of key quantitative social and economic indicators and features that may help to put into focus the issues treated and ease quantitative analyses.

The number of children and people of working age will diminish. By 2015 about one million people now in the Finnish labour force will have retired or left the working life for some other reason. The workforce begins to diminish already during this decade.

The changing age structure of the population, the ensuing reduction in the labour force and slower dynamics of the economy pose a major challenge. It will have fundamental economic, social, cultural and political effects. A prerequisite for a successful preparing for population ageing is to secure the sustainability of the public finances and the financing of pension systems in the long term. In its financial policy the objective of the Finnish Government is that the state economy must continue to be strong.

Total health expenditure in Finland, measured by both per capita and as proportion of GDP, has been at the low end of the EUA-15, currently being 7.5 per cent of GDP in 2004 (OECD). Health and functional capacity of older persons is improving considerably. During the latter half of the 20th century, the average life expectancy in Finland rose by over a year every decade. Also, the growing life expectancy has been followed by an increase in the disability free years. This would imply a postponement in the growth of need for care. If active health promotion, disease prevention, and effective care help people to live longer and healthier, the implications for future care needs are considerable. The balance of care has been changing considerably from institutional long-term care to home care. This trend will probably continue.

Nevertheless Finland must prepare for a number of challenges. Concerns have been expressed about the cost implications of the growing needs for services. Much depends on retirement trends, unemployment rates, diminishing labour supply, and access to trained staff in the care sector.

A key issue in the future is to create environments that support independent living and the maintaining of functional capacity. This means housing adapted to older people's needs, appropriate use of assistive technologies (gerontechnology), physical environments with no barriers to mobility, cultural activities, social networks and support, health and social counselling, and needs-tailored

care. Older peoples prefer to stay in their familiar surroundings as long as possible, and we should respect and support that wish. The approach where active outpatient support services or special housing is promoted and where high quality institutional care is used only when necessary, respects people's preferences, human rights, and dignity, while ensuring social and economic sustainability

*Brief description of the **social and political situation**, which may help to understand in which context ageing related issues are dealt with in your country*

The basic rights are laid down in the Constitution of Finland. The Constitution stipulates that the public authorities must provide each resident with adequate social, health and medical services, as provided in more detail in a separate Act.

Finland has no special legislation on social welfare and health services for older people. Their rights to services are prescribed in general legislation.

The municipalities play a key role in implementing the legislation and providing services in different fields. Finland has a decentralized system with 416 municipalities. The social welfare and health services are funded by municipal tax (about 60%), central government transfers to municipalities (about 33%) and client fees (8%).

Around 11.5 per cent of the age-cohort is covered by regular home care, i.e. home-help service or home nursing. The share of people aged 75 and over in long-term institutional care has decreased continually, being 6.8 per cent in 2005. Institutional care has mainly been replaced by service housing, accounting for 5.4 per cent of the age-cohort, while 3.7 per cent received support for informal care in 2005. The latter share has increased slightly every year. In total around 30 per cent of 75-year-olds utilise regular care services.

Non-governmental organisations (NGOs) play a significant role in providing support and services. Long-term funding is needed in order to secure the NGO activities. Finland's Slot Machine Association provides financial support for NGOs old-age activities.

b) Instrumental assessment

Since 2002 Finland has been implementing two extensive national projects in order to secure access to and improve the quality of health services on one hand and social services on the other. Both projects play a significant role for the ageing population.

1. Reform of social services

In 2003 the Government launched a programme (2003–2007) to reform the social services. Its aim is to respond to changes in the operating environment of the social welfare sector. The biggest challenge is to secure the availability and quality of services throughout the whole country. Key elements affecting the sector include population ageing, internal migration and internationalisation, together with unstable prospects for the public economy.

The key goals of the National Development Project for Social Services are to:

- Secure access to social services by, for example, revising the legislation regarding access to assessment of need for service;
- Reform the municipal service structures and operations so that they are more timely, flexible and client-oriented;

- Secure staff skills and availability;
- Ensure social service funding; and to
- Secure the long-term development of the sector.

The Welfare 2015 Programme presents the major long-term objectives for welfare policy that are important in view of the development of social services and action trends for the future development work. The objectives have been assessed in accordance with the life-cycle approach.

Sub-projects concerning social services for older people

The National Development Project for Social Services consists of five national projects specially targeting the services for older people:

- Right to the assessment of need for service;
- Introducing the service voucher in home services;
- Developing support for informal care;
- Development project for home services and home care; and
- Developing the long-term care (institutional care) of older people.

In addition to the national projects led by MSAH, corresponding municipal projects have been financed with discretionary government transfers. In 2003–2006 there were around 100 municipal projects in the field of social welfare and health care targeting old-age care.

2. Reform of health services

The revised Public Health Act of 2005 provides that municipalities take health aspects into account in all their activities. This obligation gives a legal basis for implementing the principle of Health in All Policies (HiAP) at European Community level. It makes transparent the need to cooperate with all sectors and highlights the important role that sectors other than health have in the determination of the population health.

The objective of the National Public Health Programme 2015 is that the average functional capacity of older persons will improve in the same way it has been improving during the last 20 years. To reach this goal, municipalities need to invest in health promotion, prevention and rehabilitation of older people, so as to create possibilities for them to stay at home and be physically active in their everyday life. Key actors include health and social sectors, housing, urban planning, physical activity services and NGOs that organise activities for older people in order to maintain their functional capacity. The recently published Quality Recommendation for Health Promotion (MSAH 2006) that concerns all age groups has set the direction for future action and also gives the basis for health and welfare promotion of older persons.

Sub-projects concerning health services

- **Improving access to care (National project to secure the future of health care)**

The grounds for access to treatment for the entire country was standardised in March 2005 when the Act on the provision of care within specific time frames, and related legislation regarding patient records, information and monitoring systems, came into force. The reform of access to non-urgent treatment has significantly decreased the number of patients in waiting.

- **Reinforcing the position of service users**

Patient rights are protected, for example, with the Act on the rights and status of patients. All permanent residents are entitled, without discrimination, to the health care and medical treatment required by the condition of their health within the limits of the resources available for health care at any given time.¹

- **Evidence-based clinical practice guidelines**

The production of Current Care recommendations started in late 1990s as part of the national health strategy. As a result, evidenced-based clinical practice guidelines have been developed for the health care system. There are a total of 70 guidelines so far, some of which have already been updated. All Current Care guidelines are freely available on the Internet.²

- **Patient safety as part of quality assurance**

The objective is to make quality assurance even more integral part of the operations of service organisations. In spring 2006 MSAH approved guidelines for the national patient safety policy. The purpose of these quality recommendations is to structure the extensive field of health promotion and support the local authorities to improve their own quality management work.

Finland has implemented a complete reform of the earnings-related pension system, which came into effect at the beginning of 2005. Regarding the Finnish pension reform, please see RIS Commitment 3 b.

The inter-sectoral Employment Programme, coordinated by the Ministry of Labour, aims at reducing structural unemployment and preventing exclusion, ensuring the supply of skilled labour and providing for scarcity of labour due to demographic changes, prolonging work careers, increasing the productivity of labour and improving the organization of work and job satisfaction.

The Employment Programme objective of encouraging people to stay on at work longer is related directly to older workers. However, main measures are implemented under other Governmental programmes, namely the Finnish Workplace Development Programme TYKES and Promoting the attractiveness of working life VETO.

The Employment Contracts Act (22/2001, Chapter 2, Section 2; amended by 304/2004) states that employers must treat their workers equally, and that a worker cannot be discriminated because of his/her age. The ban on discrimination is in force also when a person is being hired. The Act prohibits setting up age limits for a job.

The Occupational Safety and Health Act (738/2002, Chapter 2, Section 8, Clause 1) and the Employment Contracts Act (Chapter 2, Section 3) emphasise that the employer must take into account the personal capacities of the workers, such as age, when taking care of occupational safety matters.

The Occupational Health Care Act (1383/2001) and the Government Decree on the principles of good occupational health care practice, the content of occupational health care and the qualifications of professionals and experts (1484/2001) deals with the maintaining, promoting and monitoring health, working capacity and functional capacity of employees at different stages of their work careers.

¹ A brochure on the right of the patient: <http://www.stm.fi/Resource.phx/publishing/documents/4986/index.htm>.

² Please see: http://www.kaypahoito.fi/kotisivut/sivut.koti?p_sivusto=6&p_navi=3038&p_sivu=3237.

c) Identification of areas for in-depth evaluation

As an area of in-depth evaluation we have chosen RIS Commitment 4.

MSAH and its strategy for social and health policies support workplace health promotion through occupational health services in cooperation with work places, work environment, employers and employees in order to support people to stay at work longer and in order to increase their work ability. The strategy underlines wellbeing at work as well as the health and safety of the working conditions.

The Ministry of Labour aims to raise the employment rate of the ageing work force in the age group 55–64 up to 50 per cent by the year 2010 as in other EU member states. Finland has already achieved this goal in year 2005. The national aim is to raise the pension age by three years, which would mean that the employment rate would be over 60 per cent. There are several measures to be taken by the Ministry to reach these aims.

2. Methodology of In-Depth Evaluation of Identified Priorities

The Ministry of Social Affairs and Health (MSAH) requested opinions from various ministries and expert organisations as well as from representatives of the municipal sector, non-governmental organisations, interest groups, and trade organisations. Out of the 21 organizations that received a request for opinion 12 responded.

- (1) MSAH (Department for Occupational Safety and Health, Department for Family and Social Affairs, Health Department, Finance and Planning Department, Gender Equality Unit, and Insurance Department);
- (2) National Public Health Institute; (3) Finnish Institute of Occupational Health; (4) National Research and Development Centre for Welfare and Health (Stakes); (5) National Agency for Medicines (NAM);
- (6) Ministry of Finance; (7) Ministry of Education; (8) Ministry of Transport and Communications;
- (9) Ministry of the Environment; (10) Ministry of Labour; (11) Ministry of Trade
- (12) Finnish Centre for Pensions; (13) Association of Finnish Local and Regional Authorities;
- (14) Central Union for the Welfare of the Aged;
- (15) Association for Old Age and Neighbour Service;
- (16) Association of Care Giving Relatives and Friends;
- (17) Central Association for Finnish Pensioners;
- (18) Association of Swedish-Speaking Pensioners in Finland;
- (19) Central Organisation of Finnish Trade Unions; (20) Finnish Confederation of Salaried Employees; (21) Confederation of Trade Unions for Academic Professionals.

3. National Capacities for Follow-up to MIPAA/RIS

This chapter analyses to what extent national capacities exist to ensure national follow-up of the commitments made by your country in the MIPAA/RIS. Issues to be analyzed could include:

Institutional follow-up: what institutions are responsible for follow-up to MIPAA/RIS?

MSAH is responsible for guiding the development and policies of social protection, social welfare and health care. However, every ministry and sector is responsible to follow up the question of ageing in its field. The aim is an inter-sectoral approach as well as active collaboration. The follow-up of MIPAA/RIS is conducted as a part of the routine official duties.

organizations of older persons: do national organizations of older people take part in the follow-up activities?

National organizations of older people are very active in issues of ageing. Many of the issues of follow-up to MIPAA/RIS are considered by national organizations.

educational, training and research activities on ageing: what activities on education, training and research are undertaken in your country with regard to ageing?

- The National Research and Development Centre for Welfare and Health (Stakes) monitors welfare trends among older people as well as the implementation of policies on ageing. It also conducts research on the quality and effectiveness of services for older people, develops and evaluates practices and methods of services for older people, designs information systems to support service evaluation, gathers information on good practices and maintains statistics in the topic area.
- Ageing is mainstreamed in the strategy of the Finnish Institute of Occupational Health (FIOH). As one of its strategic goals, FIOH aims at finding solutions for increasing the participation in work life and therefore securing careers at different stages of life and prevent sickness absence and work incapacity. FIOH also conducts several long-term and regular research and survey projects.
- Finnish universities carry out research on ageing.
- Different Ministries publish studies. For instance, the Ministry of Labour and MSAH had a joint programmes with the Ministry of Education, the Ministry of Trade and Industry, the labour market organizations and other stakeholders.

data collection and analysis: does the available data and research allow getting an adequate picture on ageing related situation in your country?

Yes. The research activities of Stakes, National Public Health Institute, FIOH, and universities are numerous, covering all relevant aspects. Also the national statistics offer extensive information for follow-up.

mobilisation of financial resources: resources dedicated to MIPAA/RIS follow-up

The follow-up of MIPAA/RIS is conducted as a part of routine official duties.

independent and impartial monitoring of progress in implementation: what are the monitoring mechanisms in place for the review and appraisal of MIPAA/RIS?

Please see the answer on methodology in Chapter 2.

4. Review and Appraisal by Subject Area

RIS Commitment 1: Mainstreaming ageing

a) What are the areas in which ageing is mainstreamed and to what extent is this done?

Preparing for the demographic change is important since the changing age structure will have an impact throughout society. Adjustments and preparedness plans have been made in many sectors of society. Still, there is need for more adjustments.

It is characteristic of the ageing policies that they are holistic and coordinated. The aim of the Finnish social and health policy is to support the functional ability of ageing persons and to help them live in their own homes for as long as possible by reorienting the service structure towards preventive measures and support for independent living. It is also important to improve living environments, transport services and their accessibility as well as the utilization of new information and communication technologies. Education, rehabilitation and cultural services are also important as they provide mental stimulation and raise the quality of life.

In Finland adjustments and preparedness plans for the population ageing have been made in many sectors of society. In 2003, MSAH sent a questionnaire to the different administrative fields, and the report based on the study describes the impact of the changing age structure, strategies of the different administrative sectors and measures to be undertaken to prepare for the changes, as well as conclusions for the future. The overarching themes in the report are a society for all ages, older people as a resource, and active ageing.³

Finland has been very aware of the change in the age structure, which has led to far-reaching reforms, such as the upgrading of the earnings-related pension system.

The Government Report on Ageing states that preparations for the change in the age structure must be coordinated, inclusive, and determined. Inter-sectoral approach, cooperation and a proactive viewpoint on the part of several contributors (central government, local authorities, labour market organisations, and non-governmental organisations) are necessary. It is essential that these measures be targeted at the entire population with the aim of achieving a society, which offers a great deal to all age groups. With regard to measures affecting only a certain age or population group, it must be ensured that they are fair to all generations and both sexes, taking the overall situation into account.

Mainstreaming ageing is highlighted in the National Framework for High-quality Care and Services for Older People. It is recommended that:

”Each municipality should have an up-to-date policy strategy concerning care for older people which safeguards their social rights and which has been officially approved by the people’s elected representatives (municipal council). The strategy should include a service development programme.

The policy strategy for care for older people should define targets for the health and welfare of older people in the municipality and for the promotion of independent living, and also specify the responsibilities of the various administrative sectors and stakeholders in working towards the targets.”

Today approximately 80 per cent of Finnish municipalities have an up-to-date policy strategy. The strategies have been prepared in multi-disciplinary groups and also political decision-makers and citizens have been involved in the work. The contents of the strategies have recently been studied; it was found out that they are versatile and based on the aims expressed in the following old-age policy documents:

- National Framework for High-quality Care and Services for Older People;
- National Development Project for Social Services;
- Government Resolution on Securing the Future Health Care;
- Government Resolution on the Health 2015 Public Health Programme;

³ Marja-Liisa Parjanne. The changing age structure of the population and preparing for its effects in the different sectors of administration. Helsinki 2004. Reports of the Ministry of Social Affairs and Health 2004:18. English summary: <http://www.stm.fi/Resource.phx/publishing/store/2004/10/hu1096978871837/passthru.pdf>.

- Target and Action Plan for Social Welfare and Health Care 2004–2007; and
- Strategies for Social Protection 2015.

The Finnish old-age policy expressed in these documents strongly highlights two issues:

- (1) As many older people as possible should be able to live independent lives in their own homes, in a familiar social and living environment, living at home will be supported with rapid-access professional social welfare and health care services. Care should be appropriate and respect the client.
- (2) The municipalities should get prepared for meeting the challenge of a rapidly ageing population.

Services should be designed for all. If mainstream services do not meet the needs of older people or persons with disabilities special services should be provided.

A number of new programmes have been launched in Finland with the aim of promoting the physical activity of elderly persons. In 2004 MSAH gave quality recommendations for health-enhancing physical activity (HEPA) for older people. According to the recommendations, guided HEPA for older people should be included in municipal wellbeing policies and strategies for old-age care so that HEPA is included as a wellbeing factor in the strategies of the municipalities and different sectors.

Municipal construction and environmental authorities play a key role in constructing accessible physical environments. Provisions on environmental planning, housing and road construction are laid down in legislation. The requirements regarding accessible conditions in homes and residential buildings were extended by a legislative reform in 2005, and lifts were made obligatory in apartment buildings of at least three floors. Legislation in the field takes the accessibility perspective and the needs of people with disabilities well into account. In the work to develop barrier-free environments at local level, there is an emphasis on cooperation between municipal authorities, organisations of persons with disabilities, representatives of business, and other actors

The Ministry of Transports and Communications' strategy Towards Accessible Transport (2003) aims to promote social equality and the principle of non-discrimination, preparing for the ageing of the population, functionality and safety of the transport system as well as improvement of the quality of transport.⁴ The ELSA Accessibility Programme has resulted in a number of new guidelines and planning practices as well as new services and products.⁵

In the employment policy field ageing is considered very carefully in the policy. However, until now it has not concerned very much the ageing unemployed directly. Because of the abolishment of the so-called unemployment tunnel in the future the policy will concentrate more on the older unemployed workers, e.g. their reintegration into the working life. For more information, please see under later points.

The Ministry of Trade and Industry has in its strategy identified the ageing society as one of the key driving forces in the operation environment. Population ageing has been dealt with in various

⁴ . For more information please, see: http://www.elsa.fi/strategia/pdf/strategy_tiivis141003.pdf and <http://www.ymparisto.fi/default.asp?contentid=221277&lan=EN#a>.

⁵ For more information please, see Publications of the Ministry of Transport and Communications 7/2007 http://www.mintc.fi/oliver/upl621-LVM07_2007.pdf.

strategies, policy outlines and programmes. Since the Ministry's strategy serves as a starting point for the development of the entire administrative sector, population ageing is also acknowledged in the policies of the various agencies operating in the sector. The Ministry of Trade and Industry has also cooperated closely with MSAH in finding out ways to link welfare and business policies in a way that would help to create preconditions for developing new kinds of welfare services.

b) To what extent do the different policies related to ageing pursue a holistic approach and are coordinated and applied consistently?

Please see the answer on RIS Commitment 1a.

c) What initiatives has your country taken to tackle age discrimination? Which results have these initiatives achieved?

The non-discrimination provisions in the Constitution of Finland are given a concrete content in the Non-Discrimination Act (21/2004) which entered into force on 1 February 2004. The purpose of the Act is to safeguard and foster equality in the various sectors of society.

The Non-Discrimination Act prohibits discrimination based on for example ethnic origin, religion, conviction, disability, age, sexual orientation, language, opinion, state of health, and other personal characteristics.

The Finnish National Programme on Aging Workers (FINPAW 1998–2002) focused also in the prevention of age discrimination. The activities included a wide range of information material, media campaigns in radio and television as well as several seminars both for public and expert groups. As a consequence, age discrimination decreased both towards the youngest and oldest age groups during the FINPAW Programme. This Programme laid the foundation for the decision to reform the pension system.

d) What is the participation of older persons in the development of policies and strategies and in their implementation?

Organisations are consulted as legislation and policies are prepared. The study conducted in 2006 implied that the old age strategies in Finnish municipalities have been prepared in multi-disciplinary groups and also political decision-makers and citizens have been involved in the work. The share of older people in these groups was approximately 15 per cent.

e) To what extent are NGOs and the private sector involved in policy development and what is their role in the implementation of policies and programmes?

There are several NGOs that are working for the benefit of older people and are actively involved in the development of policies at national level. The private for-profit sector is mostly active with regard to labour market issues and at the local level older people's councils are active in the development of municipal strategies.

The Government appoints the Advisory Board for Ageing and Pensioners' Affairs for a three-year period. Primarily the Advisory Board operating under MSAH is a link between and a discussion forum for actors dealing with old age and pension issues. Pensioners' organisations get information

from the Advisory Board and can thus influence current issues regarding older people and pensioners. On request the Advisory Board submits opinions on issues relating to its tasks. The Advisory Board makes initiatives on issues concerning the development of income security, services and living conditions of older people and pensioners.

In order to improve older people's possibilities to participate and have influence on issues concerning them, municipalities have established older people's councils. Older people's councils are cooperation organs that work with older people, municipal authorities and elected officials as well as pensioners' organisations and other organisations. 70–80 per cent of the Finnish municipalities have an older people's council. In effect, 90 per cent of the 65+ population lives in municipalities that have an older people's council. Older people's councils take part, for example, in the preparations for the municipality's old-age strategy. They also monitor its implementation and participate in development projects. Older people's councils have made initiatives and submitted opinions regarding issues on social welfare and health services, housing, living environment and the opportunities for physical activity and recreation. They have also contributed to the organisation of local old-age forums open to all and other events. Older people's councils have also initiated media debate on issues that are of interest to older people. Municipalities can decide for themselves whether they want to establish an older people's council or not. The municipality answers for the costs incurred by the older people's council.

RIS Commitment 2: Integration and participation of older persons

- a) *What measures has your country undertaken to recognise, encourage and support the contributions of older people to society (e.g. media campaigns, school curricula)?*

One way of facilitating the access to labour markets for older workers is to make it more attractive for employers to hire and retain these workers. This is typically achieved by providing employers with subsidies that reduce the cost of hiring or retaining older workers. The measures include e.g.

Public Employment Services: Wage-subsidies; The main purpose of wage subsidies is to reduce unemployment particularly among young people, long-term unemployed and persons with disabilities as well as to help prevent exclusion from the labour market. Thus, there is no special wage subsidy directed to employers for hiring older unemployed persons.

Part time supplement: A job-sharing model; Persons shifting voluntarily from full-time to part-time work can be granted compensation for their reduced income.

A temporary low-pay subsidy scheme was launched at the beginning of 2006 through to 2010. Under this scheme, employers are entitled to a subsidy for all workers in their pay roll aged 54 or above who earn between €900 and €2000 a month for a full-time job. The subsidy aims to promote the employment of older workers in low-paid jobs. So far this subsidy has been used relatively little.

The possibilities of older workers to gain access to occupational rehabilitation has been improved with legislation.

Rehabilitation, training or work opportunities are provided for (1) unemployed jobseekers born before 1950 and for (2) unemployed jobseekers born in 1950 or later.

Distance work promotion: A Government Resolution of October 2006 defined measures for the promotion of e-work and distance work. The key objective of the Resolution is to improve for example the quality and productivity of the working life.

A positive image of ageing is promoted by fact-based information about ageing. Experts have collected and produced relevant information on ageing. The facts included for example information about ageing and work ability, productivity, health, functional capacities, mental growth and learning. This information has been gathered by FIOH.

Please see the answer regarding RIS 1: the Advisory Board, pensioners' organisations, the Central Union for the Welfare of the Aged participate actively for example in parliamentary elections and other campaigns.

b) What mechanisms has your country put in place to take into account the views of older persons on the services provided to them?

c) How has your country encouraged the participation of older persons in society, culture, and economy?

Please see the comment under RIS 1e.

All citizens of age have the right to vote in national and local elections. Old-age services have been on the agenda in election campaigns in recent years.

The Act on the Status and Rights of Patients in health care and the corresponding Act on the Status and Rights of Social Welfare Clients contain the key legal principles regarding participation, treatment and legal protection. The purpose of these Acts is to promote the client-orientedness and confidentiality of the relationship between clients and service providers as well as the clients' right to quality social welfare and good treatment.

A national framework for high-quality care and services for older people emphasises the possibilities of clients to evaluate the standards of care and operating procedures in their home municipality and to propose improvements. There is a need to regularly follow up and evaluate municipal old-age strategies. Also, feedback from the inhabitants and clients should be collected and utilised in improving access to services and in developing the service quality.

There is a regularly conducted survey (a Stakes survey) in which the views of older people on services are studied every fourth year.

a) What activities have you undertaken to promote the political participation of older persons and in particular of older women?

Please see answer on RIS 1e.

b) What mechanisms and organisations exist in your country to provide a political voice for older persons and how have they been promoted?

Older persons (below 80 years of age) are one of the most active voters. However, as election candidates or members of the local council or the Parliament older persons are clearly under-represented. At the local level, there are no significant differences with regard to the political

participation of older women and men. Men are slightly more active especially in the older age groups, but the differences are diminishing.

Please see answer on RIS commitment 1 e.

a) Have you set up a national advisory body on ageing or a similar institutional mechanism that includes older persons to ensure a dynamic and coordinated contribution of older persons to national policy responses to ageing?

Please, see answer on point RIS 1e.

a) Have you adopted policies and programmes to improve the housing and living environment of older persons especially in rural areas? This includes access to and affordability of services, such as housing, utility, sanitation and in particular transportation.

Yes. As Finland is the most sparsely populated country in Europe, this is an important issue to consider. Due to major municipal variations in the change in age structure, it is likely that there will be increased need for services and they will be unevenly distributed amongst the municipalities. The availability of services will be particularly jeopardised in the migration regions where the majority of people are older, the demand for care and nursing services is high and, at the same time, the economy slows down, and finding care personnel will become increasingly difficult due to a diminishing working-age population.

Finland has launched a Project to Restructure Municipalities and Services. The objective is to reinforce the municipalities' possibilities to fulfil all their obligatory tasks in the years to come.

In order to promote the Project to Restructure Municipalities and Services, the Ministry of the Interior appointed a working group that focuses on securing older people's access to services in remote districts. The working group proposed also that transportation services, the systems of home improvement assistance, guidance and services are developed. The working group stated that cooperation between different administrative sectors as well as the public and private sectors is of key importance in securing the access to services in remote districts.

In order to develop rural care enterprises NGOs have carried out several projects in recent years some of which have received EU funding.

a) What steps has your country taken to promote age-integrated communities where facilities are made available to people of all ages and where they can meet and interact (e.g. joint community centers for the elderly and the young)?

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b) How has your country promoted volunteer activities to enable younger and older people to interact and help each other?

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a) What steps has your country taken to promote a positive image of ageing (e.g. media campaigns, incentives for employers to promote continued employment of older persons, initiatives within local communities and with participation of other social actors to facilitate dialogue and a better understanding between the generations)? In

this respect, it is important to promote a differentiated and heterogeneous view of the life of older persons to better reflect reality.

Several publications have been published by FIOH, expert interviews in the media have been promoted and older workers have been interviewed in the media in order to encourage older persons to continue at work.

- b) What actions (in particular in cooperation with mass media) have been taken to encourage older persons to make the general public more aware of the positive aspects of ageing?*

An example of media campaigns is the Day of the Elderly that has been organised in Finland since 1954 by the Central Union for the Welfare of the Aged. Nowadays the Central Union also arranges a Week of the Elderly after the first Sunday of October. The Week always has a topical theme and a lot of events are organised all around Finland during the Week.

RIS Commitment 3: Promotion of equitable and sustainable economic growth in response to population ageing

- a) What strategies has your country adopted to transform your economies with a view to eradicating poverty especially among older person?*

Please see answer on RIS Commitment 4 b.

- b) What measures has your country taken to review and adjust the macroeconomic policies to address the needs of a growing ageing population?*

The long-term outlook for central government finances in Finland is overshadowed by the impending rise in costs due to population ageing and by the shrinking of the revenue base resulting from the declining labour supply. However, the following measures have been taken to make provision for the expenditure pressure created by the population ageing:

- Pursuing disciplined fiscal policy to reduce the level of public debt;
- Pre-funding for future pensions;
- Development of the service structure and the efficiency of service provision and organisation;
- Reforming pension schemes for greater financial sustainability; and
- Strengthening the financial basis of the general government by means of economic policy that promotes growth and employment.

The reduction in government debt and interest outlays has created room for manoeuvre to ensure that the growth in expenditure and the weakening of the revenue base caused by population ageing will not lead to a new rise in the central government debt ratio. The pre-funding of earnings-related pensions has helped considerably to ease the pressures to raise pension contributions in the future.

The pension system has been reformed on several occasions since the early 1990s. The most recent comprehensive reform took effect at the outset of 2005. The aim is to strengthen the sustainability of the pension system by adjusting pensions to changes in life expectancy and to encourage older

workers to stay (at least three years) longer in employment and to postpone retirement by introducing an accelerated pension accrual.

Employment trends and the development of productivity are crucial issues for the public economy. As the working-age population declines, a substantial increase in the employment rate is necessary, which calls for encouraging people to enter the labour market earlier and stay on longer, as well as reducing structural unemployment. The calculations carried out at the Ministry of Social Affairs and Health concerning the sustainability of social protection in the long run suggest that the increasing GDP ratio of social expenditure due to longevity can be compensated for by increasing people's working careers, supported by the systematic promotion of health, work ability and productivity of the ageing workforce.

Our estimates concerning social welfare and health care expenditure also suggest that the primary issue is not the rising number of old people. Trends in elderly people's health and functional capacity, on the one hand, and the efficiency of public services production on the other, affect future care costs more and are more important from the macroeconomic point of view. Firstly, if people's health and functional capacity can be improved, elderly peoples' need for care and services can be postponed until later in life. Secondly, trends in social welfare and health care expenditure are significantly influenced by the service structure and service production. Our findings give support to the conclusion that growth in social welfare and health care expenditure will be substantially restrained if the efficiency and cost effectiveness of public services production can be improved for instance with modern medicine and treatment technology.

Measures aimed at improving the health and functional capacity of the population and the service structure and operating methods would initially involve increased social protection expenditure, but in the long run they would contribute to better management of the public finances.

The employment rate among older workers has been rising considerably indeed, indicating that the pension reforms have been able to serve their purpose. The employment rate in the age group 55–64 has risen from 36 per cent in 1997 to 53 per cent in 2005. It is important that this trend continues among ageing workers in order for the 75 per cent employment rate targeted by the present and previous governments to be reached. In spite of the positive developments, it is the older age group that carries the greatest labour potential.

Employment and sustainability of public finances have been strengthened not only by the pension reform, but also by a reform of the unemployment insurance system. The minimum age for eligibility for the so-called unemployment path to retirement⁶, a relatively common way to retire in Finland, was raised from the beginning of 2005 by two years to the age of 57.

To boost employment the tax and social security schemes have been reformed with a view to encouraging individual initiative and job creation. Steps have also been taken to foster economic growth by investing in knowledge

The ageing and retirement of entrepreneurs result in an increased rate of business buy-outs. As entrepreneurs retire, the business is likely to result in a disappearance of part of the smaller companies and jobs particularly in smaller communities outside urban centres.

⁶ Extended earnings-related unemployment benefit for older workers.

RIS Commitment 4: Adjustment of social protection systems in response to demographic changes and their social and economic consequences

a) How has your country adapted social protection systems to societal and demographic changes?

Finland has implemented far-reaching benefit scheme reforms to adapt to changes in labour market, family structures and the aging population; in particular by:

- Reducing government debt;
- Reforming the earnings-related pension system;
- Increasing pre-funding and improving the return on investment for the forthcoming pension expenditure;
- Improving productivity by focusing on working life;
- Gearing education, science, technology, and innovation policies to support skills development;
- Launching a productivity programme in order to enhance the productivity of the public sector and basic public services; and
- Aiming at a higher employment rate by for example:
 - Encouraging people to enter the labour market earlier and to leave it later;
 - Reforming social security and taxation systems to create incentives to work; and
 - Ensuring the quality of the workforce by investing in education and training and working ability⁷.

The overall reform of the earnings-related pension system, which began already in the 1990s and was completed in 2005, is particularly noteworthy for its impact on controlling benefit expenditure and securing its financial basis. (For pension reform, please see answer on RIS Commitment 3b). The reforms introduced a flexible retirement age (between 63-68 years), improved incentives to work longer and reduced ways out of the labour market.⁸ The life expectancy coefficient, which was introduced alongside the reform, will help in preparing for growing spending pressures created by increased life expectancy.

Although the employment rate for the over-50 age group has risen, the objective is to continue to raise the rate.

The Government's approach to developing benefit schemes involves encouraging work among all age groups that have reached working age while securing the income of those who for various reasons are unable to work. The development of benefit schemes is based on the aim of relieving spending pressures on public finances while rendering these systems more socially sustainable.

⁷ Source: Finland for people of all ages – Government report on the future: demographic trends, population policy, and preparation for changes in the age structure. Demographic change has been carefully considered also in other publications such as Old age policy documents (as mentioned earlier).

⁸ (Employees' Pensions Act section 4). The Employment Contracts Act (55/2001, chapter 6 section 1 a), the Act on Municipal Office Holders and The State Officials Act prescribes the retirement age of an employee or an official, which is 68 years. The employment contract and the service relationship terminate without a term of notice, when the employee or the official reaches the retirement age. The employer and the employee can, however, agree that the employment relationship does not terminate, when the employee reaches the retirement age. The unemployment pension is abolished for those born after the forties in the 2005. For these persons there still remains an option to gain unemployment benefit after the age of 57 until they are entitled to old age pension ("old age pension pipeline"). Earlier the time of "the unemployment tunnel" began two years earlier.

b) What steps has your country taken to achieve a sufficient income for all older persons?

The Finnish social protection provides basic protection to all residents by universal health care and social services and universal insurance benefits providing income security in retirement, unemployment and maternity and sickness. In addition insurance schemes provide earnings-related benefits. Fees for long-term care are in proportion to income. All entitlement is on individual basis.⁹

The national pension scheme provides a guarantee pension to all residents above 65 with no or low other pension income. National pension is linked to the cost-of-living index and it is adjusted annually. The full national pension was raised by an additional amount of €84 per year in 2005. (In 2007, the full annual national pension for a single person, 1st municipality class, is €6298.20. As supplements to the national pension, pensioners' can receive pensioner's housing allowance and (based on an assessment of need for care) care allowance.¹⁰

Women's earnings-related pensions are more than a third lower than men's due to differences in wages, income and career length. At the end of 2005 the average earnings-related pension for women was €730 per month while the monthly pension for men was €1,170. Survivor's pension or national pension can level the gap raising women's total pension to €1,040 and men's to €1,320.

c) What policies has it adopted to address on time the needs of older persons for a variety of social and health services, including sheltered housing and long-term care?

The national development projects and programmes in the field of social welfare and health care as well as the Project to Restructure Municipalities and Services aim at securing the sufficiency and variety of services also on the long term.

A national recommendation for housing services for people with disabilities was issued in 2003. The aim of the recommendation is to support municipalities in their efforts to improve the quality of accommodation and housing services for people with disabilities.

The Ministry of the Environment is currently carrying out a project to develop a method for municipalities to assess older persons' needs for service housing.

Every third municipality in Finland provides preventive home visits to elderly people. Many municipalities provide the service for elderly persons aged 75–80 years and above that are not covered by regular home care. During the home visits the elderly person's ability to cope at home is assessed and potential needs for services are assessed. In future more attention should be paid to a systematic and focused implementation of the home visit system.

⁹ For more information please see for example Strategies for Social Protection 2015 <http://www.stm.fi/Resource.phx/publishing/documents/8284/index.htm> and Trends in Social Protection 2005–2006 <http://www.stm.fi/Resource.phx/publishing/documents/7581/index.htm>.

¹⁰ Information has been provided, for example: Poverty Policies, Structures and Outcomes in the EU 25 - Report for the Fifth European Round Table on Poverty and Social Exclusion 16–17 October 2006, Tampere, Finland by Heikkilä, Matti; Moisio, Pasi; Ritakallio, Veli-Matti; Bradshaw, Jonathan; Kuivalainen, Susan; Hellsten, Katri; Kajanoja, Jouko. The report gives an overview of the distinct national anti-poverty policies and programmes for combating poverty and social exclusion, and contrasts them with the latest figures on the level and distribution of poverty and deprivation in the European Union. The report stresses the important though often neglected issue of how poverty is measured and offers a more encompassing multidimensional approach towards poverty measurement at the EU level.

Social services: On 1 March 2006 a new legislation took effect in Finland ensuring that people who reach the age of 80 and who receive special care allowance from the Social Insurance Institution (SII) will receive a care needs assessment from their local authority. The aim is to set a clear timeframe within which the needs assessments are conducted and to upgrade care performance for older people nationwide. With the legislation, the local authorities must assess non-urgent cases within seven days. Urgent cases must be checked right away.

Health care: The introduction of timeframes for access to healthcare, which took effect in Finland earlier, has made it easier for patients to have immediate contact with their local health centres and get access to treatment within three days.

d) How has your country promoted standards of living for persons with disability and for fragile older persons that allow them to maintain their independence and dignity?

The equal treatment of people with disabilities and functional capacity and enabling their independent living are central objectives of the Finnish Government. If mainstream services do not meet the needs of persons with disabilities special services are provided.

The numbers of municipal home care clients, receivers of support of informal care and older persons living in service flats has increased in recent years.

Persons with severe disabilities have the right to transport services, service accommodation, interpretation services and necessary home alterations including equipment and devices. The number of persons receiving disability services has grown annually partly as a result of the ageing of the population. In addition SII allocates rehabilitation for persons with disabilities, and to compensate for the additional costs related to the need for care, SII also grants care allowances. The care allowance is divided into three categories based on the income or wealth of the recipient. The number of persons receiving care allowance increases as the population ages.

The Ministry of Environment is responsible of housing policies. Housing policies include the aim of 'design for all' and 'accessible design' where the elderly and disabled are concerned. Furthermore, the purpose of life-cycle housing is to ensure better integration of people with different housing needs in the same buildings and surroundings.¹¹

In 2006 the Finnish Government submitted a Report on Disability Policy.¹² In the report the Government evaluates the strengths and challenges of the present Finnish disability policy as well as suggests solutions for developing and reforming it.

In order to achieve disability policy goals, the Government identifies ten development measures, including:

- 1) The basis of disability policy is the safeguarding of the realisation of human rights and non-discrimination.
- 2) A national disability policy programme is to be prepared to guide disability policy actions. The responsibility for disability policy is vested in all the administrative fields and all society's actors.

¹¹ For more information, please see <http://www.ymparisto.fi/default.asp?contentid=221277&lan=EN#a0>.

¹² For more information, please see <http://www.stm.fi/Resource.phx/publishing/documents/7545/index.htm>.

3) The opportunities for independent living are to be supported. Housing for people with disabilities is to be developed as a part of the general housing policy by promoting accessible housing and functional living environments.

4) Life skills of people with disabilities are to be enhanced by means of disability services. The reform of disability legislation will strengthen the realization of the fundamental rights, clarify the practices of application of disability services as well as enhance the opportunities for independent living.

5) Possibilities created by new technology to promote welfare of people with disabilities are to be utilised better.

The Government Report has been discussed in the Parliament where an extensive disability policy debate took place. The Parliament approved the Report and called for the Government to initiate its preparations for a broad-based disability policy programme.

a) What steps has your country taken to establish or further develop a regulatory framework for occupational and private pension provision?

Occupational pension schemes do not play a significant role in the Finnish pension protection. Employers can arrange additional pension provision. These are mainly provided as pension insurance, in pension funds or in pension foundations. Insurance companies are regulated and supervised. Pensions provided by foundations or funds shall be fully funded. Private pensions can be taken in insurance companies. Contributions for pension contracts that fulfil the requirements stipulated in tax legislation are given a tax deduction.

b) Which changes have been implemented to the laws regulating mandatory retirement?

The earnings-related pension scheme has introduced a flexible retirement age. A person can choose to retire at his choice between 63 and 68 years of age. He or she will be entitled to the pension accrued to that date. Early old age pension is available from the age of 62, but then the pension is permanently reduced. The national pension retirement age is still 65 years. For further information, please see the answer on RIS Commitment 3b and 4 a.

a) What policies has your country adopted to ensure the equal treatment of men and women in social protection systems?

Social insurance benefits are mainly individual. Gender impact assessment has been incorporated into the legislative preparations in the field of social welfare and health care.

For further information, please see the answer on RIS Commitment 9c.

b) What policies has your country adopted to ensure that social protection systems support a better reconciliation of work and family responsibilities throughout the life cycle (e.g. through special leave arrangements for working parents and other caregivers, or supportive measures such as respite care services (professional care services provided on an ad-hoc basis to give the regular caregiver some time off)?

Please see answer on RIS Commitment 9 b.

RIS Commitment 5: Enabling labour markets to respond to the economic and social consequences of population ageing

Has your country taken measures to promote access to employment opportunities and reduce unemployment rates especially for older persons, such as active labour market policies (job-search assistance, training, counselling, etc.), adaptation of curricula to labour market needs, measures to ease the transition between formal education and work, efforts to reduce non-wage labour costs while protection workers' rights, easing of factors reducing demand for labour (e.g. too heavy administrative regulations, etc.)?

Has your country taken measures to improve the employability of older workers, e.g. through vocational guidance and training, promoting life-long learning (delivery of job-relevant training to enable workers to adjust to changing labour markets), improvement of working conditions?

In the 21st century, the employment rate of older workers has increased fast and the unemployment rate has declined rapidly, as well. Both of these phenomena have been the result of older workers' prolonged working lives. The above mentioned awareness-raising policy, pension policy, activities aimed at improving the quality of working life and life-long learning have been crucial for this success and even for the improved employability of older workers.

Some new initiatives, such as the above mentioned "Demand based and proactive labour force training in SMEs" and the financial support for older low-wage workers, have been introduced. Their impact on the situation of older workers has not yet been particularly notable.

The participation of older workers in the labour market policy programmes has increased during the recent years. However, the participation rate has not improved compared to younger unemployed. The situation will change in the near future, when the so-called unemployment path to retirement will be abolished. Then the employability of older workers will become crucial.

Two development programmes, coordinated via the Government's employment programmes, are underway for the sustainable development of the quality of working life (TYKES) and for increasing the appeal of working life (VETO). The goals of gender equality are also incorporated in these programmes. An another programme (Noste) is aimed at increasing the educational level of adults. Furthermore, European Social Fund (ESF) programmes are in place to support projects aimed at developing working life and raising staff competence levels. Around one third of the ESF funding is targeted at improving the competence of SMEs and their staff, at reforming working life and promoting entrepreneurship. In 2005 almost 26,000 companies and some 94,000 people were involved in ESF activities.

FIOH has promoted the employability concept as a part of the national programmes. According to Finnish experience, the concept of employability has two dimensions: the promotion of work ability at workplaces as well as public policies. FIOH has created the concept of Promotion of Work Ability (PWA). PWA activities cover the promotion of health, functional capacities and competences of older workers as well as the improvement of working conditions and management. As a consequence of integrated actions the productivity and quality of work as well as the wellbeing and life quality of employees has improved. As a long-term effect the quality of life in the Third Age after retirement improved, too. A key finding of PWA was that several actions should be integrated simultaneously at the workplaces. One of the most powerful targets in PWA was to train managers, supervisors and foremen in ageing matters. Therefore, a set of Age Management courses for top managers were organised by FIOH in collaboration with Finnish Managerial Training

Institutions.

a) Has your country taken steps to raise participation rates in labour markets for all women and men, e.g. through removing barriers and disincentives to stay in employment?

The aim is to deliver high growth, high employment and macro-economic stability at the same time as a generous welfare system provides a high level of social protection. Although high and progressive taxation discourages work in general, it also finances childcare of good quality and makes it profitable to split household income between two breadwinners. Together with separate taxation and the absence of dependent spouse deductions, this has facilitated the high female employment rate.

Finland has now reached the interim target of EU's Lisbon Strategy with respect to the average employment rate, and it is expected that the 2010 target will also be reached. The 2010 employment targets set for women and older employees aged 55–64 years have already been surpassed. It seems, then, that the measures taken to extend work careers have had the desired effect.

Programmes for the development of working life have been in place for a longer period, and their results have lived up to expectations. They have clearly contributed to increasing the skills and competencies as well as the motivation and wellbeing of people at work. The Ministry of Labour is preparing in collaboration with the social partners and other ministries (Ministry of Social Affairs and Health, Ministry of Trade and Industry, Ministry of Education, and Ministry of the Interior) a proposal on the ways in which the measures used to improve the quality of working life could be applied to promote growth both in productivity and in employment more effectively.

In 2006 the number of SME staff involved in the programme has continued to increase and will probably reach the target. A further aim is to increase the involvement of ageing workers: the target is that at least 45 per cent of persons aged 45 years or more participate.

Steps have been taken to improve the family leave system, and legislative amendments came into force in August 2006. A high-level tripartite working group monitors the implementation of the recommendations for reducing gender wage differentials and will be submitting its report in 2007.

b) Has your country taken specific measures to increase the labour force participation of women, e.g. through suitable education and training, measures to broaden their job opportunities and avoid discriminatory situations with regards to pension benefits or personal income?

At the joint initiative of the Ministry of Labour and the Ministry of Education, an action programme for 2006–2010 has been set up to develop comprehensive and customer-oriented information services for the adult population as well as guidance services for adult education studies.

a) Has your country taken steps to offer incentives for the participation of older persons in the labour market (abolishment of incentives to take up early retirement, abolishment of disincentives to stay in the labour market)?

Please see answer on RIS Commitment 3b and 4a: flexible retirement between 63 and 68 years of age in the earnings-related scheme was introduced at the outset of 2005.

To produce incentives to work longer the accrual rates from the age of 55 have been increased. The accrual rates are:

Age	%
18–52	1.5
53–62	1.9
63–68	4.5

In the pension reform, early retirement options were abolished (individual early retirement, unemployment pension) and the retirement age for part-time pension was raised. Part-time pension can now be taken from the age of 58. Part-time pension provides an opportunity to combine retirement and work and thus promote smooth retirement.

Persons who take up new work after retirement will accrue new pension entitlement. The pension already in payment will not be affected.

b) What mechanisms has your country adopted to promote a smooth and gradual retirement?

A pension reform from the beginning of 2005 introduced a flexible retirement concept from 63 to 68 years of age. Working after 63 years of age included a marked annual bonus of 4.5 per cent in pensions. The retirement is based on subjective decision. Retirement at 62 years of age is also possible but has a marked declining effect on the level of the pension. The recent trends of retirement show that the employment rates of employees aged 59–64 years have increased and the age of retirement tends to increase, too. For further information, please see RIS Commitment 3b and 4a.

RIS Commitment 6: Promotion of life-long learning and adaptation of the educational system in order to meet the changing economic, social and demographic conditions

Wide-reaching development of adult education as well as improving the quality and effectiveness of education and training are central objectives of the Ministry of Education (Development plan for education and research 2003–2008) and the Ministry of Labour (Employment Programme, Employment policy strategy). The bases of the adult education policy are the continuous development of the skills of the adult population in working age, increasing the education and training opportunities of groups under-represented in adult education as well promoting integrity, equality and civic involvement in the society. According to the views of a parliamentary working group on adult education, the working age adult population should have a possibility to continuously develop their skills and to renew them thoroughly every 10 to 15 years.

a) What steps have been taken to adjust education institutions to the needs of persons in retirement?

University activities for older people (University of the Third Age) aim at creating opportunities primarily for ageing persons to acquire scientific knowledge, to maintain and improve their activeness, and to increase their possibilities to influence policies. The objective of university studies is to develop intellectual and social skills even after retirement. There are no basic training

requirements for persons studying at University for the Third Age. Neither are there any examinations. Instead the studies focus on activating debate.

Folk high schools are all-round education institutes that provide training in for example foreign languages, music, arts, textiles, IT, social studies, and physical education. According to the Act on Liberal Adult Education, folk high schools have the specific task of responding to local and regional educational needs and of providing opportunities for voluntary learning and the development of civic skills. Annually nearly 800,000 persons take part in the course offered by the around 250 folk high schools in nearly all of the Finnish municipalities. Folk high schools are often owned by municipalities, although there are also private folk high schools.

For more information please see the answer on RIS Commitment 5 d.

b) What initiatives has your country undertaken with respect to pre-retirement programmes?

Individual early retirement pension is available only for persons born before 1944, and it can be granted on lighter medical grounds than the disability pension proper. The pension is designed for people who have had a long career. It will be abolished gradually from the pension system.

If a person's illness develops into incapacity for work, the first step is to apply for sickness benefit. If the illness is prolonged, the next step is to apply for disability pension.

c) What learning methods have been developed to teach older persons the use of new information technologies?

The Ministry of Education and the Ministry of Labour, social partners and experts have jointly drawn up a programme for developing information, advisory and guidance services in adult education and training.

The Government National Knowledge Society Strategy 2007–2015 takes into consideration the demographic changes.¹³

d) Has your country adapted educational curricula to prepare people to lives of continuous change and equip them with the necessary skills and attitude favouring flexibility? The use of which new didactic methods has been promoted in these regards?

Finnish adult education policy is designed to provide a wide range of study opportunities for the adult population. Finland offers excellent conditions for lifelong learning. Different institutions arrange a great variety of courses and programmes for adults at all levels of formal education, and the provision of liberal adult education is extensive.

With the exception of further and specialist vocational qualifications, adult education and training leading to qualifications is provided free of charge. The Government also subsidises other forms of education and training intended for adults in order to keep student fees at a reasonable level.

¹³ For more information about the Strategy, please see http://www.tietoyhteiskuntaohjelma.fi/esittely/en_GB/introduction/.

The annual number of participants in adult education and training is 1.7 million, which makes half of the working age population. This is a very high figure in international terms. The aim is to raise the participation rate in adult education and training to 60% by 2008.

The challenges facing adult education in the future will be to respond to the constant ageing of population and to growing multiculturalism, to motivate adults to study, to improve the learning-to-learn skills among the poorly educated and trained, and especially to ensure equity and equality.¹⁴

- a) *Has your country taken steps to establish closer links between educational institutions and employers and to encourage employers to provide on-the-job training for workers of different ages, including older workers?*

Adult education is arranged for instance at universities, polytechnics, vocational schools, vocational adult education centres, folk high schools, adult education centres and summer universities. The types of study offered include teaching for basic qualifications, open access to studies, which are part of degree programmes, training for competence-based tests (e.g. language tests and vocational qualifications), apprenticeship training, and additional and supplementary training in support of vocational skills. Adult re-employment training is an important form of adult education. Its aim is to improve the supply of skilled labour and make it easier for the unemployed to re-enter the labour market. The long-term unemployed are a special group in re-employment training, which increased particularly rapidly during the 1990s, when the worldwide recession reached Finland, causing a rise in unemployment. The Ministry of Labour is responsible for re-employment training, procuring courses and training from different educational institutions for the unemployed or for people under threat of unemployment. Re-employment training is free of charge for students.

- b) *What initiatives have been taken to increase school retention rates and limit dropouts?*

Please see the answer on RIS 6 a.

- c) *Have any special programmes been developed and/or promoted to facilitate the reintegration into the labour market of those who left early the formal educational system?*

Please see the answer on RIS 6 a.

- d) *Has your country taken steps to make formal schooling more gender-sensitive, e.g. through the introduction of gender-sensitive curricula, specific programmes for girls and women, and specific programmes for older women to help them re-enter the labour market?*

Please see the answer on RIS 6 a.

RIS Commitment 7: Striving to ensure quality of life at all ages and maintain independent living including health and well-being

What actions have been taken to integrate ageing issues into sectoral policies?

Please see answer on 1b: Instrumental assessment and on RIS 1: mainstreaming ageing.

The revised Public Health Act of 2005 presumes that municipalities take health aspects into account in all their activities. This obligation gives a legal base for implementing the principle of Health in

¹⁴ For more information, please see http://www.minedu.fi/OPM/Koulutus/aikuiskoulutus_ja_vapaa_sivistystyoe/?lang=en.

All Policies (HiAP) at the European Community level. It makes transparent the need to cooperate with all sectors and highlights the important role that sectors other than health have in their determination of the population health.

During the Finnish EU Presidency in 2006, HiAP was one of the key themes. The aim is that this development work and approach is integrated in various policy programmes even in future.

- a) *What targeted measures have been taken to decrease inequalities in access to health and social services, including for people in rural and remote areas?*

In 2001 MSAH and the Association of Finnish Local and Regional Authorities issued a quality recommendation regarding care and services for older people. The National Development Project for Social Services and the National Health Project aim at promoting equal access to services. This work is continued for example within the Project to Restructure Municipalities and Services (for description of the project, see above).

Equal access to social services: Subjective right to needs assessment; please see answer for RIS Commitment 4.

- b) *What initiatives have been taken to improve long-term care services for older persons, in particular community-based services mostly demanded in order to overcome the mismatch between home services asked for as against residential care services supplied?*

The focus of old-age services has shifted towards outpatient care. The share of institutional care has been decreasing since the early 1990s.¹⁵

The present old-age policy goals are described in:

- National Framework for High-quality Care and Services for Older People;
- National Development Project for Social Services;
- Government Resolution on Securing the Future Health Care;
- Government Resolution on the Health 2015 Public Health Programme;
- Target and Action Plan for Social Welfare and Health Care 2004–2007; and
- Strategies for Social Protection 2015.

For example:

- Improving the quality of home help and home nursing (developing best practices)
- Assuring the adequacy of home help and home nursing services (goal for coverage = 25% of population 75+)
- Development of standardised measures to be used in assessing the needs (equality)
- Assuring adequate staff resources (especially in service housing and institutional care)
- Diversification of service provision (e.g. service vouchers in home services)

¹⁵ For more information see for example the National framework for high-quality care and services for older people <http://pre20031103.stm.fi/english/pao/publicat/paocontents97.htm>.

- Assuring the seamless chain of services for people with dementia and their families
- Development of informal care
- Increasing the state subsidies

c) How has your country improved the coordination and integration of services provided to older persons (e.g. through case management systems)?

The most common example of integrated care is home care, which consists of joint home help and home nursing services. Integrated care can thus refer to an administrative integration (joint social and health boards) or a functional cooperation between the social and health actors. In any case the political objective is to provide seamless services and individual service and care plans for the clients with the help of multiprofessional team work.

d) What efforts have been made to improve the training of care providers: professionals, volunteers and family members?

Majority of the persons working in old-age services have vocational qualifications in social welfare and/or health care. The qualification requirements for social welfare and health care and the obligations for providing continuing education are prescribed in law. Securing access to competent staff is a major challenge, as a lot of the employees will be retiring in the next decade. Preparations for this have made by increasing the number of study places and by restructuring the tasks of old-age care.

In 2005, the revision of the Social Welfare Act concerning the continued professional education of social welfare personnel came into force. The aim of the legislative revision is to secure the social welfare personnel's opportunities to maintain and renew their expertise as the working life and service structures change.

NGOs and to a degree also municipalities organise training and guidance for informal caregivers and voluntary workers.

e) What efforts have been made to improve the skills of older persons with regard to self-care, health promotion, prevention of disease and disability?

Municipals have implemented preventive programmes targeting older people. The aim is to encourage older people to be more active by providing nursing that promotes rehabilitation. Another aim is to promote the maintaining and improving of older people's functional capacity by preventive old-age measures.

The Unit of Injury Prevention in the National Public Health Institute (KTL) is responsible for a public Internet portal (www.ktl.fi/portal/suomi/yhteistyoprojektit/tapaturmat/) including information, instructions and guidelines for injury prevention having a special focus also on fall injuries among elderly people. KTL together with the Päijät-Häme health district carries out a GOAL Programme for good ageing that includes interventions aiming at improving the functional capacity among elderly. KTL has carried out both research and intervention activities during the Healthy Ageing research programme in 2004–2006.

What has been done to ensure efficient, equitable and sustainable financing of health and social services for persons of all ages?

Please see answer on 1 b: instrumental assessments, and answers on RIS Commitments 4a and 4b.

What measures have been taken to facilitate the adoption of healthy life-styles (e.g. information campaigns)?

RIS Commitment 8: Mainstreaming a gender approach in an ageing society to support families that provide care for older persons and promote intergenerational and intra-generational solidarity among their members

a) What measures have been taken to mainstream gender, to remove all obstacles to achieving gender equality, to eliminate all forms of discrimination against women, and to promote individual development of women throughout their entire life cycle?

All the ministries promote gender equality and integrate gender mainstreaming into the whole of state administration. All ministries are committed to gender mainstreaming and have had their representatives in the working group on the Government Action Plan for Gender Equality.

The Government Action Plan for Gender Equality 2004–2007 sets out the Government's specific gender equality objectives and states which ministries are responsible for their implementation.

The Ministry of Finance states in its regulation for the drafting of the budget for 2007 that a summarised review must be included in the justifications for the main title of expenditure regarding such activities linked with the budget proposal that are significant in terms of their gender impact. The actual gender impact assessment will be done while preparing legislation or projects.

The Government promotes mainstreaming for example by providing training on the assessment of gender impacts to officials taking part in legislation drafting. In addition, training in assessment of mainstreaming and gender impacts is arranged for other officials working in central government administration. Ministries promote mainstreaming within their own administrative sectors. Projects and data provision promoting gender equality are included in performance agreements made with offices and institutions under different ministries.

For further information, please see the answer on RIS Commitment 8b.

The MERI Project, co-financed by the EC, mapped existing research and identified knowledge gaps concerning the situation of older women (50+) in Europe. The research was carried out in 12 EU Member States and the final report was published in 2004.¹⁶

FIOH conducts a national and international programme on gender equality and diversity in work organisation (the MONIKKO Project). The project emphasises the importance of gender equality, while taking into considering the wider perspective. The project examines differences and similarities between the two sexes, regarding such elements as age, ethnicity and family situation.¹⁷

¹⁶ Finnish report can be downloaded from the address: <http://www.own-europe.org/meri/pdf/article-finland-eng.pdf>.

¹⁷ For further information please see www.monikko.net.

b) What has been done to give particular attention to collection and analysis of gender- and age-disintegrated data?

In recent years mainstreaming has been a basic principle in all the activities of MSAH. MSAH is also the ministry responsible for gender issues and has launched specific projects concerning the issue. As a result, gender perspective has been included partly to the State budget and to a larger extent to the most important yearly reports. Also all legislative bills have to be analysed from the gender perspective if it is relevant. One main part of this project is the demand to produce and publish all statistics and data with aggregation by sex. Also most of the data is disaggregated by age.

a) What measures have been taken to promote the economic rights of women (such as legislation to ensure equal pay for equal work, to protect other women rights at work place, and to reconcile family life with work life, etc.)?

Please see the answer on RIS Commitment 9c and footnote¹⁸.

Women entrepreneurship has been promoted in the Entrepreneurship Policy Programme. A wealth of special training, financial and consulting schemes and other programmes have been developed for female entrepreneurs or women planning to become entrepreneurs. The share of women in business in Finland is about 33 per cent, which is a relatively high figure in European comparison. However, the aim is to increase this share of women entrepreneurship to 40 of the entire entrepreneur stock. For this reason, an expert group appointed by the Ministry of Trade and Industry in 2004 developed a number of recommendations to develop women entrepreneurship further.

The MONIKKO Project (see above) has a subproject on work, family and changing gender roles, which deals with the meanings, attitudes and beliefs on parenting and their gendered effects in working life. The project is focused on searching for positive ways to integrate parenthood into working life. New tools for the age management and wellbeing at work are the main outputs of the project. In addition, work and health surveys conducted by FIOH look at the reconciliation between work, family and other life.

b) Have social protection policies been reviewed to ensure full and equal participation of men and women in social protection systems?

Please see the answer on RIS Commitment 8a as well as the information in the footnote (to RIS commitment 8a).

The present Finnish Government has in its Government Programme undertaken to conduct a gender impact assessment of all legislative revisions – including reforms on social security and taxation.

¹⁸ For example: Opportunities to reconcile family and work: <http://www.stm.fi/Resource.phx/publishing/documents/10611/index.htm>, Men and Gender Equality Policy. <http://www.stm.fi/Resource.phx/publishing/documents/10347/index.htm> and Striving for Gender Equality in Finland <http://www.stm.fi/Resource.phx/publishing/documents/9064/index.htm>.

- c) *What measures have been taken to encourage and facilitate equal sharing of family and care responsibilities between women and men?*

Please see the answer on RIS Commitment 9 c.

RIS Commitment 9: Support for families that provide care for older persons and promote intergenerational and intra-generational solidarity among their members

- a) *How has your country adjusted its family policies to changing demographic circumstances?*

Preparing for demographic change has been a priority on political agendas. The Government's inter-sectoral Foresight Network has been in operation since March 2004 with the important task of coordinating questions and anticipated needs related to provisions made for the demographic change.

For annual inter-sectoral follow-ups the coordination of measures will be secured at Government level, the progress and impact of the measures related to preparing for demographic change will be assessed, and the necessary decisions concerning the retargeting of measures and allocation of resources will be made. This annual follow-up exercise has been integrated with the Government's strategy document process and spending limits procedure.

In addition to the annual follow-up, a broader assessment of the population ageing trend and its impacts, and the related preparations, is being planned. The Secretariat of the Economic Council will be the main body responsible for the assessment and the related coordination work. The first overall evaluation should be carried out after the completion of the next population projection and must be presented to the Government sometime during 2008.

The aim of the Finnish family policy is to safeguard the wellbeing of children and families. The objective is to provide families with welfare services and income transfers so that all who want to be parents can have children and take care of them appropriately. The population policy challenge can be met by making it possible for parents to have as many children as they wish: at present parents want to have more children than they actually end up having.

Please see the answer on RIS Commitments 1a and 1b, and to 9 b and c.¹⁹

- b) *What policies and programmes has your country adopted to respond to the needs of family members of different ages?*

Relatives or other close persons that take care of elderly persons or persons with disabilities or illnesses at home can receive support for informal care from their home municipalities. The Act on Support for Informal Care (937/2005) came into effect at the beginning of 2006. Support for informal care is a statutory social service. The municipality answers for organising the support within the limits of its resources. The purpose of the Act is to promote the realisation of such informal care that is in the interests of the person cared for (the client) by securing sufficient access to social welfare and health care services and by safeguarding the continuity of care. Support for

¹⁹ For more information about the Finnish family policy, please see: <http://www.stm.fi/Resource.phx/eng/subjt/famil/index.htx>.

informal care encompasses necessary services for the client, a compensation for the informal carer as well as leave and support services for the carer.

The new informal care act has created a better foundation for the future development of support for informal care. At the moment, the support for informal care covers less than 10 per cent of the persons, who see to the daily coping of their family members who need care at home. The reconciliation of gainful employment and informal care is an important issue when informal care of ageing persons is developed.

Regarding ageing family members, the starting point is the right of any independent adult to receive individual services and social security provided by the society. In Finland it is fairly uncommon that ageing parents live in the same household as their children. In effect elderly persons are entitled to public old-age services within both social welfare and health care as well as to subsistence that allows them to their independence.

The needs of families with small children are met with high quality social, health and school services. These include free-of-charge maternity and child welfare services, free-of-charge child daycare, free-of-charge basic education as well as other social welfare and health care services and, if necessary, special services. In addition to services, families with small children get income transfers (such as child benefit) and rights to care leave in connection with the reconciliation of work and family life. Parental leave and parental allowance, childcare leave, flexible working hours, flexible working hours for the parents of children with disabilities, care leave when a child suddenly falls ill.²⁰

c) What are specific elements of these policies and programmes to promote equality between men and women?

The overall aim is to support the equal distribution of family responsibilities between the parents. This enhances also the equal participation of both sexes at the labour market.

With regard to parental leaves, the focus has in recent years been on activating fathers to take parental leave. There are specific paternity leave periods for fathers that can last as much as 1.5 months. Also the parental leave that the parents can share between them has become more flexible. In addition to the right to paternity leave, there has been several information campaigns targeting fathers and encouraging them to participate more in the daily life of the family.

A central factor increasing gender equality is a well-functioning daycare system. A universal right to childcare has enabled women to participate at the labour market as actively as men. Also the right of each elderly person to sufficient old-age care and adequate income security has released working age people from taking care of ageing parents. Without the society's obligation to provide old-age care, the elderly population would most likely be taken care of by women. This in turn would increase gender inequality.

d) Have you taken any awareness-raising measures concerning the contribution of older persons to family, community and society at large?

²⁰ For more information about the Finnish family policy, please see: <http://www.stm.fi/Resource.phx/eng/subj/famil/index.htx>.

The Programme initiated debate on the status, opportunities and strengths of the ageing workforce as well as launched several research and training programmes. The Programme succeeded in improving the appreciation and status of ageing workers in working life and in promoting workplace health promotion. Another merit for the Programme is the employers' growing interest in the development and wellbeing of their personnel. As a result, more and more people have postponed retirement. Also the above-mentioned Tykes, Noste and Veto Programmes have increased the awareness of the importance of older persons for the family, community and society at large.

- e) *Have you adopted measures to help families deal with the growing responsibilities of care for their older members?*

Municipalities can allocate support for informal care. The related legislation was reformed as of 2006. Please see Chapter 1b and answer on RIS Commitment 9b.

There are certain systems (such as job alternation system) incorporated into the Finnish labour market that can be utilised for example in situations of informal care.

- f) *What mechanisms are in place to strengthen the role of communities, organisations and associations in providing support and care to older persons?*

The Finnish Slot Machine Association allocates funding for NGOs that carry out old-age related projects. Collaboration between municipalities and NGOs is highlighted. Municipalities can organise statutory services also by purchasing them from NGOs.

The role of the private sector and the importance of public-private co-operation in developing solutions to the problems and taking advantage of the possibilities created by the ageing society has increased in the recent years.

What measures has your country adopted to support families in coping with social and economic consequences of demographic change (e.g. support to care-giving families, family friendly policies and services; adaptation of the infrastructure of towns to the needs of families, and in particular the young and older persons, and to ensure that generations can live together; improvements in planning of services)?

Municipalities can allocate support for informal care. The related legislation was reformed as of 2006. Please see the answers on Chapter 1b and RIS Commitment 9b.

RIS Commitment 10: Promotion of the implementation and the follow-up of the Regional Implementation Strategy through regional cooperation

- a) *What activities have you undertaken to strengthen cooperation among UNECE Member States in the field of ageing (e.g. participation in meetings of the UNECE and the European Centre Vienna, exchange of information with Member States and the UNECE secretariat)?*

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- b) *How have you provided opportunities for civil society to cooperate in this process?*

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c) *Have you requested the assistance of the UNECE secretariat and/or other entities of the United Nations system in the implementation of RIS? If so, what is your evaluation and how would you describe further needs for assistance?*

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5. Conclusions and Outlook for the Future

This chapter is expected to

- a) *briefly summarize to what extent your country has addressed the challenges and opportunities of ageing since the adoption of the MIPAA/RIS in 2002;*

The challenge of ageing has been taken seriously in Finland. Finland is preparing for the demographic change by a number of measures, including the wide-ranging pension reform that took effect at the outset of 2005 as well as the forthcoming restructuring of municipalities and services that focuses on improving the availability, quality and productivity of services.

Finland has good prerequisites for facing the future demographic changes. Finland has managed to keep the balance of the public finances acceptable and the Government debt ratio low. The population's health and functional capacity are good and the level of education and know-how is high. Work is appreciated and both genders take part in working life to an equal extent. The system of social welfare and health care services is comprehensive and equitable.

- b) *indicate, based on the assessment provided and in view of future demographic developments, future policy challenges and perspectives related to ageing;*

Improving welfare calls for continuous effort. The demographic challenge cannot be solved just by concentrating on the changes brought by the growing numbers of ageing people. Work has to be made on several fronts and better cooperation between the various sectors is needed. As the age structure is changing to be more demanding from the point of view of the economy, employment and social cohesion it is increasingly important that the economic, employment and social policies support each other reciprocally.

In Finland the uneven demographic development within the country is however a particular challenge for the availability of services. A prerequisite for a successful preparing for population ageing is to secure the sustainability of the public finances and the financing of pension systems in the long term. It is necessary to ensure that the public economy can in the next few decades manage the increasing responsibilities brought about by the ageing population without any unreasonable increase in the tax burden on the future generations. Increasing the attractiveness of working life and raising the employment rate play a vital role. Please see point c for further answer.

- c) *indicate major strengths and weaknesses of your country in the field of ageing;*

The major challenges concern:

- Availability, quality, and regional and professional mobility of the workforce;
- Continuing economic growth;
- The balance of public finances; and
- Balanced regional development; and
- Provision and availability of services

Change also signifies opportunities such as:

- Cost savings and increased efficiency;
- Decreasing unemployment;

- Opportunities to reform working life;
- Narrowing regional employment and unemployment disparities;
- New markets created by the increasing third age population;
- Greater appreciation of culture, values, experience, and the communality.

d) outline future activities in the areas of population and individual ageing and other related areas;

- Current demographic developments require modern population policy.
- Both safeguarding birth rate and to increase immigration needs to be discussed
- The expected increase in the demand for services by elderly persons requires that greater emphasis be placed on promoting persons' functional capacity and health in different age groups.
- Investments in children's and young persons' growth conditions and skills are needed
- Measures to increase both employment rate and productivity growth are also needed.
- As it is impossible to precisely to forecast demographic and economic development, there is also a need to reform social security
- From the viewpoint of regional demographic developments and safeguarding welfare services, it is essential to ensure the viability of municipal-level finances and to support cross-municipal cooperation and structural changes in service provision.
- Opportunities generated by changes in the age structure need to be emphasised. As in the future, one person out of four will be aged 65 or more, it is prerequisite to support and utilise the resources and active participation of the ageing population.

e) propose adjustments to existing policies;

More than before, the societal policy should create living environments and services that enhance people's functional capacity and health and support their healthy choices. The citizens' need for care can be reduced considerably by promoting their health and functional capacity and by preventing illness and injuries.

f) identify priorities for further policy research;

As the age structure is changing to be more demanding from the point of view of the economy, employment and social cohesion it is increasingly important to study the economic, employment and social policies in an integrated matter.

g) indicate capacity-development needs;

Please see the answers on point d.

h) describe the need and/or request for exchanges of experiences across countries;

i) indicate your requests/needs/wishes with regards to the work of international organizations in the field of ageing.

(h-i) Instruments which encourage broad-based debate and cooperation at every level, economic growth potential and competitiveness as well as economic and social sustainability of welfare.

Annex

1. List and contact details of organisations in your country directly involved in preparing this report.

Contact details for the author(s) of the report

Contact person (coordinating the drafting of report):
Senior Officer Hannele Tanhua, International Affairs Unit,
Ministry of Social Affairs and Health, P.O. Box 33, FI-00023 GOVERNMENT

Name of official focal point on ageing and contact details:

Ministerial Counsellor Viveca Arrhenius, Department for Family and Social Affairs,
Ministry of Social Affairs and Health, P.O. Box 33, FI-00023 GOVERNMENT

Ministries:

Ministry of Environment: YM <kirjaamo.ym@ymparisto.fi>
Ministry of Education: OPM <opmkirjaamo@minedu.fi>,
Ministry of Transportation and Communications: LVM <kirjaamo@mintc.fi>,
Ministry of Labour TM <kirjaamo.tyoministerio@mol.fi>,
Ministry of Finance: VM <valtiovarainministerio@vm.fi>,

Independent agencies and institutions in the administrative sector of MSAH:

National Public Health Institute: KTL <kirjaamo@ktl.fi>,
Finnish Institute of Occupational Health TTL <suvi.lehtinen@ttl.fi>,
National Research and Development Centre for Welfare and Health: Stakeskirjaamo <kirjaamo@stakes.fi>,
National Agency for Medicines : Lääkelaitos <kirjaamo@laakelaitos.fi>,
Finnish Centre for Pensions: Eläketurvakeskus <jaana.rissanen@etk.fi>,

Association of Finnish Local and Regional Authorities:

Kuntaliitto <kirjaamo@kuntaliitto.fi>,

Non-governmental organizations:

Central Association of Finnish Pensioners <paula.hakulinen@elakkeensaajat.fi>,
Association of Swedish-Speaking Pensioners in Finland <kansliet@spfpension.fi>,
Association for Old Age and Neighbour Service <marja-liisa.kunnas@valli.fi>,
Central Union for the Welfare of the Aged <info@vanhustyonkeskusliitto.fi>,
Association of Care Giving Relatives and Friends <merja.salanko-vuorela@omaishoitajat.com>.

Trade Unions:

Central Organisation of Finnish Trade Unions (SAK) <sak@sak.fi>,
Finnish Confederation of Salaried Employees (STTK) <paivi.gyilling@sttk.fi>,
Confederation of Trade Unions for Academic Professionals AKAVA, kirjaamo <arja.joivio@akava.fi>,

2. List and contact details of organisations in your country involved the follow-up to MIPAA/RIS, by sector (government institutions, NGOs, academia, private sector).

Please see the answer on Annex 1 Question.

3. Attach, if applicable, the national action plan on ageing and the relevant laws on ageing.

Please, see the information on the footnotes of the report.