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Summary <p>The Ministry of Social Affairs and Health set up in February 2001 a working group to draft, in accordance with the conclusions of the European Council in Nice, an action plan to combat poverty and social exclusion. Such national action plans are prepared in all EU states according to the jointly agreed principles. The plans are based on different starting premises and areas of emphasis of the member states. The aim has however been to harmonise the structure and contents of the different states' action plans in order to facilitate a reciprocal learning process.</p> <p>Finland's national action plan to combat poverty and exclusion is based on broadly agreed national premises. This plan is also a response to statement 7/2000 of the parliamentary Social Affairs and Health Committee to the Committee for Constitutional Law. In its statement on the Government's action report for 1999 and the Social and Health Report for 2000 the Social Affairs and Health Committee calls for the Government to pay attention to the need to prevent any exclusion processes and proposes that the government draw up as soon as possible a specific poverty programme.</p> <p>The national action plan to combat poverty and social exclusion is based on the national social protection strategy. It is goal-oriented and binds various actors to joint objectives. The plan aims at promoting an ethically and economically sustainable model of society where solidarity supports in a constructive way individuals' independent living and control over own life. This is made possible by increasing the incentives for both organisations and citizens for lines action that are sustainable in social and economic terms, and by developing social income transfers and services that are vital to individuals' well-being and life management.</p> <p>The measures to combat poverty and exclusion are reviewed in relation to economic poverty, health problems, exclusion from the labour market, housing and education, and to other factors causing exclusion. The action plan lists the measures to combat poverty and exclusion that the government, labour market organisations and the third sector have committed themselves to and deals with questions that will come up during the period covered by the plan. The action plan also incorporates a list of indicators evaluating the various dimensions of exclusion.</p>			
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*National Action Plan
Against Poverty and Social Exclusion*

2001:12

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National Action Plan

Against Poverty and Social Exclusion

MINISTRY OF SOCIAL AFFAIRS AND HEALTH

Helsinki 2001

To the Ministry of Social Affairs and Health

On 1 February 2001, the Ministry of Social Affairs and Health set up a working party (Establishment Decision STM011:00/2001) with the task of drawing up for the Ministry a proposal for a National Action Plan Against Poverty and Social Exclusion in accordance with decisions made by the European Council at Nice. The working party, whose term was stipulated as running from 1 February 2001 to 31 May 2001, was required to complete this task by 11 May.

Kari Välimäki (Director-General) from the Ministry of Social Affairs and Health was appointed Chairman. The other members were Jaakko Ellisaari (Senior Officer) from the Ministry of Social Affairs and Health, Antero Kiviniemi (Senior Officer) from the Ministry of Social Affairs and Health and Martti Lähteinen (Ministerial Counsellor for Social Affairs) from the Ministry of Social Affairs and Health. The following persons were also invited to join the working party: Peter Fredriksson (Consulting Officer) from the Ministry of the Environment, Matti Heikkilä (Research Professor) from the National Research and Development Centre for Welfare and Health, Sinikka Huhtala (Consulting Officer) from the Association of Finnish Local and Regional Authorities, Mirja Janérus (Secretary for Social Policy) from the Confederation of Finnish Trade Unions, Pasi Järvinen (Senior Officer for Legal Affairs) from the Ministry of Labour, Kaarina Lappalainen (Secretary for Welfare Services) from the Ecclesiastical Board of the Evangelical Lutheran Church of Finland, Vesa Rantahalvari (Social Policy Advisor) from the Association of Service Industry Employers of Finland, Marita Ruohonen (General Manager) from the Federation of Mother and Child Homes and Shelters (representing EAPN-Fin, the Finnish branch of the European Anti-Poverty Network), Olli Saarela (Ministerial Adviser) from the Ministry of Education, Hannele Sauli (Senior Research Officer) from Statistics Finland, and Marja Tuovinen (Ministerial Adviser) from the Ministry of Finance.

Juho Saari (Ministerial Adviser) from the Ministry of Social Affairs and Health was appointed Secretary of the working party, which made use of its right to select two further Secretaries, co-opting Markus Seppelin (Senior Officer) from the Ministry of Social Affairs and Health on 8 February and Mirja Salonen (Consulting Officer) from the Association of Finnish Local and Regional Authorities on 26 February.

The working party convened seven times. In addition, it held two hearings for Third Sector organisations and other interest groups. Representatives of the European Commission presented their views on the structure and policies of the Action Plan at a meeting held on 2 March. A hearing for Third Sector organisations and the 'Hunger Group' was held on 17 April.

The National Action Plan Against Poverty and Social Exclusion was examined by EU Section 25 (Social Affairs) of the Committee for EU Matters on 26 April and by the Ministerial Group on Social Policy on 9 May. It was approved by the Cabinet EU Committee on 18 May.

Having completed its task, the working party respectfully submits its report to the Ministry of Social Affairs and Health

Helsinki, 1 June 2001

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BACKGROUND

Social developments – such as changes in the labour market and in household structures, and in the international environment – are altering the context of activities aimed at combating poverty and social exclusion. An essential element in adjustment to change is the search for new methods to counter these negative aspects. One way of finding such methods consists of an increase in international interaction. In this sense, an important step is the decision to produce ‘National Action Plans’, aimed at combating poverty and social exclusion, which was taken at the European Council in Nice in December 2000.

The Finnish social security system rests on the basic principles of universal social welfare and health services and a comprehensive income security system. The aim is to provide the entire population with social welfare and health services that are mainly tax-funded and whose organisational responsibility is decentralised, being assigned to the municipalities. The income security system is by nature a risk-based social insurance system which is supplemented by residence-based benefits. This structure has succeeded in ensuring a low level of poverty by international standards.

One can regard the basic structure of the social security system as effective. It has not entirely prevented poverty and social exclusion, however. Some Finns are socially excluded or in danger of becoming excluded. Such exclusion can be triggered by a lack of financial means, a deterioration in health, unemployment, homelessness, inadequate education and certain other social problems. Generally speaking, none of the factors mentioned above is the sole cause of social exclusion, which involves the accumulation of a number of different problems. The risks underlying social exclusion can never be eliminated completely, but the breadth and depth of the problems that cause such risks to become reality can be diminished by means of policy measures in the social, health, education, employment and economic areas. The same applies to the accumulation of such risk factors at the level of the individual.

Poverty and social exclusion are closely connected with rapid social changes and, for example, with structural changes in the area of work. For this reason, individuals cannot be left to take full responsibility and to find individual solutions; society must bear the responsibility for ensuring the rights of all its members to a worthwhile existence.

National Action Plans are being drawn up in all the Member States of the EU in accordance with jointly agreed principles.¹ The plans are based on the different starting points of the Member States and on their different areas of emphasis. However, an attempt has been made to standardise the structure and content of the various Member States’ action plans in order to facilitate mutual learning. Thus, on 19 January 2001, the Social Protection Committee agreed on a timetable and outline for National Action Plans.²

¹ The policies are summarised in Meeting Document 8 (High-level Working Party on Social Protection 29 September 2000 / Annex.

² Social Protection Committee. REF: SPC/01/01/02_FI

The Finnish National Action Plan Against Poverty and Social Exclusion is based on widely accepted national social policy objectives. The Plan also constitutes a response to the parliamentary Social Affairs and Health Committee's statement of 7/2000 to the parliamentary Committee for Constitutional Law. In its statement, the Social Affairs and Health Committee takes for granted the assurances contained in the Government's Report to Parliament of 1999 and in the Social Welfare and Health Report of 2000, to the effect that the Government will devote attention to processes aimed at preventing social exclusion. The Committee also proposes that the Government should speedily prepare a separate poverty programme.³

The National Action Plan Against Poverty and Social Exclusion is based on the national strategy for social security. It is of a goal-oriented nature, and it commits various actors to the pursuit of joint objectives. The Plan aims at promoting an ethically and economically sustainable model of society in which shared responsibility constructively supports individuals' initiative and control over their lives. This is to be done by increasing incentives for both organisations and individuals to support socially and economically sustainable models for action, and by developing the income transfers and services essential for individual people's well-being and control over their lives.

The Plan aims to ensure that the level of poverty in Finland continues to be one of the lowest in the EU countries, and that good models for action and adequate resources are available for the prevention and reduction of social exclusion.

³ Sosiaali- ja terveystieteiden valiokunnan lausunto 7/2000 vp: Hallituksen toimenpidekertomus vuodelta 1999. Kohta: Sosiaali- ja terveystieteiden valiokunnan lausunto 2000, sivu 4.

1. KEY PREMISES AND CHALLENGES

Changes in social policy are connected to changes in both policy objectives and the context of activities. The political goals associated with the prevention of poverty and social exclusion are laid down clearly in the last two Government programmes.

The programme of the Second Government (1999-) of Prime Minister Paavo Lipponen states that

"The main objective of the Government's economic policy is to increase employment. This requires that stable economic growth be guaranteed. It is the Government's goal to ensure that the number of new jobs grows swiftly, and that in Finland the percentage of working-age persons in employment approaches the 70 per cent laid down as the goal in the EU's employment guidelines.

The Government's premise in social policy is the preservation of the Nordic welfare society. The goal is a developing society which guarantees to all the opportunity to control their own lives and to participate actively. The Government's key area of emphasis is to promote activities which prevent and reduce serious poverty problems, social exclusion and the accumulation of deprivation. The quality and accessibility of social welfare and health services is to be ensured throughout the country.

The Government emphasises the primacy of work. The reform of social security benefits, taxation and service charges is to be continued in such a way that accepting work is always financially worthwhile. The connection between social insurance payments and benefits is to be improved.

Through the prevention of poverty and social exclusion, solutions will be sought in particular to the accumulating problems concerning control over their lives and making a living experienced by the long-term unemployed, by people with mental or intoxicant problems, by those who are over-indebted, and by the families of such persons. Income tax, social income transfers, charges and services must be made into an effective whole that provides incentives.

The Government will consider the reform of social security, in particular, co-ordinating the levels of first-resort and last-resort social security. The aim is to improve the effectiveness of social work proper in order to improve the position of the socially excluded and to secure the position of people who are not themselves capable of taking responsibility for their own livelihoods.

The Government will encourage co-operation between administrative sectors in order to solve problems of subsistence, work, education, housing, community structure, living environment and service needs faced by less

well-off sections of the population, and to prevent and eliminate social exclusion.

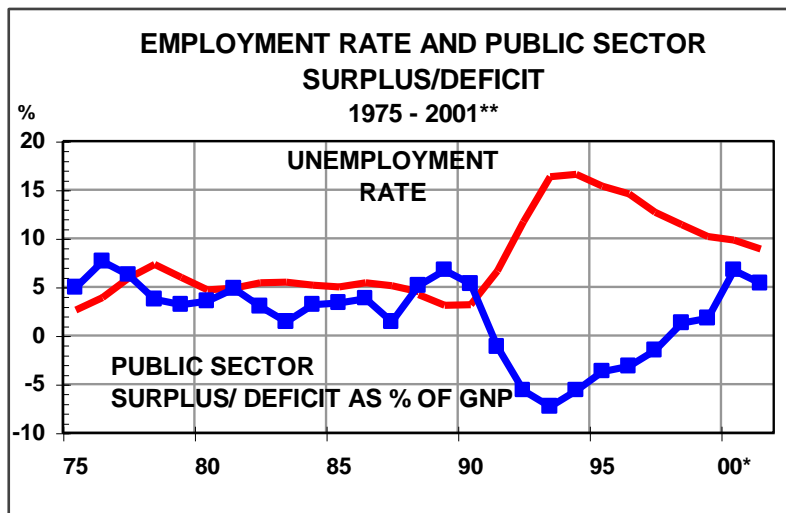
Measures aimed at the reduction of homelessness will be made more effective, and particular attention will be paid to the prevention of tendencies towards social segregation.”

The policies presented by the Government constitute the foundation for the National Action Plan Against Poverty and Social Exclusion. These policies are in very close accordance with the four general objectives approved by the European Council in Nice. The national objectives can thus be assigned to these four general objectives:

- the primacy of work,
- commitment to measures that prevent social exclusion and poverty,
- the targeting of support to people in the most vulnerable positions and
- co-operation between various actors in furthering the prevention of social exclusion and poverty.

1.1. The primacy of work

Stable economic growth and balanced public finances are the primary instrument for the promotion of employment. The Government’s objective has been both to halve unemployment and to reduce national debt. These goals do not conflict, as the accompanying figure demonstrates. Through their own actions, the social partners have supported the Government’s goals by reaching agreement on such matters as terms and conditions of employment, and the enhancement of working life. Balancing the public sector also creates better opportunities to prevent poverty and social exclusion.



The swift increase in long-term unemployment in the early 1990s led to a re-evaluation of some methods and tools of labour policy. The first Lipponen Government (1995-99) made it its goal to halve unemployment. It aimed to achieve this both by supporting employment growth and by increasing and reforming employment-related training and forms of subsidised employment. In the late 1990s, Finnish labour policies were among the most vigorous in Europe as far as both employment rates and GNP were concerned.

The importance of work as a source of social security and welfare was at the forefront of Finland's social policy throughout the 1990s. Changes in the labour market have meant that market demand is mainly focused on highly educated and professionally skilled persons. Since the mid-1990s, new types of services and various kinds of subsidised work have been developed to promote the employment of less highly educated and skilled persons. Social security for persons in non-typical kinds of employment relationships has also been improved.

Access to the labour market is made difficult by poor basic schooling, inadequate or obsolete occupational training and often also by age and place of residence. Prolonged unemployment resulting from these causes constitutes a serious risk of social exclusion, but the risk can be diminished by means of adequate social and income support and by trying to terminate unemployment as quickly as possible – even if only through short periods of work or training.

Rehabilitation for work, and any associated supporting measures aimed at increasing a person's control over his or her life, are key methods in putting an end to social exclusion. Even though employment on the open labour market may not always be possible, it can be considered an important achievement if discovering one's abilities, enriching one's social relationships, giving up intoxicants and so forth have led to enhanced control over one's life.

Measures aimed at helping people to reconcile work and family life have included guaranteeing to parents with children of pre-school age the subjective right to a place at a day care centre, regardless of the parents' employment status or other social conditions. Day care is run mainly by the municipalities. The parents of small children have also been given the opportunity to choose the type of care best suited to their family situation. In addition to this, the fathers/mothers of children under the age of three have the right to unpaid child care leave, after which their return to work is guaranteed by law.

The central objectives in the reform of employment policy are

- the systematization of employment services, and increased activity on the part of job-seekers themselves
- reform of service practices
- the prevention of social exclusion through the provision of new opportunities for persons who have been unemployed for an especially long period and
- a more precise definition of the rights and obligations of an unemployed person.

In the current situation, the most important aspect is to ensure the availability of workers. This is firmly linked to the economic policy objective of stable growth in the labour market. Furthermore, the age structure of the population requires that efforts should be made to include in the labour market even those most difficult to employ. Over the next few years, the key task of the public employment service will be to ensure that

- vacant positions are filled by high-quality employees
- the waiting periods for applicants become shorter, and long-term unemployment is prevented
- the future labour needs and skills requirements of employers are clarified, and solutions are found for these, if necessary in collaboration with other actors.

Improving the employment prospects of people in danger of social exclusion has required a range of novel approaches. Working in close co-operation, organisations, municipalities and the Labour Administration have developed local service networks. Collaboration with volunteer organisations and other NGOs, partner communities, workshops and recycling centres has enabled the creation of new job opportunities in such fields as looking after people and one's surroundings.

Efforts have been made to integrate the sections of the population in the most difficult position of all into the labour market, and their chances of employment have been improved by creating special employment paths and tailored training for them. Support organisations for voluntary training have been developed. The effectiveness of the combined subsidy system has been improved, as have Third Sector opportunities to function as employers and instructors.

Employment prerequisites for people with disabilities, and the measures required in order to improve their rate of employment, have been elucidated on the basis of proposals made by Vammaistyöryhmä -96, [Working Group on Disabilities -96]. The return to work of people on a disability pension has been made easier, and efforts are being made to steer young people with disabilities towards professional rehabilitation rather than the disability pension. The goal is to improve Labour Administration services and increase separate supporting activities in such a way that the employment rate of people with disabilities will come closer to the rate for the rest of the working-age population.

Obstacles to employment have been removed by ensuring that accepting a job means an increase in the disposable income of a household. In pursuit of this goal, reforms have been made in areas including taxation, support for child care in the home, labour market support, income support and the housing allowance. There has also been further harmonisation of service charges, benefits, taxes and wages. Studies indicate that the objectives associated with the elimination of the 'incentive trap' have been largely achieved as far as measures implemented are concerned. According to follow-up research, the reforms have had a stimulating effect on the employment rate.

1.2. Threats and prevention of social exclusion

A key tool in the prevention of social exclusion is adherence to the principle of universality. The same basic services and basic subsistence are guaranteed to every permanent resident of Finland. The Constitution guarantees social security and welfare to citizens and other residents in vulnerable positions. According to Section 19 of the Constitution, “those who cannot obtain the means necessary for a life of dignity have the right to receive indispensable subsistence and care. Everyone shall be guaranteed by an Act the right to basic subsistence in the event of unemployment, illness, and disability as well as at the birth of a child or the loss of a provider”. Section 18 of the Constitution states that: “The public authorities shall promote employment and work towards guaranteeing for everyone the right to work.”

The public authorities (the State and the municipalities) “shall guarantee for everyone, as provided in more detail by an Act, adequate social, health and medical services and promote the health of the population. Moreover, the public authorities shall support families and others responsible for providing for children so that they have the ability to ensure the wellbeing and personal development of the children. The public authorities shall [also] promote the right of everyone to housing and the opportunity to arrange their own housing.” (Section 19)

During the 1990s, vigorous efforts were made in a number of policy areas with the aim of preventing crisis situations leading to social exclusion. Income redistribution reduces poverty in Finland very effectively. A calculation based on data from 1995 showed a poverty-reducing effect of 30 per cent (from 36% to 6%). However, the effect of redistribution has weakened since 1994 because of a reduction in taxation and a slower increase in income derived from social benefits. On the basis of 1999 data, about 34 per cent of the population would have been living below the poverty line (disposable income less than 60% of the median income) – instead of the actual 9 per cent – if income transfers had not existed⁴. Taking all items of income into consideration, the degree of poverty fluctuated between 5% and 9% during the 1990s.

Unemployed persons and young people are over-represented in the lowest income decile. However, the number of households receiving income support – an indicator of difficulties in earning a livelihood – rose from about 6 per cent in 1990 to some 12 per cent in 1996. It then fell slowly to about 9.5 per cent in 1999⁵. In the course of the 1990s, the number of long-term recipients of income support increased. At the end of the decade, 14% of recipients had received support for at least ten years in succession – at least once

⁴ If one chooses as the poverty line a figure of 50 per cent of median disposable income, the amount of wage, self-earned and capital income was below the poverty line in the case of some 30 per cent of the population. If taxation and social income transfers (including pensions) are taken into account when one defines income, only 3.6 per cent of the population fell below the same income figure.

⁵ The number of recipients of income support is influenced by changes in the conditions of support. In the 1998 reform of income support legislation, seven per cent of necessary-sized housing expenses was included in the expenses covered by the basic component of income support.

every year. The number of over-indebted households in Finland is about 130 000, and more than 300 000 persons have been placed on the register of delinquent debtors. People with low incomes, persons not engaged in work, and single parents more often slide into debt than do others.

Differences in the health of socio-economic population groups continue to be large. The economic recession of the 1990s did not have an immediate negative effect on the total mortality of the middle-aged population. Mortality declined faster during the recession than before it. However, relative differences in mortality between groups with different educational levels and between managers and ordinary employees did increase, in the case of both men and women, from the early 1980s to the mid-1990s. There are also differences in illness rates according to occupational, educational and income groups. In the lowest income decile, 10% of income is spent on health care.

A change in the structure of social welfare and health services during the 1990s followed established goals by transferring people suffering from mental health problems or belonging to other special groups – for instance, people with impaired development – from institutions to community-based care. Some of these people need extensive support services – including sheltered accommodation, the availability of which is inadequate. The growing number of people with multiple problems is adding to insecurity in the accommodation area. On the housing market, the position of people with intoxicant problems and of prisoners becoming due for release are also vulnerable.

Regional differences in unemployment rates are large. The rate is mainly highest in eastern and northern Finland, where most of the shrinking municipalities are located. However, long-term unemployment is most common in the centres of growth, despite the lower unemployment rate. Long-term urban unemployment, and the lifestyle problems and spread of social exclusion which can accompany it, are a new problem in Finland – at least at this magnitude. In March 2001, the unemployment rate was 9.6% of the workforce. There were 84 500 long-term unemployed (27.7% of unemployed job-seekers), and 40 300 of these had been unemployed for more than two years. At the same point in time, there were 34 300 unemployed job-seekers aged less than 25, and 7 900 of these were less than 20 years old.

The risk of social exclusion is also influenced by the structure and size of a household. During the 1990s, the number of people living alone rose by almost 200 000 to 850 000, i.e. to about 16.5% of the whole population. Between 1990 and 1999, the number of single-parent families rose from about 14% to 19%. During the same period, the percentage of two-parent families with children in which the couple was unmarried rose from 11% to 19%. In general, two-adult families with children protect their members from risk better than do single-parent families. The same applies to new families: studies have shown that their sense of responsibility for their members is very comprehensive. Efforts have been made to guarantee social security for all citizens despite changes in family structures and an increasing number of divorces. Different family models – two-parent and single-parent households, and married and unmarried couples – enjoy equal treatment in legislation concerning social policy. From an international perspective, the poverty rate for single parents remains low and the employment rate high.

Intoxicant abuse and anti-social or criminal activities increase the risk of exclusion from society and often also lead to acute subsistence problems and to people's general difficulties in exercising control over their lives. The availability and consumption of illegal drugs increased swiftly in the 1990s. Alcohol consumption is still excessive. The negative effects caused by the abuse of intoxicants and prescription drugs have worsened, as can be seen in the rise in violent crimes and incidents involving drunkenness, for example. The detrimental effects of intoxicants are a burden in particular for the services of the social welfare and health system and for the police. There has been a growth in diseases propagated by the injection of drugs.

Typical of the Finnish accommodation market are greater fluctuations in housing prices and actual rents than in other Nordic countries. Housing stock is mainly owner-occupied, as a result of which approximately two thirds of the wealth of Finnish households consists of the ownership of dwellings. For this reason, rented accommodation is also hard to find in centres of growth, and rent levels are relatively high. The average size of a dwelling is relatively small. On average, over a quarter of the consumption expenditure of a Finnish household consists of accommodation-related costs.

After a long period of decline, homelessness⁶ has again taken an upward turn in recent years. In Finland, there are about 10 000 single homeless persons and about 800 homeless families. Homelessness is a problem in centres of growth and especially in the Greater Helsinki area. Most of the homeless are ordinary – quite often employed – men who have lost their homes as a result of divorce, for example. Ever more frequently, however, the homeless person is a woman or youth. The number of homeless families is also growing, and most of these are of foreign background.

In the 1990s, the increased resources brought by economic growth were allocated rather unevenly to different regions. This has led to accelerating migration from the countryside and small population centres to a few growth centres. Structural change has altered economic and social conditions in sparsely populated areas. The economic differences between municipalities have also increased.

The dearth of housing and the high costs of accommodation in the growth centre regions are mainly due to migration within Finland. New construction is not meeting the demand – especially for small dwellings – in the areas gaining population. In municipalities losing population, dwellings remain empty and are losing their value. Both the shortage and oversupply of housing due to disturbances in the housing market are causing risks of social exclusion. In the growth areas, the dearth of housing is increasing the risk of homelessness and over-indebtedness; in shrinking communities, the risk of social

⁶ The following groups of people are defined as homeless: persons sleeping out of doors or in temporary shelters; persons using lodging houses etc. because of the lack of a dwelling; persons in various forms of institutional accommodation because of the lack of a dwelling; released prisoners who do not have a dwelling; persons living temporarily with friends or relations because of the lack of a dwelling; families living separately or in temporary accommodation because of the lack of a dwelling; homeless mothers living in a home for unmarried mothers; and unmarried couples that are about to have a child and do not have a common dwelling.

exclusion particularly affects older people and the long-term unemployed. The high cost of housing in growth regions makes it more difficult for unemployed people in the shrinking areas to move to the centres of growth, even if this may be necessary from the viewpoint of employment.

An increasingly lopsided population structure, high unemployment and the number of the long-term unemployed, low levels of income and education, and inadequate participation and voter turnout seem to be becoming ever more closely linked. In many towns and cities, residential areas are divided into those for the well-off and those for the badly-off. Efforts to intervene in negative developments are often made by using the towns' own policies. Attempts to counter urban segregation are making use of the Government's urban and growth centre policy, housing estate renewal projects associated with this policy, and projects of the EU's structural funds.

One objective in raising the general level of education is to prevent social exclusion. Along with the changing age structure, the education level of the population has risen in Finland. Raising the general level of education among ageing population groups as well as others is necessary in order to reduce unemployment and ensure future workforce supply.

The danger of social exclusion is greater than for other groups among people who have completed basic schooling with the poorest results or have not completed it, and who lack vocational training. Almost a fifth of pupils have problems in absorbing basic instructions in a normal class. A second problem group consists of people who have broken off vocational training – if this is not due to obtaining a job or seeking a new trainee position.

Finland is one of the pioneers in the development of the information society. Computers, Internet connections and mobile phones are common. Schools and other educational institutes have invested in the improvement of information technology skills. Information technology has also been developed to suit the needs of people with disabilities. Particular attention has been paid to the development of equipment to help such people and ensure their safety. To an ever greater extent, success in the labour market requires an ability to use the new technology; and ever more often, exploiting the new technology has also become the surest way of keeping abreast of developments in society. On the other hand, the swift spread of information technology has also created new challenges, and these can lead to social exclusion among groups that do not have the opportunity to make use of services based on such technology.

1.3. Support for people in the weakest position

The most important way of countering the danger of social exclusion is to use the universal system of services and income transfers that covers all people living in Finland. In the future as well, policies aimed at combating poverty and social exclusion will rely first and foremost on the development of the universal system.

The increase in problems of social exclusion means that specially targeted measures are required in addition to the services and income security provided in accordance with the principle of universality. One estimate⁷ of the number of people suffering from severe social exclusion ranges from 30 000 to 60 000, i.e. 0.6-1.2% of Finns.

High unemployment – of which a significant amount consists of long-term or recurrent unemployment – is Finland’s most important social problem. A prolonged period of unemployment becomes a serious risk factor in social exclusion. Youths who have broken off their schooling or completed basic schooling with poor results, and who have no plans for vocational training, are in especial danger of exclusion from the labour market.

People with disabilities constitute a group that is in greater danger of social exclusion than members of other sections of the population. People with disabilities suffer from more discrimination than do many other groups. In Finland, the Services and Assistance for the Disabled Act has promoted the requirements for people with disabilities to live and function alongside others as full and equal members of society. In order to achieve this objective, it is important to ensure the adequacy of services and supporting measures for people with disabilities; this enables such people to participate in working life, too, in a fashion commensurate with their abilities. More effective employment services targeted at people with disabilities or with a limited ability to work, and new opportunities created by information technology, are instruments for the employment of people with disabilities. It has been observed that rehabilitation and peer-support activities help such people to become full and active members of society.

Targeted attention and support are also needed by children living under unstable conditions. Finnish family policy seeks to use the extensive system of services and income transfers to support both the growth of children and the social security and well-being of households. A comprehensive network of non-institutional services, extending from maternity and child welfare centres to schools, has been created in order to ensure the well-being of children. Especial attention has been paid to the accessibility of psychiatric services for children and youths. In order to guarantee that child protection services provide adequate geographical coverage, an inter-municipality system has been developed to spread the high costs of such protection evenly.

The number of immigrants rose during the 1990s, though the size of the immigrant community is the smallest in the EU, i.e. 1.8% of the total population. The growth in the number of immigrants has created a demand for extra services (refugee centres, cultural centres and interpreting services), for income transfers during the integration period, and for campaigns against racism. The unemployment rate among immigrants is more than three times the average rate. Immigrants also encounter homelessness more often than does the rest of the population. Immigrants and Finland’s foreign population also need special measures to support their integration into society. Linguistic adjustment and, for example, consideration for cultural background in the areas of employment and health care require especial expertise within the service system.

⁷ cf Kortteinen Matti & Tuomikoski Hannu: Miten työttömät selviytyvät? [‘How do the unemployed cope?’] Yhteiskuntapolitiikka, vol. 63 1/1998. Stakes.

Discrimination may also be regarded as one cause of social exclusion. In a broad sense, discrimination can also be understood as meaning that a citizen's basic rights are not realised in everyday life in a way that is the same for all. For example, measures to counter discrimination against citizens with a disability are aimed at direct and indirect discrimination against such persons. The failure to realise rights – in the area of mobility, for example – limit the ability of people with disabilities to participate. Ensuring the basic rights of older people and of persons with mental health or intoxicant problems also requires special attention. Refusing to tolerate discrimination also prevents social exclusion.

1.4. Promoting co-operation between different actors

Broad-based policy preparation has a long tradition in Finland. The country's policies in the areas of income, taxation, employment and social affairs have been developed through collaboration between the State, the municipalities and the labour market organisations. The significance of broad-based preparation and collaboration was an important element in the adjustment of Finland's system of social policies to changed circumstances in the 1990s. Working together with Third Sector actors and the churches, the public and private sectors have recently increased co-operation aimed at preventing social exclusion.

The social partners are continuing the development of a labour system based on mutual agreement, in order to react more effectively to the challenges imposed by changes in society and production. In their labour market agreements, the social partners are working towards solutions aimed at stimulating employment, encouraging people to remain in work and ensuring the balanced development of the economy.

Finland possesses established systems for negotiations both between the State and the municipalities and between the labour market organisations. Co-ordination between ministries was also strengthened during the 1990s. Measures aimed at combating social exclusion are being co-ordinated by a joint working party drawn from four ministries (the Ministry of Social Affairs and Health, the Ministry of Labour, the Ministry of Education and the Ministry of the Environment). The working party has paid particular attention to joint activities involving different ministries and to the division of labour between them. At the local level, co-operation has been developed between employment offices, the local offices of the Finnish Social Insurance Institution and the social welfare and health authorities. Forms of co-operation developed in collaboration with other local service providers have also produced new and more effective ways of acting; an example is employment pathways (goal-oriented, individualised service complexes).

The personnel, wage and investment policies pursued by firms are important factors in the stimulation of employment and the enhancement of life at work and in the family. The business aims of firms can be combined with social goals as well. Partnership projects involving the public and private sectors and a range of organisations and aimed at promoting local employment have become widespread.

Advisory bodies are active in various sectors of social policy, and this enables broad-based participation. From the viewpoint of social exclusion, the most important of these bodies are: the National Council on Disability, the Advisory Board for Rehabilitation, the Advisory Board on Romani Affairs, the Advisory Board for Public Health, the National Advisory Board on Health Care Ethics, the Advisory Board for Old Age and Pension Issues, the Ethnic Relations Advisory Board (formerly the Advisory Board for Refugee and Migrant Affairs, the Council for Equality and, most recently, the Advisory Board for Affairs of Refugee Arrivals. The advisory bodies represent key interest groups. The duties of the Advisory Board for Fiscal and Administrative Affairs of the Municipalities include examining the effects of the national budget on the finances of the municipalities and monitoring the system of State support to the municipalities and other factors influencing the financial viability and requirements of the municipal service system.

With the help of TATO – the Target and Action Programme for Social Welfare and Health – points of emphasis and objectives in the sector are being defined for the period of the Government Programme. From the viewpoint of encouraging co-operation between different actors, a notable feature is the new type of role played by NGOs in TATO's work. Nearly all of the preparatory working parties associated with the above-mentioned programme include representatives of NGOs.

Third Sector actors are participating in efforts to combat poverty and social exclusion, especially through their umbrella organisations and networks. These include the Finnish Federation for Social and Health Welfare, the Collaborative Association for Voluntary Health, Social and Welfare Organisations (YTY ry) and EAPN-Fin – the Finnish branch of the European Anti-Poverty Network. It is estimated that organisations in the areas of social affairs and health have a total of about 1.5 million members and 655 000 volunteers, whose involvement in work corresponds to an estimated 77 000 person-years. Volunteer activities and professional work constitute types of support which do not replace but rather complement each other in an interactive fashion.

Citizens' organisations and other NGOs constitute an essential element of democracy. They give their members opportunities to take action and have an influence. They also function as interest groups, drawing the attention of society to the interests of their members or of particular groups of people. In addition, the organisations possess highly-developed expertise in their areas of specialisation. NGOs provide a significant share of social welfare and health services. They play a particularly important role as developers of new types of action and as providers of services to special groups. A new form of civil activity involves various associations of unemployed people; these have been participating to an ever greater extent in the planning of active employment and social policies as well as in other areas.

The Evangelical Lutheran Church of Finland and its 600 parishes operating at the local level are doing notable work in the prevention of social exclusion, especially through its activities in the fields of social welfare and health and its work with children and youths. Work to support family and husband-and-wife relationships is done by the parishes and at the family counselling centres run by them. The social welfare and health work of the Evangelical Lutheran Church of Finland is performed by 1200 employees

trained in these areas. It consists of office-based work and home calls involving particular clients, and of group activities. The most important reasons for visits to church-run offices are unemployment, financial difficulties and mental health problems. Church employees play a significant role in supporting the unemployed and people with intoxicant problems, and in supplementing services provided by other bodies.

The Church works where there is distress and where the assistance provided by society is inadequate. Thus the Church has reacted to the problem of hunger and poverty with measures such as the establishment of 'food banks' and the provision of meals for the unemployed. About a third of the parishes have participated in the activities of the food banks. Food assistance has provided extra support particularly to the long-term unemployed and to over-indebted persons. In 1999, church employees had a total of some 910 000 contacts with clients – 31.9% in clients' homes and 45.5% at offices. Client contacts were concentrated in the middle-aged and elderly population. The most important reasons underlying these contacts were financial difficulties (23.7%), health problems (20.1%) and matters involving human relationships (18.5%). Almost 580 000 people took advantage of the parish food service. The value of food assistance and other financial support amounted to FIM 32.5 million. The Lutheran churches in Europe have taken a stand in favour of welfare states which provide extensive services and in which public authorities, the municipalities and the State are responsible for overcoming poverty and social exclusion. In the future as well, church-sponsored work will consist of supplementing public services and detecting and preventing problems.

One indication of the dedication shown by NGOs and the Evangelical Lutheran Church of Finland is the Hunger Group's position statement. In 1998, signatories to this document included representatives not only of these organisations but also of Parliament, labour market organisations and the Association of Finnish Local and Regional Authorities. The document influenced the poverty-related policies contained in the programme of Paavo Lipponen's second Government.

2. NATIONAL ACTION MODEL AND OBJECTIVES

The strategic orientation of social security in the coming decade is crystallised in four general policies⁸:

- promoting health and the ability to lead an active life
- increasing the attractiveness of working life
- preventing and dealing with social exclusion
- ensuring effective services and a reasonable level of income security.

The general objective of social security is to guarantee the well-being and equality of the population in such a way that all have the opportunity to lead lives worthy of human beings and to use and develop their own abilities and faculties during the different phases of their lives. Particularly as far as young people are concerned, ever-increasing em-

⁸ Sosiaali- ja terveystalouden strategiat 2010 ['Social welfare and health policy strategies']. Sosiaali- ja terveystalouden julkaisu 2001:3.

phasis is being laid on the need to promote civic skills and participation in society. Social security will in future continue to be funded mainly by social insurance payments and taxes. In addition to this, housing policy will be used to promote accommodation and construction markets characterised by efficiency and price stability.

2.1. Preserving the basic structure of social policy

The starting point in the plan to combat poverty and social exclusion is based upon current basic thinking in the field of social policy. This has proved effective by international standards. Using various incentives, it is planned to alter areas of emphasis in a way that highlights the primacy of work. It is particularly important to take action that prevents long-term unemployment from being handed down from one generation to the next. The aim is to improve not only incentives for households but also institutional incentives for organisations: especial attention is to be paid to institutional incentives for employers (e.g. non-work-related social insurance payments), to legislation regulating the relationship between the State and the municipalities, and to the system whereby the State contributes to municipal finances.

A system which is mainly tax-funded and which aims at guaranteeing services of equal quality to all citizens, regardless of where they live, constitutes the most important means of preventing social exclusion. The model is founded on co-operation between the State and the municipalities: the State lays down the general objectives of policy in the areas of social welfare and health, and – within the framework of their local government powers – the municipalities take care of organising services. The municipalities ensure that a need for services is recognised promptly, that services are correctly targeted, and that they are organised efficiently – in the form of services provided by the municipality itself, of contracted services, or of services provided in collaboration with other municipalities. All the key factors in the prevention of social exclusion are linked to the municipalities' service activities. These involve both the social welfare and health sector and the cultural and educational sector. Recent years have also highlighted employment-related tasks.

Local government provides the foundation for 'close-up' democracy. Through it, citizens can have an effect on the pleasantness, healthiness and security of their living environment, and on the funding and development of services. The joint responsibility of the State and the municipalities as regards to the prevention of social exclusion will be preserved, and it will be developed in the form of co-operation at the local level in particular. It must also be ensured that, with regard to income transfers, the division of labour between the State and the municipalities is clarified in such a way that the State takes care of long-term income security, while the municipalities are left with the responsibility for providing temporary support.

The changing age structure of society could lead to a labour shortage. In order to avoid this and to solve supply and demand problems in the labour market, key roles must be played by the enhancement of working life, the maintenance of people's ability to work, the development of vocational training for adults and the raising of the pension age.

The social policy system is mainly individual-based. Among the effects of individual-based income and capital taxes and individual-specific social benefits and rights is the enhancement of gender equality. The individual-based systems of taxation and benefits are supported by a comprehensive system of services that facilitates the reconciliation of working and family life and facilitates the participation of women in the workforce. The birth rate in Finland is still high by EU standards.

In the future, too, the social security system will be based on earnings-related benefits, on residence-based security benefits that supplement these, and on social, health, education and employment services covering the whole population. The social policy system will continue to be developed in a collective fashion – based either on legislation or on comprehensive labour agreements – in such a way that its various elements can be reconciled with each other. Voluntary insurance security is regarded as a supplement to statutory earnings-related and housing-based security.

Population groups at risk of social exclusion will primarily be kept within the sphere of benefits intended for the entire population. Approaches and forms of service will continue to be developed in a more preventive direction, so that people in danger of social exclusion can be identified earlier than is now the case.

The goal of housing policy is to create the preconditions for an increased supply of accommodation in a way that promotes a high quality of life throughout its span, regional equilibrium, social cohesion, and freedom of choice. According to the strategic objectives, the total production of new dwellings must meet needs in the long term. New construction supported and financed by the State is directed, according to need, in particular towards the Greater Helsinki area and other regions with supply shortages, and towards student housing. By means of financing provided by the Housing Fund of Finland, the level of residential construction supported and financed by the State will be ensured according to a target to be established. The effectiveness of measures aimed at reducing homelessness is being increased, and particular attention is being paid to preventing the growth of segregation. The ageing of the population, the elimination of hindrances to movement and the needs of special groups are being taken into consideration in the planning, construction and organisation of services. The renovation of housing estates is continuing, with the aim of ensuring that residential areas are diversified in their population structures and types of accommodation. The housing allowance is being developed to take into account, more flexibly than at present, true housing expenses and changes in people's life situations. The co-ordination of housing allowance systems and income support is being continued by improving the position of families with children in particular.

In order to ensure equality in regional development, efforts are being made to support regional co-operation between municipalities and to make the system of State support to the municipalities a greater source of incentive. In addition, the system for the supplementation of municipal tax revenues is being reformed in order to ensure the municipalities' financial prospects.

The activities of organisations in the field of social welfare and health are based on initiatives undertaken by their members and on public discussion. On this basis, organisations are increasingly orienting their activities towards support for the weakest groups in society, towards services and towards the promotion of self-directed activities. The important target groups are those affected by an accumulation of social and financial difficulties, long-term unemployment, intoxicant and mental health problems, uncertainty and insecurity, poverty and over-indebtedness, and disabilities or serious long-term illnesses. Financial assistance from the Slot-Machine Association is also being used to maintain and develop services for ageing citizens, who need a great deal of help and support.

2.2. Policies aimed at preventing social exclusion

Most of the measures aimed at combating poverty and social exclusion have been incorporated as structural elements of the social policy systems described above. The risk of social exclusion can take such concrete forms as exclusion from production (unemployment), from consumption (poverty), from health (illness) or from social interaction. Exclusion always involves an accumulation of many problems. The key objective of policies aimed at combating social exclusion is to prevent the simultaneous accumulation of resource deficiencies. For example, health problems should not be reflected in subsistence problems or homelessness.

When one is evaluating the effectiveness of social policy measures, one is also justified in taking into consideration the fact that the opportunities for organisations to intervene in the choices made by individuals are limited. It is not possible by means of income transfers or housing services alone to influence the social exclusion of persons whose problems primarily involve difficulties in exercising control over their lives.

The management of many risks of social exclusion requires the co-ordination of income transfers and services. While adequate income transfers ensure the satisfaction of basic physical needs, properly targeted services enable clients to enhance their control over their lives. The aim of developing mutually supportive income transfers and services has been put into practice through the social work organised by the municipalities. As well as social work proper, this involves the granting of income support. Co-operation between the State's local administration and the various sectors in a municipality, combined with sufficient resourcing of services, creates the prerequisites for local services of high quality and adequacy.

The measures to combat social exclusion and poverty contained in the Action Plan are classified according to the various risks. The risk factors leading to the danger of social exclusion to be examined here are as follows:

- Economic/financial exclusion (including over-indebtedness)
- Health problems
- Exclusion from the labour market
- Exclusion from the housing market
- Exclusion from education or a low level of education
- Other types of exclusion (criminality, alcoholism, drugs etc.)

Many of the risk factors leading to social exclusion require – in addition to the universal support and service systems – the use of special targeted actions.

3. NATIONAL MEASURES

In the light of research and national experience, the universal system of services and income transfers has proved to be an effective tool of policies aimed at countering poverty and social exclusion. The universal system has been supplemented by extra income transfers and services aimed at groups in danger of social exclusion. In the following section, we shall investigate risks of social exclusion as separate factors, though – as stated above – one type of exclusion can easily lead to another. This National Action Plan for the period 2001-03 aims at a unified complex of operations in which simultaneous development work in a number of different fields will also enhance the effectiveness of the entire programme – despite the fact that examination will be carried out here according to sectors or target groups.

Measures that fall within the competence of the Government will be implemented within the framework of the budget for 2001 and the fixed overall allocations decided upon by the Government. It is also planned to use measures at the municipal level to direct resources towards the prevention of social exclusion problems.

1) Economic exclusion (poverty)

The aim of Finland's social policy system is to guarantee social security and well-being for the whole population, primarily by means of risk-based benefits and residence-based minimum security. In addition, a network of educational, social welfare and health services covering all sections of the population aims at ensuring equality of access to services. In the development of the social policy system, the goal is to ensure that population groups in different financial positions do not end up in the hands of benefit and service systems which differ in quality.

- Increase in the level of the national pension and the restoration of child allowances

The full amount of the national pension will rise by FIM 73 per month from the beginning of June 2001. The rise applies to old-age pensions, general family pensions, farm closure subsidies, change-of-generation pensions, the extra front veterans' supplement and the conscripts allowance. The proposal adds FIM 590 million to national pension expenditure. The lowering of child allowances paid under the national pension system will be stopped in accordance with an amendment made by Parliament. The proposal increases national pension expenditure by FIM 21 million. Together, these two reforms add FIM 611 million per year to national expenditure.

- Mitigation of an income-lowering effect on labour market support

The income-lowering effect of a spouse's income on labour market support has been mitigated in accordance with the Government Programme of the second Lipponen Government. This measure adds a gross amount of about FIM 95 million per year to the disposable income of such households.

- Raising of child allowances associated with labour market support

An increase in child allowances associated with labour market support makes it easier for people in the most difficult position to meet their obligations as carers. The benefit can also be paid to persons obligated to provide maintenance. The Government has made a decision to the effect that child allowances associated with labour market support will be raised in 2002. The change will increase the amount of labour market support payable to families with children by an estimated FIM 200 million per year. The rise in labour market support will reduce expenditure on the housing allowance and income support. The additional affect of the child allowance on expenditure will amount to some FIM 160 million. The estimated increase in tax income is about FIM 30 million.

- Raising of maintenance and accommodation allowances for persons participating in employment-related measures

In order to stimulate employment, the means test for maintenance and accommodation allowances has been relaxed in the case of adult education and practical training associated with employment policy. In the case of more difficult-to-employ recipients of labour market support, travel support has also been introduced in order to enhance regional mobility. These reforms came into force on 1 January 2001. Their effect on expenditure is about FIM 22 million per year.

- Change in the position of persons who have just become employed, persons undergoing rehabilitation while on a pension, and 'zero-daily-allowance recipients'

During the national negotiations on fixed overall allocations for the period 2002-05, the Government agreed on an improvement – with regard to statutory sickness insurance – in the position of persons who have just become employed and persons undergoing rehabilitation while on a pension. The Government also agreed to an adjustment in the link between the period of the 'zero daily allowance' and the period of the unemployment pension. It is estimated that the reform will add FIM 55 million to the expenditure of the sickness insurance system.

- More precise specification of the grounds for granting preventive income support

Preventive income support can be granted in forms and for purposes including the following: measures aimed at helping the recipient to become more active; housing security; the alleviation of problems caused by over-indebtedness or by a sudden weakening of a person's financial situation; other measures aimed at helping the recipient do well independently. More precise specification of the grounds clarifies the client's position. The amendment to the relevant Act came into force on 1 April 2001.

- Amendment to the Decree on Social Assistance concerning expenses providing entitlement to a supplement

Such factors as long-term receipt of income support, long-term or serious illness, and special needs related to children's hobby activities can be regarded as grounds for the payment – separately from the basic component of income support – of a supplementary allowance. An amendment to the Decree on Social Assistance came into force on 1 April 2001. The additional expenditure for 2001 is estimated to be FIM 40 million.

- Co-ordination of income support and earned income (three-year trial)

From the beginning of 2002, income support and earned income will be reconciled in such a way that 20% of a small (maximum: FIM 3000 per month) earned income will be disregarded in calculating the amount of income support. This will raise the level of income support by a maximum of FIM 600 per month and will encourage people to take on part-time or short-term jobs. The income support expenditure of the municipalities will increase by an estimated FIM 90 million. The reform will increase tax income and reduce expenditure on the housing allowance and unemployment security. The net increase in municipal sector expenditure will amount to about FIM 50 million.

- Adjustment of the bases for assessing the solvency of debtors

A new decree concerning the bases for assessing the solvency of debtors when settling the debts of private persons came into force on 15 April 2001. The aim is to ease the financial situation of debtors. The sums necessary to cover basic living costs – which are used as the basis for assessment – were increased, so that debtors now have more resources at their disposal. The protected share in recovery proceedings was also raised by ten per cent as of 1 January 2001.

- Granting of social credit

On a trial basis, the municipalities and the Guarantee Foundation are granting small, low-interest loans to households that have no opportunity to ob-

tain loans from credit institutions. Experience has thus far been positive. On the basis of these trials, decisions on future measures will be taken.

- Extension of the allowance period for the rehabilitation of youths with disabilities

The period during which young people with disabilities receive rehabilitation allowances is to be extended to cover youths up to the age of 20. The allowance will also be paid to employers who take on youths with disabilities and pay them wages. Because rehabilitation periods have become longer, the reform aims at encouraging youths with disabilities to take on work without immediately losing their benefit. The proposal is cost-neutral. A budget proposal on the subject will be presented in autumn 2001.

2) Health problems

Efforts are being made to guarantee that health services are accessible to all population groups throughout Finland. The public authorities have a statutory responsibility to ensure health services and to promote health. The State and the municipalities influence the preconditions for maintaining the health of citizens through all their administrative sectors.

Publicly supported health services are accessible on the basis of need. In the development of the service system, especial attention is being paid to the principles of early intervention and independent coping. In recent decades, the life expectancy of Finns has increased, the incidence of illness has declined, and people's capacity to work has improved. As far as population groups are concerned, differences in mortality between generations and regions have diminished, though in some respects, differences between socio-economic groups have increased, a fact which shows up in the large proportion of sick people and people with limited working capacity among the unemployed. In Finland, a well-functioning network of free child welfare centres covers the whole country and all children.

- Mental health services for children and youths

Under the TATO programme mentioned above, supplementary training is being arranged for employees in the basic services whose work involves mental health, and quality recommendations are being drawn up for the mental health services. For 2000, Parliament approved State assistance valued at FIM 70 million for the development of mental health services, especially for children and youths. The corresponding sum for 2001 is FIM 45 million. A section dealing with mental health services for children and youths was added to a decree on mental health; the section deals with issues including maximum allocations for research and access to care, improvements in the exchange of information, measures to support open care for children and youths with mental problems, and regional co-operation. The decree came into force on 1 January 2001.

- Development of health care for children

The development of preventive health care begun by the maternal and child welfare centres is continuing. In development work, the municipalities are being helped to introduce operating and monitoring models that update their activities and to make use of the instructions – whose content has been revised – that support these models.

- Introduction of health information as a school subject

The Government has presented to Parliament a proposal prepared by the Ministry of Education. The document recommends that health information should be introduced as a subject at primary and secondary schools and in vocational training. Instruction in the subject would be divided into three sub-areas: health information proper and the promotion of health; social skills and the general ability to control one's life; and safety skills and knowledge.

- Rehabilitation of people with mental health problems, and development of the mental health services

During the economic recession, the number of institutional beds for mental health patients was reduced more quickly than the original objective – a system emphasising community care – presupposed. The development of community care and housing services was incapable of responding with sufficient speed to the increased demand for such services. Municipal funding for community care, rehabilitation and withdrawal treatment for mental health patients and young drug addicts is being increased. In 2002, State financial support to the municipalities will channel FIM 5 million more than in 2001 into the area of mental health. The goal of quality recommendations for the mental health area is to ensure the availability and uniform quality of services. Measures involving inter-administration projects and the service system are being used in efforts to support healthy development and parenthood and to prevent social exclusion at an early stage.

- Health care measures to improve the chances of employment

As an element of active social policy, municipalities will have the obligation to provide social and health care services to people who have been unemployed for long periods and whose limited capacity to work makes it impossible to offer them the activation measures or rehabilitative job activities provided by the Labour Administration. Such people are offered the sorts of social and health care services – agreed upon in the activation plan – that enhance their control over their lives and create prerequisites for their participation in rehabilitative job activities. This obligation takes effect as of 1 September 2001.

- Alteration of the ceiling on charges paid by social welfare and health clients

The monitoring period for charges paid by clients of municipal social welfare and health services is being changed to a calendar year. The change came into effect on 1 January 2001. If annual payments exceed FIM 3500, the use of services in the area of community care for the sick will as a general rule be free, and the fees charged for institutional care will be significantly reduced.

- Extension of publicly supported dental care

From the beginning of 2002 at the latest, municipal dental care will cover persons born in or after 1946. As of 1 December 2002, municipal residents of all ages will enjoy this coverage. The sickness insurance system will be correspondingly modified. The extension of publicly supported dental care will enhance the opportunities for socially excluded persons to use preventive health services.

3) Exclusion from the labour market

In Finland, the public authorities have the duty to promote employment and to strive to guarantee everyone the right to work. The Government made it one of its objectives to ensure that in Finland the employment rate approaches the 70 per cent laid down as the goal in the EU's employment guidelines. In order to reach this goal (the current rate is 69% for men and 64% for women), it is necessary that educational, occupational and employment-policy measures, supported by tax and regional policies, should be used to enable our country to create new jobs – throughout the country and not only within the sphere of new technologies.

- Intensifying co-operation between the social and labour administrations, and other forms of co-operation

According to the Government's objectives, active social policy aims at improving individuals' opportunities to participate in working life, thus preventing exclusion from the labour market. One aspect of such measures is the intensification of co-operation between different actors. The key content of active social policy consists of 1) committing the local level of the Labour Administration and the social welfare authorities of the municipalities to working closely together in order to improve the services offered to the long-term unemployed; 2) committing the municipalities to arranging rehabilitative job activities or social welfare and health services for people who have been unemployed for long periods and who cannot be offered activation measures provided by the Labour Administration; and 3) obligating long-term unemployed persons who are clients of a municipality's social welfare authorities to register at employment offices as unemployed job-seekers. The reforms in question will come into force on 1 September 2001.

The intensification of co-operation – at the level of the individual client – between different administrative bodies is necessary, and it requires both personnel training and common agreement on the practices to be applied. There exist good experiments involving such work, and these can also be of use in the implementation of legislation on rehabilitative job activities.

- Compliance with job-seeking schemes

A Government decision of 15 June 2000 will make compliance with job-seeking schemes a prerequisite for receiving the daily unemployment allowance and labour market support. The reforms are being prepared by a tripartite group, and it is planned that they will be implemented in 2002.

- Rehabilitative job activities

Rehabilitative job activities constitute a measure of last resort. It is estimated that the arrangement of these activities will require the employment of 500 job activity instructors. The scheme will include a financial incentive for an unemployed person. An activity allowance of FIM 30 per day will be added to income support. The same supplement will also apply to labour market support. In addition, the travel costs of participants will be reimbursed according to the cheapest mode of travel. The Act will come into force on 1 September 2001. The costs incurred by the State and municipalities in arranging and ensuring income support for participants will amount to some FIM 220 million per year, of which about FIM 135 million will come from the budget allocation of the Ministry of Labour.

Preconditions for the success of rehabilitative job activities are good service models, competent staff, good co-operation between different spheres of administration, and high-quality activities. Opportunities for municipalities to produce or buy high-quality services will be ensured.

- Rehabilitation trials and fitness-for-work surveys

In the period 2001-03, rehabilitation trials will be carried out. These will involve long-term unemployed persons aged 45 and over, and 15-17-year-old youths in danger of social exclusion. The rehabilitation trials for youths will be used to develop methods aimed at preventing premature exit from school, for example. In the period 2001-03, a total of FIM 40 million will be spent on these trials.

For 2001, the Ministry of Labour has earmarked FIM 10 million for fitness surveys involving the long-term unemployed. The aim of the surveys is to identify persons within this group who are no longer capable of working but who, for various reasons, are still job-seekers. The fitness surveys will be thorough, and the Labour Administration is obligated to assist clients and to bring the process of applying for pensions to a positive conclusion, to the benefit of clients.

- Employment and work capacity of ageing persons

The Ministry of Social Affairs and Health and the Ministry of Labour are continuing the national programme to enhance working life, the national productivity programme, and a research and implementation programme aimed at helping people to continue coping in their jobs. The national age programme will continue until the end of 2002. Its aim is to improve the opportunities for people aged over 45 to obtain work and to cope better in working life.

As of 2000, energetic efforts are being made to find employment on the ordinary labour market for people aged between 55 and 59 – if necessary, with the help of training and rehabilitation measures. In the event that employment cannot be found for such persons on the open labour market, the Labour Administration will offer them measures – basically subsidised employment – aimed at an active form of employment. This will prevent the danger of long-term unemployment and a possible switch to an early pension. A sum of FIM 70 million is being reserved for subsidised employment.

- Promoting employment for people with disabilities

The reform of the National Pensions Act in 1999 made it possible for a disability pension to remain dormant during periods of employment. The aim is to help and encourage people with disabilities to seek a way into working life. The reform of the Rehabilitation Allowances Act in 1999 made it possible for rehabilitation allowances to be paid to youths who have turned 16 and are in poor condition, in order to prevent them from going onto the disability pension. The aim is to ensure that they are given the opportunity for vocational training.

- Function of employment policy in the integration of immigrants

The authorities have provided special measures and resources in the areas of employment policy and the promotion of integration aimed at improving the opportunities for immigrants to participate in working life. Integration is supported by an integration plan jointly drawn up by a migrant, a municipality and the employment authority. A further goal of integration is to support opportunities for migrants to participate in the activities of society and at the same time to preserve their own languages and cultures. (See also the sections entitled 'Other forms of exclusion'.)

4) Exclusion from the housing market

A balance between the demand for and supply of housing is being promoted by the removal – as far as the availability of land and construction workers is concerned – of obstacles to housing production in growth regions. New construction financed by loans from the State Housing Board (Arava), and by interest-subsidised loans, is targeted pri-

marily at regions whose population is growing and where the supply of housing is at its most inadequate in relation to demand. As the population ages, housing policy support measures continue to encourage people to live at home.

- Increased own-capital support

The Government has decided to raise the amount of own-capital support for the new construction or acquisition of housing intended for the homeless and refugees from the current level of FIM 20 million to FIM 50 million in 2002.

- Housing support for persons with low incomes

It has been decided that from the beginning of 2002, the maximum rent acceptable for the general housing allowance will be raised by an average of FIM 4 per square metre per month. In the same connection, special square-metre norms for small dwellings will be confirmed. The estimated effect of the rises in standard rents will be an extra FIM 180 million per year.

- 'Suburbs 2000' programme

The 'Suburbs 2000' programme is a three-year joint project concerning housing estates. Launched and financed by five ministries, the programme is aimed at the extensive social, functional and physical development of estates. During spring 2001, sixteen projects were launched around the country. Emphasis is being laid on the development of community structure and the housing stock, estates as environments for work and social activities, the exploitation of new technology, the creation of positive images, and the diversification of population structure. For the period 2001-02, financial support has been directed towards experimental and developmental projects in the area of social stewardship.

- Document concerning joint action by the State, the Greater Helsinki area and surrounding municipalities

Approved in spring 2000, the document concerning joint action lays out short-term measures on the part of the State and municipalities aimed at increasing the supply of reasonably priced housing, and at developing the associated land and transport policies. In the document, Helsinki, Espoo and Vantaa, and non-profit corporations of public benefit, agree that as of 1 May 2001, the said municipalities can grant to applicants queuing for rented housing up to 20% of the housing being completed or becoming vacant owned by such corporations. According to the document, the purpose is to render more effective the co-operation between municipal social welfare and health authorities and the Third Sector in order to reduce homelessness.

5) Exclusion from education

Compulsory education applies to all school-age children living in Finland, including children with disabilities and other similar groups. Compulsory schooling begins in the year in which a child turns seven, and it ends when the required amount of basic instruction has been completed, or when ten years have elapsed since the start of compulsory schooling.

In practice, all but a few hundred Finns complete Comprehensive [basic] School. One of the aims of basic school is to even out differences arising from the children's social background. School meals are free for pupils. Children who have temporarily fallen behind in their studies or who are otherwise in need of special support must be given remedial instruction. Pupils with mild learning problems or difficulties in adapting to school have the right to receive special instruction in addition to other teaching. If – for reasons of disability, illness, slow development or emotional problems, or for some other comparable reason – pupils cannot otherwise be given instruction, they must be admitted or transferred to special education. These services are provided in a comprehensive fashion – though in some localities, demand may exceed supply. There are 1.4 further education positions per pupil for the age group in question. The schooling system is structured in such a way as to promote further education at all levels of schooling.

- Free pre-school instruction

As far as pre-school instruction is concerned, school legislation has been reformed to provide free pre-school instruction for the six-year-old age group; the right to pre-school instruction and the obligation to arrange such instruction will take effect as of 1 August 2001. Pre-school instruction will improve the educational preconditions for all children but will be of clearest benefit to children in need of special support – children whose chances to grow and learn are impaired by illness, disability or other negative factors. In the budget for 2001, an additional FIM 430 million has been allocated to the expansion of pre-school instruction.

- Afternoon activities for schoolchildren

Preventing social exclusion has traditionally been one of the factors influencing afternoon activities. The principle is to organise these activities in such a way that an adult is always available to the children and youths. Action on the part of municipalities, church parishes and NGOs has swiftly expanded afternoon activities. In 2001, the Ministry of Education has given a total of FIM 15 million in direct support for afternoon activities by schoolchildren; this money comes from funds for exercise and youth work. The aim is to give all pupils at Comprehensive School the opportunity to participate in these activities.

- Extra instruction in Comprehensive Schools: ‘Year 10 classes’

Under the Basic Education Act, it is possible to arrange one extra year of teaching for pupils who have completed compulsory schooling. The aim is to reinforce the pupil’s self-esteem, initiative and commitment to higher education, and to improve his or her life-management skills. Efforts have been made to arrange education in particular for pupils faced with the danger of social exclusion after basic schooling. In 1999, 2200 young people participated in this extra instruction.

- Innovative workshops at vocational training institutes

The purpose of innovative workshops is to use guidance, student care and other necessary support measures to ensure that students who are considering breaking off their studies do not do so. The experiment is seeking models in which the training institutes, potential employers and interest groups co-operate in planning and implementing instruction for young people in danger of exclusion from education. A funding share from the European Social Fund (ESF) has been used for the activities of the workshops. In 2001, total funding amounted to FIM 19.4 million.

- Youth workshops

In addition to providing work experience, a key function of youth workshops has become that of assisting unemployed youths and those receiving income support to gain better control over their lives. These measures use a tailor-made plan in order to help a young person to enter training or the job market after the period spent at the workshop. The target groups consist of young people who have broken off basic schooling or have completed it with poor results. For the period 2001-02, the Ministry of Education has channelled ESF and national funding aimed at developing the content of youth workshop activities into enhancing the ability of workshop leaders to identify young people’s problems, and into the production of tailor-made plans. In developing the activities of the workshops, the need for workshop schools is also being taken into consideration. The Ministry of Education devotes FIM 20-25 million annually to this area.

- Developing citizen’s ability to cope with the information society

The target groups of the ‘Citizens Readiness for the Information Society’ project are the sections of the population which often lack the necessary skills. These include unemployed people, pensioners and immigrants. In the coming years, efforts will be made to increase the amount of training provided by different sources. The Ministry of Education is spending a total of some FIM 250 million annually on an information society programme, one project of which is that aimed at the development of ordinary people’s skills.

In order to promote the social participation of young people, support is being given to the development of an Internet-based range of network-democracy tools. The project has been under way for almost two years now, and it has produced some encouraging results.

- Reform of income security during adult vocational training

After a transitional phase, a new adult education allowance is to replace the adult study allowance and the vocational training allowance. The adult education allowance to be paid as compensation for lost earnings can initially be granted for voluntary professional training to persons who have been in work for at least ten years; later, five years of work will suffice. The allowance will be granted for a maximum period of a good one-and-a-half years; in addition it will be possible to receive a State-guaranteed study loan. The amount of the support will equal 80% of the daily unemployment allowance to which the recipient is entitled. It will be paid as compensation for lost earnings to a person who is absent from work for the purpose of occupational training or is on study leave. The reform will come into effect at the beginning of August 2001.

- Supplementary training for teachers on drug-related issues, and youth work aimed at preventing drug abuse

Schools lack sufficient information and means for the prevention of drug abuse. In collaboration with the National Research and Development Centre for Welfare and Health (STAKES), the National Board of Education has produced materials on the prevention of drug abuse for an information network. Despite this, supplementary training for teachers must be arranged to deal with this ever-increasing problem. For this purpose, the sum of FIM 4 million has been added to the budget for 2002.

Within the area of youth work, a total of 16 drug projects costing a total of FIM 1.3 million have been launched in 2001.

- ‘Good Self-Esteem’ project

The aim of the ‘Good Self-Esteem’ project being conducted in Comprehensive Schools is the development of a school’s culture and methods capable of promoting the growth of self-esteem and a positive self-image among pupils, encouraging the development of social skills, and preventing such phenomena as bullying. The project is operating from 1998 to 2001.

6) Other forms of exclusion

Social exclusion also involves aspects that do not fit neatly into the five main categories of exclusion mentioned above. Such problems are associated with the abuse of addictive substances, with criminality, with a lack of attachment to society, or with prejudices, misconceptions and conflicts arising from encounters between cultures (different systems of norms). Such problems of social exclusion have a tendency to accumulate.

One way of preventing social problems is to improve people's capacity for social activities and to create opportunities for their active participation in the life of society. Repeated exposure to discrimination and a feeling of powerlessness leads to social exclusion. In the prevention of social exclusion, it is important to develop different forms of participation. It has been observed that loneliness or family isolation plays a role in children's development of social abilities, in their willingness to attend school, in their withdrawal from society, and in their potential to develop hostile attitudes. This form of social exclusion can also easily lead to a person's dropping out of the service system or to other types of inaccessibility.

- The prevention of intoxicant abuse and the development of care for people with intoxicant abuse problems

The Target and Action Programme for Social Welfare and Health (TATO) for the period 2000-03 lays particular emphasis on preventing smoking and the consumption of alcohol and drugs among young people. Rules and regulations concerning the serving of alcohol and retail sales are being reviewed. In the prevention of intoxicant problems, there is increasing co-operation between various municipalities and administrative bodies, and between the authorities, NGOs and business and industry; the organisation of preventive measures and the question of who is responsible for them is also being clarified. Trials aimed at implementing self-regulation in the retailing and serving of alcoholic beverages are being launched. In the prevention of detrimental effects, the aim is to pay attention to sufficiently early intervention.

In the health promotion plan of the Ministry of Social Affairs and Health, about FIM 5.6 million has been allocated for 2001 for the development of preventive intoxicant-abuse measures. Within the NGO sector, the Slot-Machine Association also provides a large amount of funding for the development and implementation of intoxicant-related care; the areas of emphasis of its funding are the maintenance and development of 'hybrid' supporting services, and projects aimed at children, youths and families with multiple problems.

The narcotics policy programme will be ready in the spring of 2001. For 2001, the Government has committed itself to granting an additional FIM 6 million to projects associated with enhancing the effectiveness of narcotics policy. Aims include reducing the spread of infectious diseases resulting from the use of narcotics.

- Integrating immigrants and improving the position of minority groups.

On 23 March 2001, the Government decided on an action programme, containing 67 measures, to combat discrimination and racism. The programme covers the period 2001-03. Measures will be focused on the local level, though the programme also contains nationwide and regional activities.

The objective of the Government's programme is to promote good ethnic relations and to prevent ethnic discrimination and racism in Finnish society. In addition, the programme strengthens Finland's ability to deal with a gradual increase in immigration and with the new challenges created by ethnic diversity.

The Act on the Integration of Immigrants and Reception of Asylum Seekers came into force on 1 May 1999. The aim is for the employment authority, the municipality and the individual immigrant him/herself to work together in order to promote entry into the workforce and integration into Finnish society for immigrants receiving labour market support or income support. Under the terms of the immigration Act, the municipality collaborates with the employment authority and other authorities, as well as the Social Insurance Institution, to draw up an integration programme containing a plan on objectives, measures, resources and types of co-operation. In the integration plan, the municipality, the employment office and the immigrant agree on measures to assist the immigrant and his/her family to acquire the knowledge and skills needed in society and at work. The immigrant's income security is guaranteed through a special integration allowance covering a three-year integration period.

The Ministry of Education provides State grants for work involving support for minority cultures and opposition to racism. Funds amounting to FIM 1.5 million have been earmarked for this purpose in the budget for 2001. Grants are given for cultural and publishing activities by ethnic and linguistic minorities. In addition, grants are given for developmental and experimental projects whose goal is to increase tolerance by such means as joint activities involving ethnic minorities and the mainstream population and informing the mainstream population about issues associated with other cultures, religions and traditions.

- Improving the situation of social welfare clients

The Act on the Status and Rights of Social Welfare Clients came into force at the beginning of 2001. Its aim is to promote a client-centred approach and the confidentiality of the client relationship, as well as the social welfare client's right to good service and polite treatment. Under the Act, a municipality must appoint a social affairs advocate, whose duties include guidance and counselling for social welfare clients. An objective is to make administrative practices clearer, so that it is easier for people to obtain guidance and information on their rights.

- Preventing suicides

One of the aims of an extensive, ten-year suicide prevention programme conducted in Finland under the auspices of the National Research and Development Centre for Welfare and Health (STAKES) was the early identification of depression and an improvement in the quality of its treatment. During the project period, 1987-96, the number of suicides fell by 9 per cent. The project was based on extensive co-operation between different sectors. Using appropriations for the promotion of health, an R&D project run by STAKES is being launched with the aim of investigating the current situation and developing activities in the areas of mental health work, crisis management and the prevention of suicides.

- Activating older people, and quality recommendations for care of the elderly

The aim of activating older people is to create good prerequisites for the health, well-being, participation and high quality of life of senior citizens. In collaboration with the Association of Finnish Local and Regional Authorities, the Ministry of Social Affairs and Health has approved a quality recommendation, whose aim is to provide nationwide guidelines for the development within the municipalities of high-quality care for the elderly. The recommendation increases the opportunities for the older inhabitants of municipalities to participate and have an influence by launching a discussion on values and by setting concrete goals for services in collaboration with NGOs and other local actors.

- Preventing violence and prostitution

The goal of a preventive project in the period 1998-2002 in the area of violence against women is to make such violence visible, to reinforce anti-violence attitudes, to diminish the prevalence of violence, and to develop and enhance services aimed at victims and perpetrators. The activities of abuse shelters have been expanded by developing various types of support and care for all involved in violence within families or couples. In addition, NGOs are running other projects aimed at preventing family violence. An anti-prostitution project is drawing up proposals for action to stop prostitution and limit the trade in women. A proposal has been made to the EU on the STOP 2 project, which is working – in collaboration with authorities in areas adjacent to Finland – towards stopping child prostitution and sex tourism.

- Development of child protection measures

An equalisation fund has been created to even out the cost differences between municipalities as far as child protection is concerned. Its function is to ensure that child protection measures are not dependent on the financial situation of a municipality. Projects now in operation are developing working methods and practices in the area of child protection; they are paying attention to the appropriate organisation of special services with the help of networking and are committing resources to assistance for families with small

children, to the prevention of social exclusion, and to instruction in life management skills.

An early intervention project launched by NGOs and the public authorities is developing the capacities of workers in various areas to intervene in problems and to achieve the sort of cultural change that makes intervention and assistance acceptable. The Slot-Machine Association is financing the contribution of the NGOs.

The objective of the Harava ('Rake') project – a co-operative venture involving NGOs and municipalities – is to develop structures and models of action in an area comprising three Provinces in order to improve psycho-social services for children and youths.

- Ombudsman for Issues of Discrimination

The Government has presented a proposal for legislation concerning an Ombudsman for issues of discrimination. This person's function will be to promote good inter-ethnic relations and the status and rights within society of foreigners and members of ethnic minorities. In addition, this person will monitor compliance with a ban on ethnicity-based discrimination and will be able to undertake initiatives to eliminate faults and discrimination that he or she observes.

- Evangelical Lutheran Church of Finland's allocation for the prevention of social exclusion

To mark the Jubilee Year, the Church Synod approved a special allocation of FIM 10 million to be used in 2000-02 for the prevention of social exclusion and assistance to the socially excluded, with especial attention to youths in danger of social exclusion. The allocation has been used to launch 52 projects throughout the country. A condition for funding was networking at the local level and co-operation between municipal and sectoral branches. In this way, projects have acquired extra resources. These measures aimed at preventing social exclusion can be classified into six main areas: the development of a new model for youth work and Church social welfare and health work; the establishment of meeting places for socially excluded youths and those in danger of such exclusion; the organisation of various activities aimed at helping young people themselves to become more active; parenthood support; the use of measures including projects for the prevention of suicide in order to increase people's control over their lives; and experiments in using art activities in work aimed at preventing the social exclusion of young people.

- Measures undertaken by NGOs/citizens' organisations

NGOs have committed themselves to establishing five regional partnership and know-how centres (Eastern, Western, Southern, Central and Northern Finland). The centres will function as joint strategic instruments of the Finnish Federation for Social and Health Welfare and local actors in the devel-

opment of social welfare and health policies and the creation of networks. Through the centres, citizens will be assisted in participating in the information society, and contents for information networks will be created. The centres will also take part in the development of regional and local analyses regarding the status of welfare.

The partnership and know-how centres will develop new types of models for agreements between regional actors. The centres' activities and novel agreement models will be used to transcend existing boundaries between sectors, actors and municipalities, and to produce new forms of support for the creation of well-being.

4. ISSUES ARISING DURING THE PERIOD OF THE PLAN

The measures presented above already cover the problems of social exclusion in a very comprehensive fashion. In addition to these problems, the period of the Plan will see the emergence of issues playing a prominent role in policy discussions or already contained in the proposals of various working parties or being dealt with in established working parties. These issues are being/will be addressed separately. Some of the issues that have arisen during discussions are:

- the adequacy of basic security benefits, especially during activation measures, and the relationship between basic benefits and other benefits
- the adequacy of coverage as concerns the mental health services, and the financial position of people with mental health problems or long-term illnesses
- the position of poor or over-indebted families with children which are suffering from other problems involving social exclusion
- prevention of problems caused by intoxicant abuse, especially in the case of young people
- increasing the supply of reasonably priced rented housing, and
- stopping the trend towards economic and social segregation in the case of residential areas, and the tendency towards greater regional inequalities.

Organisations working in the social welfare and health sector have proposed that the undistributed profits of the Slot-Machine Association should be used for purposes including the development of measures to combat social exclusion. For example, these funds could be used for the following purposes:

- the extension of social credit
- housing for persons who have undergone mental health rehabilitation
- youth workshops
- non-institutional psychiatric rehabilitation for children and youths
- the development of open services/measures for sending people home from institutions
- assistance for youth intoxicant abusers
- work with immigrants, issues affecting their housing, and work to combat racism.

Funds could be targeted at local and regional associations specialising in the production of such services. Undistributed profits could also be used for the development, through NGOs, of various types of rehabilitative job activities.

During the period of the Plan, stances will also be adopted with regard to programmes and proposals that are in hand or under preparation and which include measures aimed at preventing poverty and social exclusion.

1) Economic exclusion (poverty)

- Right of severely disabled recipients of the disability pension to the statutory daily sickness allowance

The aim of the proposal is to put a working person who has a severe disability and is on a disability pension on an equal footing with other persons engaged in work as far as the payment of statutory daily sickness allowance benefits are concerned.

- Reform of the Execution Act (law on debt recovery)

The Ministry of Justice has in hand legislative projects aimed at improving the situation of over-indebted persons. The reform of the Execution Act is intended to prevent a lifelong or unreasonably lengthy debt recovery process. The reform promotes reasonable solutions, especially to the situation of persons who are in financial difficulties but who for various reasons are not within the scope of debt adjustment. The overall reform of the Execution Act will continue in stages until 2005.

- Reform of legislation on over-indebtedness (Ministry of Justice)

The Ministry of Justice has begun evaluating the effectiveness of debt adjustment legislation and the need for development. In this connection, it is intended to examine such aspects as whether there is reason to extend the use of debt adjustment in such a way that a higher percentage of individuals who became over-indebted as a result of the recession in the 1990s can be covered by debt adjustment. An extensive process of circulating proposals for comment on this issue took place in spring 2001. A summary of the proposals is being prepared, and no decision on future measures has been made at this point in time.

2) Health problems

- Working party which considered the development of institutional treatment of under-age mental health patients who are especially violent and for whom care is particularly difficult.

A working party which was set up by the Ministry of Social Affairs and Health and which examined the system of involuntary psychiatric care for minors has proposed the establishment of two national care units for children and youths who are dangerous and for whom care is difficult. The matter is being dealt with by the Ministry, the aim being to establish two 6+6-bed care units within one year and to have them functioning in 2002 or 2003.

- Reforms to the occupational health system

A Government proposal on reforms to the Occupational Health Service Act is being prepared in 2001. The proposal involves consideration for persons in short-term jobs.

3) Exclusion from the labour market

- Working party on the development of unemployment security and labour policy in such a way as to stimulate employment (Ministry of Social Affairs and Health + labour market organisations)

The function of the tripartite working party is to consider the necessity and opportunities for developing unemployment security and labour policy in such a way as to promote employment. The work of this body, which is to be completed by 1 October 2001, must include the consideration of special measures required by the long-term unemployed and ways of ensuring their livelihood. The working party must also consider whether there is any point in making structural changes to unemployment security in view of a client's work history or other factors, and it must re-evaluate the co-ordination of earnings derived from the daily allowance and from work.

- Independent coping by people with disabilities

In November 2000, a rapporteur presented a proposal for promoting the employment of people with disabilities.

- Working party set up by the Ministry of Labour [MOL] to prepare for the implementation of the employment discrimination Directive, and MOL preparatory project for the implementation of the race discrimination Directive

The function of the working party is to listen to the views of representatives of organisations for people with disabilities and of other NGOs, and then to prepare the legislative changes required for the implementation of the employment discrimination Directive. The term of the working party ends on 31 December 2002.

The task of the project is to prepare the legislative changes relating to ethnic discrimination required by the race discrimination Directive. This necessitates listening to the opinions of experts and collaborating with the above-

mentioned working party to identify instances of discrimination. The project's term ends on 28 February 2002.

- Development of the labour market support system

The Ministry of Labour has set up a project which has until 31 May 2001 to explore methods of increasing the chances for paid work of unemployed people deriving their income mainly from labour market support, and of enhancing the ability of these people to participate in the labour market thanks to policy measures aimed at stimulating employment. In addition, methods must be found to make recipients of labour market support more active and to enhance their opportunities to participate in relevant measures. The project must produce a proposal for an action model based on joint responsibility on the part of various actors within society and must evaluate the institutional conditions for this model – such as the possible need to increase labour market support for the period of activation measures and to change the funding responsibilities of benefit systems.

4) Exclusion from the housing market

- Working party on the compatibility of the housing allowance

The working party has been giving consideration to the co-ordination of the housing allowance, social welfare benefits and taxation. Its term ends on 30 September 2001.

- Programme for the reduction of homelessness

The objective of the programme for the reduction of homelessness for the period 2001-03 is to stem the spread of homelessness and to bring about a downturn in the number of homeless people by 2004. It is aimed to produce 1000-1200 new dwellings for the homeless. It is proposed to develop the selection of tenants in such a way that the homeless and other people in especially urgent need of housing are given priority in tenant selection by all types of owners. The programme will also ascertain the extra need for serviced accommodation, and it will develop supporting services for homeless people and other special groups. In order to enhance the effectiveness of services, it is proposed that co-operative bodies consisting of representatives of municipalities, service providers, the Third Sector and owners of rental apartment buildings should be established in centres of growth.

- Housing policy in regions with shrinking population investigated by the 'Pidot' working party

A working party of the Ministry of the Environment has proposed that comprehensive, integrated housing strategies based on the use of the existing housing stock should be drawn up for municipalities. It suggests that the need to build new housing can be reduced if more widespread use is made

of interest-subsidised credit for the purchase of old housing. The working party presented its report on 31 January 2001.

5) Exclusion from education

- Working party on the development of student welfare established by the Ministry of Education

The task of the working party is to examine and evaluate the nationwide development needs of student welfare at the levels of pre-school instruction, basic schooling and upper secondary schooling by 31 October 2001.

- National strategy working party on specialised vocational support established by the Ministry of Education

The operating period of the strategy working party ends on 31 December 2001. When work on the strategy has been completed, the Ministry of Education and the National Board of Education will plan the implementation of the strategy in detail. The objective is to develop models for dealing with practical problems of special instruction and for providing instruction to children needing special support.

6) Other forms of exclusion

- Working party on the development of care for narcotics abusers

The goal of a working party set up by the Ministry of Social Affairs and Health was to investigate the current status of the service and funding system for the care of narcotics users and to draw up a plan for the development of the service system in line with need. The working party's term ended on 15 May 2001, and its report will be handed over to the Minister of Basic Services on 1 June.

- Action programme to improve the effectiveness of narcotics policy in the period 2001-03

The aim of the action plan is to put a stop to the spreading use of narcotics and the growth of narcotics-related crime.

- Conciliation in criminal-law and civil-law matters

A report by the relevant expert was delivered on 26 January 2001. It proposes that legislation to arrange conciliation in criminal-law and civil-law matters should be introduced in Finland.

- Improving the position of prisoners due for release

On 17 April 2001, a committee submitted a report concerning improvements in the position of prisoners due for release. The committee suggests the drawing up of a plan for rehabilitative support services covering the period of imprisonment and release. The committee also suggests increased monitoring of prisoners released on probation. In order to improve the implementation of the proposals and of the co-operation between national and municipal authorities necessitated by these proposals, the committee suggests the launching of a temporary project in some of the areas from which most condemned criminals come.

- Improving the prevention of subsequent offences

More effective care for criminals aims at reintegrating convicted offenders into society. A committee appointed by the Ministry of Justice has prepared guidelines for the co-ordination of the punishment system and the support system. The work ended in February 2001. Activity aimed at conciliation in criminal-law and civil-law matters is to be extended to cover the whole country, and national-level co-ordination of activities is to be organised on a permanent basis.

- Committee on victims of crime established by the Ministry of Justice

The task of the committee was to determine how the position of victims of crime can be improved by legislative means, and what practical steps can be taken by the authorities and NGOs to improve the situation of victims. The term of the committee ended on 30 April 2001.

- Centre for the study and monitoring of poverty and social exclusion

EAPN-Fin, the Collaborative Association for Voluntary Health, Social and Welfare Organizations (YTY ry), and the Finnish Centre for Health Promotion, together with their member organisations, are pushing for the establishment – in association with the European Union – of an independent centre concentrating on the study and monitoring of poverty and social exclusion and working in close co-operation with NGOs. It is to be developed in collaboration with the University of Jyväskylä's centre for research on the Third Sector. The tasks of the study and monitoring centre would be:

1. the production of grass-roots information on poverty and social exclusion,
2. the dissemination of information aimed at influencing decision-making and the development of practices,
3. supporting the development of action models for the prevention of poverty and social exclusion, and
4. the evaluation of emerging models.

INDICATORS

The indicators have been selected in such a way that they illustrate, as clearly as possible, resource deficiencies within the different dimensions of social exclusion, as well as the size of groups threatened by social exclusion in the period 1990-2000. There is continually good reason to develop indicators illustrating poverty and social exclusion so that, for example, poverty is also examined from the viewpoint of consumption needs, and so that the implementation of the Action Plan can also be evaluated by means of indicators other than those presented here. Reasons making this important include in particular the fact that public welfare services, mainly funded out of tax revenues, cover the service needs of a significant percentage of households in Finland.

ECONOMIC EXCLUSION

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
SMALL INCOME											
<u>POVERTY LEVEL : 50 PER CENT OF MEDIAN INCOME</u>											
1 Number of persons belonging to households below the poverty level	121 000	147 000	129 000	130 000	112 000	121 000	146 000	154 000	195 000	181 000	
Poverty level: disposable income per OECD consumption unit (1.0 - 0.7 - 0.5) of median											
2 Rate of individual poverty											
-- percentage of population	2.4	2.9	2.6	2.6	2.2	2.4	2.9	3.0	3.9	3.6	
3 Rate of individual poverty before income transfers received and paid											
-- percentage of population belonging to households below the poverty level; based on factor income (earnings+capital income)	23.8	25.9	29.4	33.1	33.7	32.2	32.9	32.4	31.4	29.8	
-- percentage of population belonging to households below the poverty level; based on factor income (earnings+capital income) + earnings-based pensions	13.6	15.4	18.0	20.5	20.8	19.1	19.4	19.2	18.6	16.6	

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
POVERTY LEVEL : 60 PER CENT OF MEDIUM INCOME											
4 Number of persons belonging to households below the poverty level	321 000	332 000	297 000	270 000	291 000	325 000	377 000	410 000	450 000	460 000	
Poverty level: disposable income per OECD consumption unit (1.0 - 0.7 - 0.5) of median											
5 Rate of individual poverty											
-- percentage of population	6.5	6.6	5.9	5.4	5.8	6.4	7.4	8.1	8.9	9.0	
6 Rate of individual poverty before income transfers received and paid											
-- percentage of population belonging to households below the poverty level; based on factor income (earnings+capital income)	27.5	30.3	34.0	37.6	37.3	36.5	36.6	36.0	34.9	33.6	
-- percentage of population belonging to households below the poverty level; based on factor income (earnings+capital income) + earnings-based pensions	18.0	20.4	23.2	25.7	25.1	23.9	24.0	23.8	22.8	21.1	
LAST-RESORT SOCIAL WELFARE BENEFITS											
7 Income support											
- Persons receiving income support during one year	314 000	396 000	465 000	528 000	577 000	583 000	610 000	594 000	535 000	492 000	
- Persons receiving income support as a percentage of population	6.3	7.9	9.2	10.4	11.3	11.4	11.9	11.5	10.4	9.5	
8 INDEBTEDNESS											
- Persons subject to debt recovery as a percentage of population			8.7	8.1	9.0	8.0	7.7	7.0	5.6		

HEALTH PROBLEMS

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
9 Perceived state of health											
Percentage of persons assessing their state of health as bad or fairly bad											
- men aged 25-64	9.7	9.7	8.6	8.6	8.6	8.4	8.4	8.4	8.9	8.9	
- women aged 25-64	7.6	7.6	6.9	6.9	6.9	7.4	7.4	7.4	7.2	7.2	
10 Capacity for action of pension-age population											
Age-adjusted percentage of persons aged 65-84 with problems in their ability to move											
- men	..	..	..	23.2	..	20.4	..	21.7	..	18.1	
- women	..	..	..	29.9	..	25.4	..	29.1	..	27.3	
11 Social-based health differences											
Age-adjusted mortality of persons with basic education (mortality of persons with higher level of education = 100), 35-64-year-olds											
- men	232	194	245	235	226	222	..	..	..	..
- women	164	156	169	187	163	182	..	..	..	..

EXCLUSION FROM LABOUR MARKET

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
UNEMPLOYMENT											
12 Unemployment rate, %	3.2	6.6	11.7	16.3	16.6	15.4	14.6	12.7	11.4	10.2	9.8
- Men	3.6	8.0	13.6	18.1	18.1	15.7	14.3	12.3	10.9	9.8	9.1
- Women	2.7	5.1	9.6	14.4	14.8	15.1	14.9	13.0	12.0	10.7	10.6
13 Unemployment rate among foreigners, %	..	..	..	..	53	49	48	44	39	37	34
14 Youth unemployment rate (15-24-year-olds), %	9.3	16.3	26.4	33.6	34.0	29.7	28.0	25.2	23.5	21.5	21.4
15 Long-term unemployment											
Percentage of workforce unemployed for more than a year	..	0.7	..	5.8	..	5.5	4.6	4.5	3.9	2.9	2.7
- Men	..	1.1	..	7.3	..	6.2	4.9	4.7	4.2	3.1	2.7
- Women	..	0.7	..	4.2	..	4.7	4.4	4.4	3.6	2.7	2.6
16 Prolonged unemployment											
Persons receiving unemployment security for at least 300 days in the preceding three-year period	..	..	65 000	135 000	190 000	219 000	225 000	217 000	211 000	210 000	
17 Unemployed job-seekers with disabilities											
- percentage of all job-seekers	..	..	42 000	46 000	48 800	50 900	54 900	59 600	62 500	66 600	68 700
			6.5	6.0	6.0	6.3	6.9	7.3	8.1	9.0	10.9
MEASURES TO PROMOTE EMPLOYMENT											
18 Persons employed as a result of such measures	30 500	40 300	52 100	56 800	66 400	63 600	64 600	62 600	57 000	51 500	43 000
- Number of women, %	..	45.3	43.7	45.1	50.3	54.3	56.7	58.0	59.8	61.6	62.7
19 Persons participating in employment policy related training, average at end of month	16 800	17 300	26 300	27 200	28 400	33 900	42 300	46 800	41 300	38 100	30 900
NON-PARTICIPATION IN WORK											
20 Rate of non-participation during a year											
- Percentage of households in which no member aged 25-54 has been in work for a single month during one year; percentage of all households with members aged 25-54	5.0	5.8	8.6	10.9	11.8	11.5	12.8	11.9	12.6		
-- number of households experiencing unemployment, as a percentage of households with no member engaged in work	11.4	24.9	45.7	61.4	61.5	56.7	51.7	54.4	57.3		
-- number of one-person households as a percentage of households with no member engaged in work	42.3	41.5	43.2	43.0	43.1	48.1	47.9	46.0	49.1		

Kommentti [HS1]: Indikaattori on melko uusi keksintö eikä sitä ole tietäänsä paljoa tutkittu. OECD on julkaissut tätä koskevia tietoja. Olen laskenut tämän indikaattorin (14 molemmat osiot) tulonjakotilastosta, jossa viiteaika on kalenterivuosi. Tämä rakenneindikaattori suositellaan laskettavaksi Labour Force surveyistä, jossa viiteaika on yleensä lyhyempi (Suomessa viikko). Suomen LFS ei kuitenkaan nykyisin sisällä tietoja joiden avulla tämän voisi laskea. Vuosina 1995-98 sellaiset tiedot kerättiin, ja vertailu osoittaa, että tulonjakotilastosta laskettuna indikaattori on tietenkin tasoltaan huomattavasti matalampi ja luvut ovat vakaampia - pitemmän viiteajan takia tietenkin. Luvut poikkeavat aikaisemmin laskemistani. Nyt laskin työllisyyden kuukauden tarkkuudella (siis jos kotitaloudessa on yksikin työllinen kuukausi, sitä ei lasketa työssä käymättömäksi), edellisessä versiossa huolin työllisiksi vain puoli vuotta tai pitempään työllisinä olleet. Indikaattori sisältää tällä tavalla laskien äärimmäiset tilanteet, totaalisen työstä poissa olemisen.

EXCLUSION FROM THE HOUSING MARKET

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
ACCOMMODATION PROBLEMS											
21 Number of households living in especially inadequately equipped accommodation as a percentage of all households	9.7	9.3	8.8	8.2	7.9	7.8	7.5	7.3	7.2		
22 Number of persons living in cramped quarters as a percentage of population	30.5	..	..	..	..	27.5	26.9	26.3	25.4	24.5	23,4
23 Total number of households queuing for Arava (State Housing Board) rental accommodation	57 000	69 000	86 000	90 000	86 000	96 000	106 000	107 000	118 000		
-- Percentage of applicant households in especially urgent need of housing	..	23.9	24.4	22.7	24.4	22.6	24.5	24.5	26.7		
HOMELESSNESS											
24 Total of unattached homeless persons	15 250	14 100	12 880	11 670	10 560	10 430	9 610	9 820	9 990	9 990	10 000
- Sleeping in the open or in temporary overnight shelters etc.	3 610	3 370	3 030	2 560	1 760	1 710	1 720	1 720	1 770	1 750	1 790
- Persons in institutions because of a lack of accommodation	3 690	3 340	3 030	2 410	2 170	2 110	2 110	2 450	2 350	2 390	2 420
- Staying temporarily with relatives or friends	7 950	7 390	6 820	6 700	6 630	6 610	5 780	5 650	5 870	5 850	5 790
- Percentage of women among unattached homeless persons	..	..	..	..	..	..	18.7	25.6	19.6	18.2	17.5
- Percentage of under-25-year-olds among unattached homeless persons	..	..	..	..	..	..	15.7	22.0	19.8	18.4	17.5
25 Homeless families	800	700	570	250	380	560	360	600	820	780	780

EXCLUSION FROM EDUCATION

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
INADEQUATE SCHOOLING											
26 Number of children not having completed basic schooling	335	363	228	..	304	253	210	197	262		
27 Young people with deficient schooling	..	..	..	..	..	12.8	11.1	8.1	7.9	9.9	9.8
-- Number of persons aged 18-24 who have only basic schooling and are no longer in undergoing any form of schooling, as a percentage of age-group											

OTHER FORMS OF EXCLUSION											
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
CHILDREN AND YOUTHS AT RISK OF EXCLUSION											
28 Youths who have terminated schooling and are not engaged in work											
Youths without post-basic education who are not engaged in work or training											
- 15-19-year-olds											
-- number	24 000	..	34 000	..	25 000	22 000	25 000	20 000	21 000		
-- percentage of 15-19-year-olds	7.9	..	10.7	..	7.6	6.9	7.7	6.2	6.3		
-- males, percentage of 15-19-year-olds	9.2	..	11.6	..	8.8	9.9	12.1	6.9	7.0		
-- females, percentage of 15-19-year-olds	6.6	..	9.8	..	6.4	5.2	6.0	5.4	5.5		
- 20-24-year olds											
-- number	23 000	..	37 000	..	32 000	29 000	22 000	22 000	21 000		
-- percentage of 20-24-year-olds	6.7	..	11.5	..	10.5	9.8	7.1	6.8	6.5		
-- men, percentage of 20-24-year-olds	8.1	..	13.6	..	11.9	10.1	7.1	7.5	7.2		
-- women, percentage of 20-24-year-olds	5.2	..	9.4	..	9.0	11.6	10.2	6.0	5.9		
29 Children subject to child protection											
- Children and youths in open care	..	..	..	24 700	27 800	30 700	33 300	36 000	39 700	43 700	
- Children and youths placed outside the home	..	8 700	9 400	9 700	10 200	10 700	11 100	11 800	12 000	12 400	
-- number of the above taken into custodial care	..	6 200	6 400	6 400	6 400	6 500	6 500	6 800	6 800	6 900	
--- number of the above constituting new cases	..	1 100	950	900	850	1 000	950	1 175	1 200	1 300	

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
CRIMINALITY, SELF-DESTRUCTIVENESS, INTOXICANT PROBLEMS											
30 Prisoners											
– average on a particular day	3 441	3 467	3 511	3 421	3 275	3 248	3 197	2 974	2 809	2 743	
31 Violent crimes	3.2	3.1	3.4	3.3	3.2	2.9	3.3	2.8	2.4		
(per 100 000)											
32 Suspects in narcotics-related offences	1 300	2 000	2 340	3 100	3 200	3 900	6 100	7 000	8 300	9 300	
- females	109	110	110	119	122	133	149	144	141	126	
33 Suicides,											
(age-adjusted mortality per 100 000 persons)											
- both sexes	30.3	29.8	28.8	27.6	27.3	27.2	24.3	25.7	23.8		
- males	50.1	49.2	46.6	44.6	43.5	42.8	38.0	41.0	37.9		
- females	12.1	11.3	11.1	10.8	11.3	11.5	10.3	10.3	9.7		
34 Clients of open intoxicant care during a year											
- alcohol outpatient centres ('A-klinikat')	38 500	37 500	35 500	34 100	35 400	35 600	38 200	39 100	39 300	40 000	
- short-term treatment centres for young people	3 000	2 700	2 600	2 600	2 700	2 700	3 100	3 900	3 800	4 300	
35 Persons treated in hospital for alcohol-related ailments,											
alcohol ailment as main or subsidiary diagnosis											
- total	16 600	16 800	16 900	17 700	19 100	19 800	20 200	20 000	20 400	19 750	20 200
- percentage of females	17,7	17,8	17,4	18,6	19,2	19,3	20,1	20,6	21,6	22,0	21,8
36 Periods of hospital treatment for drug-related ailments,											
drug ailment as main or subsidiary diagnosis											
- total	4 700	4 800	4 850	5 000	5 600	5 400	5 300	5 400	5 450	5 900	6 550
- percentage of females	48,1	45,8	45,0	45,5	45,9	44,5	43,6	43,6	42,7	41,0	42,8

Appendix Table 1. Resource deficiencies and common objectives: summary of measures listed for the National Action Plan Against Poverty and Social Exclusion.

DIMENSIONS OF RESOURCE DEFICIENCIES	OBJECTIVES OF ACTIVITIES			
	Employment strategy	Preventing risks of exclusion	Assistance for people in the weakest position	Involving all actors
ECONOMY/ FINANCES	<ul style="list-style-type: none"> • Alleviation of income reduction in labour market support associated with spouse's income. • Payment of daily sickness allowance to persons on disability pensions but engaged in work. • Incentive payments and travel allowances associated with rehabilitative job activities. • Co-ordination of income support and earned income (3-year trial). • Lengthening of the period for rehabilitation allowances for young people. 	<ul style="list-style-type: none"> • Rise in the level of the national pension. • Restoration of child allowances under the national insurance scheme. • Raising of the child allowance associated with labour market support. • Reform aimed at increasing the effectiveness of preventive income support. • Change in the bases for estimating the solvency of indebted persons. • Social credit trial. 	<p>Change in the decree on income support from the viewpoint of entitlement to an additional allowance</p>	<ul style="list-style-type: none"> • Tripartite decision making. • Co-operation between the State, the municipalities and employee organisations. • Hunger Group activities. • Poverty network. • EAPN-Fin – the Finnish network to combat poverty and social exclusion. • Multi-sectoral co-operation between ministries (Ministry of Social Welfare and Health, Ministry of Finance, Ministry of Education). • Co-operation between ministries, Third Sector organisations (Guarantee Foundation) and church parishes.
HEALTH	<ul style="list-style-type: none"> • Measures on the part of the health care system aimed at stimulating employment (rehabilitative job activities). 	<ul style="list-style-type: none"> • Expansion of publicly funded dental care. • Ceiling on client fees in the social welfare and health care system. • Health information as a 	<ul style="list-style-type: none"> • Development of rehabilitation for people with mental health problems. • Improvement of mental health services for children and youths 	<ul style="list-style-type: none"> • Development of open services for persons who have been treated for mental health problems.

		<p>school subject.</p> <ul style="list-style-type: none"> • Development of child health care. 		
WORK	<ul style="list-style-type: none"> • Improving the working capacity and employment rate of ageing persons. • Relaxing of the means test for maintenance and accommodation allowances. • The right to let the disability pension lie dormant, and the promotion of employment for people with disabilities. 	<ul style="list-style-type: none"> • Compliance with the job application plan. • Legislation on the integration of immigrants (tasks of labour policy). 	<ul style="list-style-type: none"> • Rehabilitative job activities and associated measures. • Rehabilitation trial: development of a system for 15-17-year-olds. • Rehabilitation trial: development of a system for over-45-year-old long-term unemployed persons. • Examining the possible rehabilitation of long-term unemployed persons with a view to making them capable of working. 	<ul style="list-style-type: none"> • Tripartite co-operation and active participation by churches and the Third Sector. • Development of co-operation between municipal social welfare authorities and employment authorities, and clarification of the division of responsibilities (active social policy).
HOUSING	<ul style="list-style-type: none"> • Support for housing for persons with small incomes (raising the standard rents on which support is based in the case of small dwellings). • Own-capital support for dwellings intended for the homeless. 			<ul style="list-style-type: none"> • Document on joint activities involving the State, the Greater Helsinki area and surrounding municipalities. • The 'Lähiöt 2000' housing estate programme,
EDUCATION	<ul style="list-style-type: none"> • Reform of income security during adult vocational training. 	<ul style="list-style-type: none"> • Free pre-school instruction for children in the six-year-old age group. • The 'Good Self-Esteem' project 	<ul style="list-style-type: none"> • Innovative workshops at vocational training institutes. • Youth workshops • Development of skills for 	<ul style="list-style-type: none"> • Supplementary training for teachers on drug-related matters.

		<ul style="list-style-type: none"> • Extra instruction in Comprehensive Schools ('Year 10' classes). • Development of afternoon activities for schoolchildren. 	the information society.	
OTHER AREAS	<ul style="list-style-type: none"> • Integration of immigrants. 	<ul style="list-style-type: none"> • Prevention of intoxicant abuse. • Action programme to combat discrimination and racism. • Measures to develop child protection. • Increasing the effectiveness of narcotics policy. • Improving the status of minority groups and their opportunities for cultural and leisure activities. 	<ul style="list-style-type: none"> • Improving the position of social welfare clients. • Prevention of suicides. • Fund for the equalisation of child protection costs. • Ombudsman for issues of discrimination. • Anti-exclusion allocation of the Evangelical Lutheran Church of Finland. • Development of care for people with intoxicant problems. 	<ul style="list-style-type: none"> • Broad-based co-operation between municipalities, church parishes, Third Sector organisations and the State. • Prevention of violence and prostitution. • The activation of elderly people, and quality recommendations for their care. • The early intervention project. • The Harava ('Rake') project. • Partnership projects.