



Kela®

Sustainability Report

Year 2025

Table of Contents

A word from Kela’s director general	3		
Kela’s role and the starting points of the report	4		
Management of sustainability	5		
Sustainability in practice	5		
How sustainability measures are carried out	8		
Global Sustainable Development Goals	8		
Key figures from 2025	9		
CUSTOMER	10		
Equity strengthens customer focus	11		
Customer-oriented operating model	12		
New technologies behind smooth and efficient services	15		
Promotion of human rights and equity as a framework for our work	17		
Linguistic non-discrimination	18		
Immigrant customers	19		
Kela actively promotes Sámi-language services	20		
Networks support development	21		
PERSONNEL	22		
Kela’s employees in 2025	23		
Theme year of a functioning work community	25		
Investment in management development	26		
Non-discrimination and gender equality measures from a personnel perspective	27		
Employee turnover at Kela	29		
Development of family-friendliness at Kela	30		
Development of security management	32		
Experience of psychological safety	33		
SUSTAINABLE GOVERNANCE	34		
Short- and long-term productivity	35		
		Sustainable investments	36
		Sustainability factors that affect Kela’s procurements	37
		More comprehensive minimum sustainability requirements	37
		Cooperation and internal development	37
		Research supports decision-making	38
		Effective research and statistical data	39
		Kela contributed to the development of new and existing legislation in various forums 40	
		A look at the upcoming government programme	40
		Monitoring and influencing international legislation	40
		The principle of transparent governance includes the right to lodge complaints	41
		Strategic development programme Eepos 2025-2032	42
		Sustainability as part of the project	42
		ENVIRONMENT	43
		Advances in environmental work	44
		Carbon footprint	44
		Climate roadmap work begins	45
		Environmental themes in everyday work	46
		Efficient use of premises	46
		Energy and waste	47
		Digital notices	48
		Future prospects	49
		Anticipated strategic sustainability risks and ways to mitigate them	50
		Basis for reporting and background	51
		Energy consumption	51
		How we calculate our carbon footprint	51
		Waste data	52
		GRI content index	53

A word from Kela's director general

2025 was an eventful year in global politics, and the development did not move in a favourable direction from the point of view of sustainability. International institutions and the liberal rules-based world were undermined, paving the way for might makes right. The European Union considerably eased the regulation promoting sustainability, and in addition to the excessive deficit procedure was opened for Finland, risks to upward social convergence were identified in Finland.

In Finland, the discussion about social security was also lively. The extensive reforms and cuts that will enter into force in 2024–2028 will have a significant impact on the everyday lives of Kela's customers. Kela's task is to implement changes in social security efficiently and humanely without compromising on the rights of customers and their equal treatment and the quality of decisions. Kela's research ([see p. 38–39](#)) closely monitors the impacts of reforms on different population groups and the overall development of Finnish society, and provides decision-makers with impartial information to support effective decision-making.

In line with Kela's strategic vision for the future, we aim to be a pioneer in customer focus and develop automation and productivity with the help of new technologies. Customer focus and the extensive use of artificial intelligence set high expectations for sustainability. For this reason, we strengthened the prerequisites for the ethical use of artificial intelligence in 2025 ([see pp. 15–16](#)). We ensure that customers' data is processed securely, appropriately and in accordance with their rights in all situations.

Environmental work too a major leap at Kela with the completion of the climate roadmap ([see p. 45](#)). We also took the first steps to take control of our impact on nature, and we will be investing in this in particular in 2026. We also developed the management of sustainability in our procurements ([see p. 37](#)). Updated towards the end of the year, Kela's Code of Conduct for Suppliers of products and services sets strict minimum requirements for the entire value chain, from the equal treatment of employees to safeguarding biodiversity.

As the challenges of the operating environment increase, organisations also need to become even more firmly committed to long-term sustainability work. Kela is responding to this challenge by placing customer rights, the security of services, productivity and the promotion of sustainable wellbeing at the heart of our work.

Kari-Pekka Mäki-Lohiluoma
Kela's acting Director General



Kela's role and the starting points of the report

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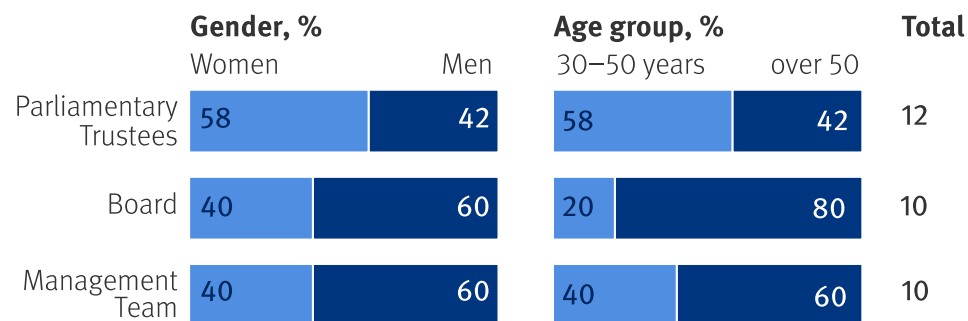
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Kela's task is to take care of the social assistance of persons covered by Finnish social security in various life situations. Among the social security benefits offered by Kela are family benefits, health insurance, rehabilitation, basic unemployment security, basic social assistance, housing benefits, financial aid for students, disability benefits and basic pensions. In accordance with its mission statement, Kela secures the income and promotes the health of the population and supports the capacity of individual citizens to care for themselves.

This sustainability report describes the results of the sustainability measures Kela implemented in 2025. Kela's sustainability-promoting measures are grouped under three ESG-related categories, and this division is reflected in the structure of this report. In this report, the ESG measures are covered under sections titled Customers, Personnel, Environment and Sustainable Governance. This report was written with the GRI standard as a guideline.

DIAGRAM: Gender and age distribution of Kela's institutional bodies in 2025



Kela as an organisation

Supervised by the Finnish Parliament, Kela is an independent social security institution with its own administration and budget. Kela's administration and operations are supervised by 12 Parliamentary Trustees who are nominated by Parliament. The Trustees nominate Kela's Board and the auditors. Kela's operations are governed and developed by the Board of Directors, which has 10 members. Kela's Management Team handles matters that will be presented to the Board and is responsible for implementing Kela's strategy in line with the directives and decisions of the Board. Kela's organisation consists of five business units and two operational units.

The gender distribution of the key bodies responsible for overseeing and managing Kela's administration and operations has been relatively even in recent years. In 2025, men accounted for 60% and women for 40% of the members of Kela's Management Team. The number of male members on Kela's Board was slightly higher, but the majority of the Parliamentary Trustees were women. In terms of age groups, the majority of the members of Kela's various bodies were over the age of 50, with the exception of the Trustees. When electing members to serve on Kela's Board, the Trustees ask different parties to nominate candidates in accordance with the Act on Equality between Women and Men.

Management of sustainability

GRI 2-22

GRI 2-23

GRI 2-24

GRI 3

Sustainability is at the core of Kela's strategy together with our values. From this core position, our sustainability agenda is broadly reflected in our operations. The values that guide Kela's operations are respect for the individual, expertise, cooperation, and openness to change. Our sustainability work aims to strengthen the prerequisites for sustainable wellbeing in society.

Sustainability in practice

Our responsibility and sustainability agenda is reflected in our goals, values, management and daily work. In spring 2025, we announced our new strategic sustainability policy, which guides the prioritisation of our sustainability efforts. The policy was drafted on the basis of a future-focused analysis of the operating environment, impact assessments of our operations and stakeholder interviews.

In accordance with the policy, the key themes in Kela's sustainability work are:

- equity and non-discrimination
- human rights
- climate and nature work
- resource wisdom
- public trust and ethical practices
- responsible use of public funds

To put the policy into practice, we prepared an implementation plan that includes 10 sets of measures. We will report more comprehensively on the progress of the measures in accordance with the indicators specified in the plan in 2026.



Sustainability refers to development that gives everyone the opportunity to achieve wellbeing both now and in the future. Sustainable action means creating and sustaining wellbeing over the long term in various sections of society and the environment. Viable ecosystems and social justice are basic requirements for sustainability.

Responsibility contributes to sustainability. Responsibility means broadening the scope of organisational responsibility beyond the level defined in law. The sustainability of organisations is often viewed from the following three perspectives: environment, social and governance (ESG).

Ethics means conduct based on fairness, justice and responsibility. It guides decisions and behaviours based on values and principles. In practice, ethics is reflected in transparent, responsible and respectful operations.



Building a sustainable direction in an uncertain operating environment

The rapidly and unevenly changing operating environment challenges strategic plans and their authors to monitor and anticipate different development paths and their ruptures. At Kela, we systematically anticipate the development of the operating environment as part of strategic management.

In 2025, our strategic focus was on a joint journey towards Kela's strategic vision for the future. In our vision for the future, we aim to leverage new technological solutions and automation as part of the provision of smooth and efficient services for customers. By strengthening trust in functional social assistance, we support people's functional capacity and social stability. The tightening geopolitical situation and economic uncertainty also emphasise the need for systematic risk management and assessment of changes in the operating environment in relation to our goals.

Creating an understanding of the operating environment is a key part of anticipation and lays down the foundation for shaping a common direction. In 2025, we carried out a power to define futures project as an experiment in cooperation with the Ministry of Social Affairs and Health. The term power to define futures refers to the ability to influence what kind of future is being built. We organised workshops and a survey for citizens to better understand their expectations of the future welfare society, its values, good everyday life and the services that support it. Expanding the power to define futures to citizens increases the transparency of decision-making and helps to ensure that the development of the service system meets society's values and changing needs in the long term.

Strategic sustainability policies and sustainability work priorities 2025

Strategic sustainability policy	Goals	Examples of focus areas in 2025
Social sustainability is the foundation of trust	<ul style="list-style-type: none">• We provide equal and needs-based services to our customers• We strengthen our shared values by safeguarding human rights	<ul style="list-style-type: none">• Promoting measures recorded in non-discrimination plans• Identifying and managing the human rights impacts of operations
Ecological sustainability ensures the conditions for wellbeing	<ul style="list-style-type: none">• We support the achievement of common climate goals and the prevention of biodiversity loss through systematic work• We promote sustainability through resource-wise solutions and operating methods	<ul style="list-style-type: none">• Launching the climate roadmap work• Introducing the Eco-support model
We support the stability of society through sustainable governance	<ul style="list-style-type: none">• We strengthen social trust• We use public funds sustainably	<ul style="list-style-type: none">• Expanding the Code of Conduct for Suppliers of products and services and providing support tools for those carrying out procurement• Implementing sustainability perspectives in the use of AI

How sustainability measures are carried out

The Strategic Management Unit is in charge of the management and coordination of sustainability measures at Kela. The work is led by a Chief CSR Specialist. Environmental work is led by an environment specialist from Kela's Shared Services. Kela's Management Team decides collectively on the core policies and measures that relate to our strategic sustainability measures.

In addition, various networks and working groups that focus on sustainability matters operate within Kela, such as the Social Sustainability Coordination Team and a network of specialists in the theme, the Kirnu network that promotes the development of Sámi-language services, the Rainbow Network that represents gender and sexual minorities and the Eco-support team for environmental issues.

Kela also has implemented various sustainability-promoting plans and guidelines. These include Codes of Conduct for our employees and suppliers, Kela guidelines for sustainable investments, and all guidelines that relate to our environmental work.

Global Sustainable Development Goals

The UN Agenda 2030 defines the global Sustainable Development Goals (SDGs). They guide activities that promote sustainable development in different countries. In Finland, government entities in particular play a key role in the implementation of the SDGs.

Kela has selected five global sustainable development goals that are most linked to its own operations. These goals are:

 **3. Terveyttä ja hyvinvointia**

 **5. Sukupuolten tasa-arvo**

 **10. Eriarvoisuuden vähentäminen**

 **12. Vastuullista kuluttamista**

 **13. Ilmastotekoja**

We are focusing particularly on the five goals mentioned above. In this report, we report on the progress of goals 3, 5 and 10, particularly in the Customer and Personnel chapters, and the achievement of goals 12 and 13 in the Environment and Sustainable Governance chapters.



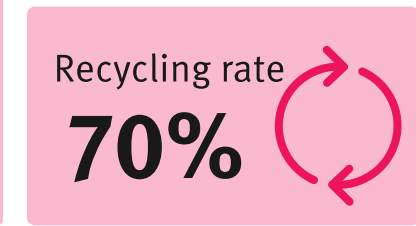
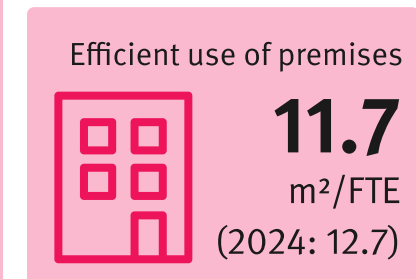
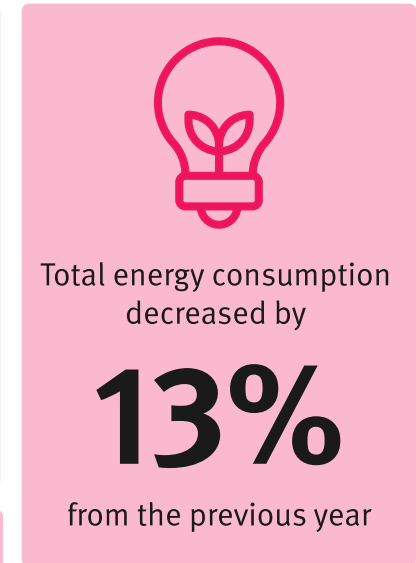
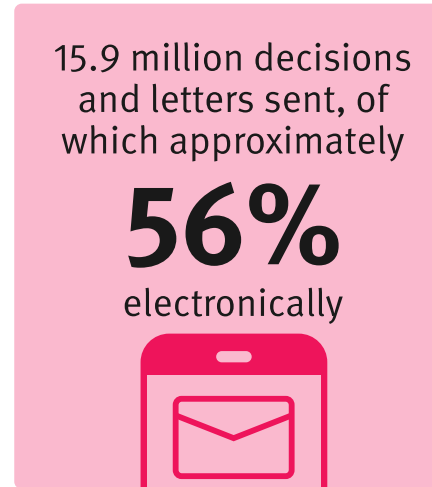
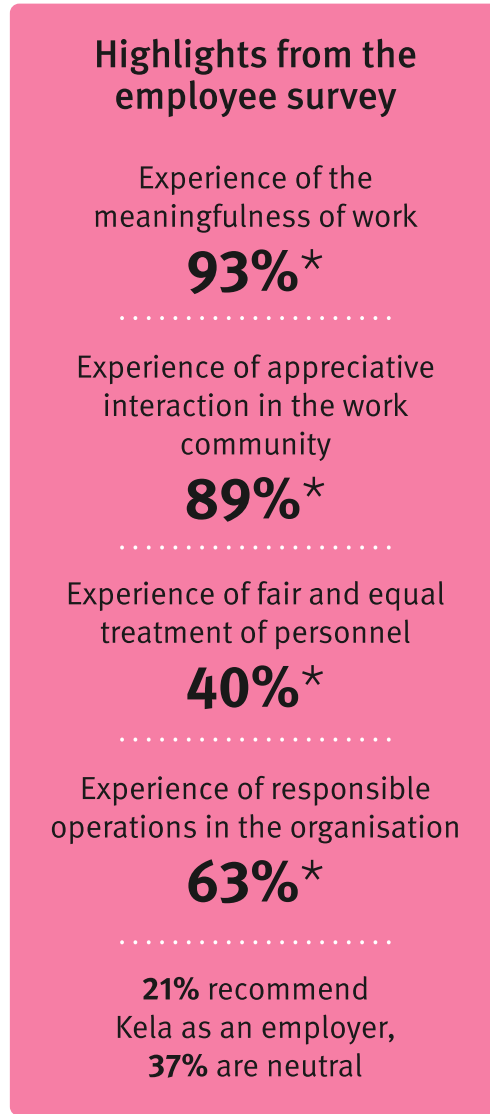
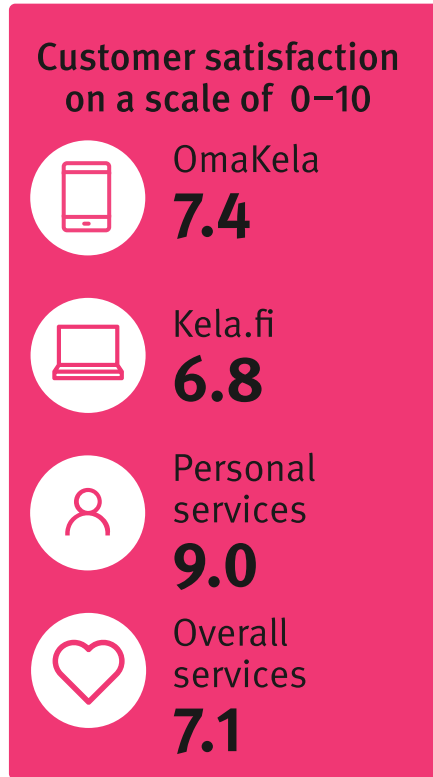
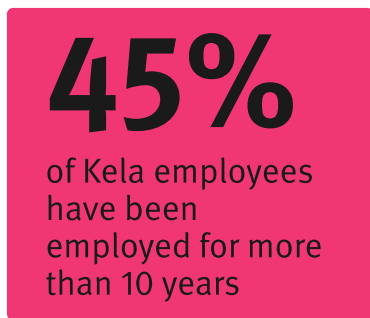
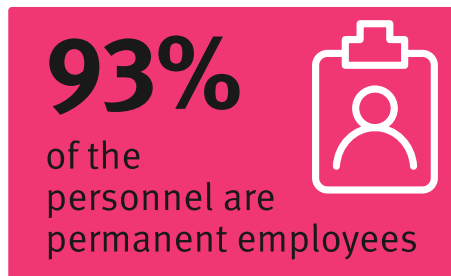
Positive and negative development

It is essential for organisations to identify their own positive and negative impacts on people, society and the environment.

In this report, we describe both the positive and negative development in our own operations in 2025. We have highlighted achievements and negative developments in the report with the following icons:



Key figures from 2025



*= share of those who fully or partly agree



CUSTOMER

Promoting human rights and non-discrimination are essential goals in our sustainability work. Providing a service that meets the needs of our customers requires taking customer diversity into account. It also plays a crucial role in ensuring equal access to our services.

Equity strengthens customer focus

GRI 406-1

Kela's core mission is essentially linked to levelling out social inequality and thereby ensuring social stability. The core of our customer work is to strengthen trust in functional and fair social security that supports people in various life changes.

Changes and phenomena in society affect our customers in many ways. Economic uncertainty and the development of polarisation are examples of phenomena that affect people's wellbeing and their experience of equity and inclusion. Our society is also becoming increasingly diverse. Changes in the operating environment affect Kela's operations and what we emphasise in our work to promote sustainability.

Adequate consideration of the different needs arising from the diversity of people promotes equity among customers. Our operating methods affect people's wellbeing, the realisation of their fundamental rights and also the experiences of inclusion in many ways. Therefore, human rights and equity aspects are at the heart of our work to promote social sustainability. By investing in them, we also strengthen the good customer experience.

We have invested in systematic efforts to gain customer insight. Customer insight means understanding not only our customers' needs and expectations and how they use our services but also what kinds of challenges are associated with them. That understanding is based on different types of information. Thereby we can ensure that our services are offered with our customers firmly in mind and that we can provide the right services at the right time.

Kela's employees hold the key to providing the customer experience. We recruit skilled personnel, and we want to be a sought-after employer in the future as well. To achieve this, we make sure that all Kela employees have a high rate of job satisfaction and feel like they are a part of a shared work community.

According to Kela's strategic vision for the future, we want to be a trailblazer in customer orientation. New technological solutions and the use of automation also play a significant role in the vision for the future.





Customer-oriented operating model

In 2025, we continued to strengthen our customer-oriented operating model and putting the customer at the centre of our service development. We established a team around each customer group, consisting of customer group managers and coordinators as well as customer insight specialists. Each expert brings expertise to the team from a different perspective. In this way, we ensure that the development of services is based on research and the boundary conditions of operational activities.

During autumn 2025, the customer group teams participated in coaching to strengthen the customer-oriented mindset and identify development needs. The training consisted of four sections: customer insight, service development, working with customers and managing customer-oriented operations.

Already the previous year, we introduced a customer interaction model that serves as a guideline for encountering customers in all situations. The model improves the quality of customer encounters and facilitates customer-oriented, systematic and consistent operations. The principles of the customer interaction model are courage, trust, individuality and warmth.

We established two new operating methods from experiments into practice in 2025: the service for unemployed people who fall ill and the service for young people who need support in everyday life, the latter of which we will develop further. During the autumn, we also prepared a service pilot for the unemployed, which will start in early 2026.

Customer group-oriented operations have strengthened cooperation between Kela and its partners. This has become concrete especially for the unemployed customer group, as we have built a cooperation network with different parties in which we develop smoother services for the unemployed.

Strengthening the customer community

We are developing our operations even more strongly in cooperation with customers and partners. To support this goal, we have established a virtual Kela customer community. Opened in spring 2024, the customer community has established its position as a channel for customer engagement and has now been operating for nearly two years. More than 2,100 members have already joined the community, and it continues to enable the continuous and systematic use of the customer perspective in the development of services.

We use the information obtained through the community to develop customer-oriented services. In 2025, we conducted eight surveys in the community, addressing a wide range of different topics and situations in life. The surveys delved into the everyday life of pensioners and families with children and surveyed members' experiences and views of Kela's service channels, the processing times of applications, communications and the future of the Finnish welfare state, among other topics. One theme that emerged from the survey results was the need for Kela to better understand the overall situation of its customers living in different situations and the factors that influence it.

In 2025, we succeeded in further enriching the diversity of our customer community. We actively communicate with organisations and other parties about the surveys

and our goal of engaging people from different life situations and backgrounds. This has strengthened the community's ability to provide insights that reflect the diverse needs of customers.

Kela's research investigates the wellbeing of customers with an extensive survey

Benefit cuts and tightening of obligations affect the situation of our most vulnerable customers in a variety of ways. Moreover, the impacts are not limited to finances, but can be reflected more broadly in people's wellbeing, inclusion, active citizenship and coping. Understanding these impacts requires research data that also examines the functionality of social security from the perspective of people's own experiences and perceived wellbeing.



The Keys to sustainable living research project responds to this need for information by broadly reviewing the wellbeing of Kela's benefit recipients. The study examines how benefit recipients feel in terms of different dimensions of wellbeing and how changes and cuts in social security are reflected in their lives. The primary data used in the research project consists of a population survey among basic social assistance customers and other Kela benefit recipients in late 2025, which we will supplement with information on the benefit recipients' life situation and use of services based on Kela's register data.





The study is based on a broad concept of wellbeing. Economic wellbeing and the adequacy of income are a key part of the study, but we will also look at other dimensions of wellbeing in addition to them. These include relationships with other people and nature, opportunities to act and influence one's own life, physical and mental wellbeing and the experience of the meaningfulness of life.

From the perspective of sustainability, our Keys to sustainable living research project provides up-to-date information on how the wellbeing of Kela's benefit recipients is structured and what kinds of risks and challenges changes in social security may involve, especially for customers living on minimum income security. The study will help to identify factors that can impair wellbeing, but also highlights factors and resources that protect wellbeing. Thus, it supports the development of social security and services so that they better take into account people's different life situations and needs.

The research project is closely linked to Kela's strategic sustainability policies and, in particular, the goals of social sustainability. It will strengthen the understanding of the impacts of social security on people's wellbeing, promote the consideration of equity and inclusion and support the long-term, knowledge-based development of social security.

The study pays particular attention to making the experiences and perspectives of people who are reliant on minimum income security, i.e. basic social assistance, visible. This is key from the perspective of equality, as the study gives a voice to groups whose experiences are easily overlooked in public discussion and decision-making. We will publish the first results of the study in 2026.



In the study, we understand wellbeing as a multidimensional entity with different intertwining dimensions where economic factors are one, but not the only, factor determining wellbeing.

New technologies behind smooth and efficient services

Artificial intelligence is a key part of Kela's strategic vision for the future. Our strategic goal is to make extensive use of artificial intelligence in the implementation and development of social security. At the same time, we recognise the sustainability risks related to the use of artificial intelligence. The systematic ethical assessment of artificial intelligence continued throughout 2025, as we developed our operating models, updated our principles of responsible artificial intelligence and strengthened our organisational responsibility for the management of artificial intelligence.

The revised principles of responsible AI reflect changes in the operating environment and our deeper understanding of the responsible development of AI. The principles emphasise human orientation, transparency and responsibility. They guide the development and use of artificial intelligence at Kela. The principles include requirements that the use of artificial intelligence must support the customer's interests and equality, that the operating logic of artificial intelligence must be understandable at a sufficient level, and that people always remain the ultimate decision-maker in significant decisions concerning a customer.

To ensure the responsible development of artificial intelligence, Kela established the AI Governance Lead position in summer 2025. The AI Governance Lead is responsible for implementing the principles of responsible AI, supports the development teams





in planning and ensures that risks related to the use of AI are systematically identified and managed. The AI Governance Lead works in close cooperation with sustainability experts and data protection and information security experts. This allows Kela to ensure that equity, human rights and other key sustainability and security aspects are taken into account in the development of artificial intelligence.

Ethical assessment incorporated into development processes

We continued to develop and implement the operating model for the ethical assessment of artificial intelligence in 2025. The assessment tool based on the DEDA (Data Ethics Decision Aid) tool developed in the Netherlands has become an established part of the development process of AI solutions at Kela.

The assessment process assesses ethical aspects related to the AI solution, such as potential risks of discrimination, the realisation of transparency, privacy protection and impacts on the position of customers. Ethical assessment is an ongoing process that runs throughout the lifecycle of an AI solution. Based on the assessments carried out in 2025, we have made improvements to the solutions under development.

Public AI register increases transparency

We prepared for the deployment of the public AI register in 2025. The purpose of the register is to increase the transparency of Kela's AI solutions and provide customers and stakeholders with information on where and how Kela uses AI in its operations.



Key information on the AI systems in use, such as their purpose of use and operating principles, is documented in the register in Finnish, Swedish and English in plain language. The register will be published on the kela.fi website in early 2026 together with our principles for responsible artificial intelligence.

The responsible development of artificial intelligence requires long-term work and competence development. We are committed to continuing this work with determination. In 2026, we intend to develop the assessment of equal treatment in particular, and we will also participate in the further development of the DEDA tool so that it will also take environmental sustainability aspects into account better than before.

Promotion of human rights and equity as a framework for our work

GRI 406-1

In addition to national legislation, Kela's operations are governed by EU legislation and several international treaties. Basic rights and human rights as well as the provisions of the Non-discrimination Act are some of the statutory obligations that function as a framework for our operations.

Non-discrimination and the promotion of equity in the public sector are Kela's statutory obligations. The work to ensure their realisation is guided by the non-discrimination plan that applies to Kela's customers and its goals. The plan includes a number of objectives to ensure non-discrimination and promote equity.

Read more about the plan at kela.fi: [**Non-discrimination plan that applies to Kela's customers \(in Finnish\)**](#)



Equal treatment means that everyone has actual opportunities to achieve the same outcome regardless of different starting points.

The key objective of the non-discrimination plan is to strengthen our ability to identify and eliminate discrimination and discriminatory structures in Kela's operations. We have promoted the goal by, for example, communicating and increasing awareness of themes related to equity. We have also strengthened the competence of our experts in charge of service work instructions with related webinars, information sessions and self-study content. You can read more about themes related to equity training on [page 27](#).

Ensuring the availability of services is one of the essential themes of Kela's non-discrimination plan that applies to its customers. Kela provides services at 77 service points, of which approximately 30 are located in the same premises with our partners. Kela service points were closed down in 2025. In locations where the service point was closed due to the low number of visitors, services were secured, for example, in cooperation with the municipalities or through remote service. In 2025, it was possible to use Kela's services at 297 partner locations. These included service points, Ohjaamo one-stop guidance centres, service centres and Virtu points in Lapland.

We strive for accessible solutions at our service points. In 2025, we updated Kela's guidelines for the design of working environments, which provide guidance on ensuring the accessibility of all service points and premises. We have also clarified and harmonised the information and descriptions of the service points displayed in the kela.fi service point search and the suomi.fi search. We also ensured that the accessibility information of the service points in the descriptions is up-to-date and comprehensive.

Kela's service channels are continuously developed. With regard to online services, we have invested in OmaKela, for example, with new applications designed and implemented to be accessible. Accessibility is also ensured by testing, conducting regular accessibility assessments and training personnel to produce accessible content and services. Cognitive accessibility is taken into account in chat services, for example, by keeping responses short and as understandable as possible.



Linguistic non-discrimination

Ensuring the linguistic non-discrimination of Kela's customers is one of the important themes of the non-discrimination plan. As an authority, Kela must use appropriate, clear and understandable language. In addition to Finland's official languages, we also communicate in English, and in 2025 we started work to produce clearer English-language content. We also introduced a message service in the Sámi-language service. If necessary, we also communicate in other languages, for example in connection with topical legal reforms.

Plain communications

We have been communicating in plain language for over 15 years. For example, people with intellectual disabilities, reading difficulties or memory disorders may need plain-language communication. Immigrants and other language learners can also benefit from plain language until language skills accrue.

In 2025, we updated the existing materials in plain language and prepared clearly illustrated instructions on basic social assistance for use in customer service situations. We also produced a plain-text information leaflet on the amendments to social assistance in 2026. These materials have been prepared in plain Finnish and plain Swedish.

In 2025, we conducted a survey on Kela.fi's plain-language website for the first time to collect feedback and development suggestions from visitors. The survey was conducted in plain Finnish and plain Swedish. The results of the survey were overall slightly better than the results of the general-language visitor survey on the kela.fi website.

Interpreted service at Kela

Kela provides customer service in Finnish, Swedish and English. If the customer cannot handle their Kela matters in these languages, we can arrange interpretation in a language that the customer understands. Interpreting is usually arranged by booking an appointment for the telephone service and, depending on the customer's needs, also at a service point. We obtain interpretation from impartial professional interpreters who are bound by confidentiality and comply with the ethical guidelines of both interpreters and Kela.

Kela's service expert assesses the customer's need for an interpreter individually. If necessary, express interpretation can also be used at a service point if the customer's matter is urgent. Customers can also use Kela's services with their own interpreters if they so wish.

Kela aims to develop the use of services by foreign-language customers at Kela. For example, in 2025, we started an experiment with express interpreting in remote services, which makes the service widely available in different languages.

Immigrant customers

The reforms related to social security continued in 2025, and they also affected Kela's immigrant customers. We communicate about legislative amendments in multiple languages, as necessary.

Beneficiaries of temporary protection who fled the war in Ukraine were still a significant customer group at Kela, and the procedures developed for the efficient handling of their Kela matters, such as application forms in their own language, were still in use in 2025.

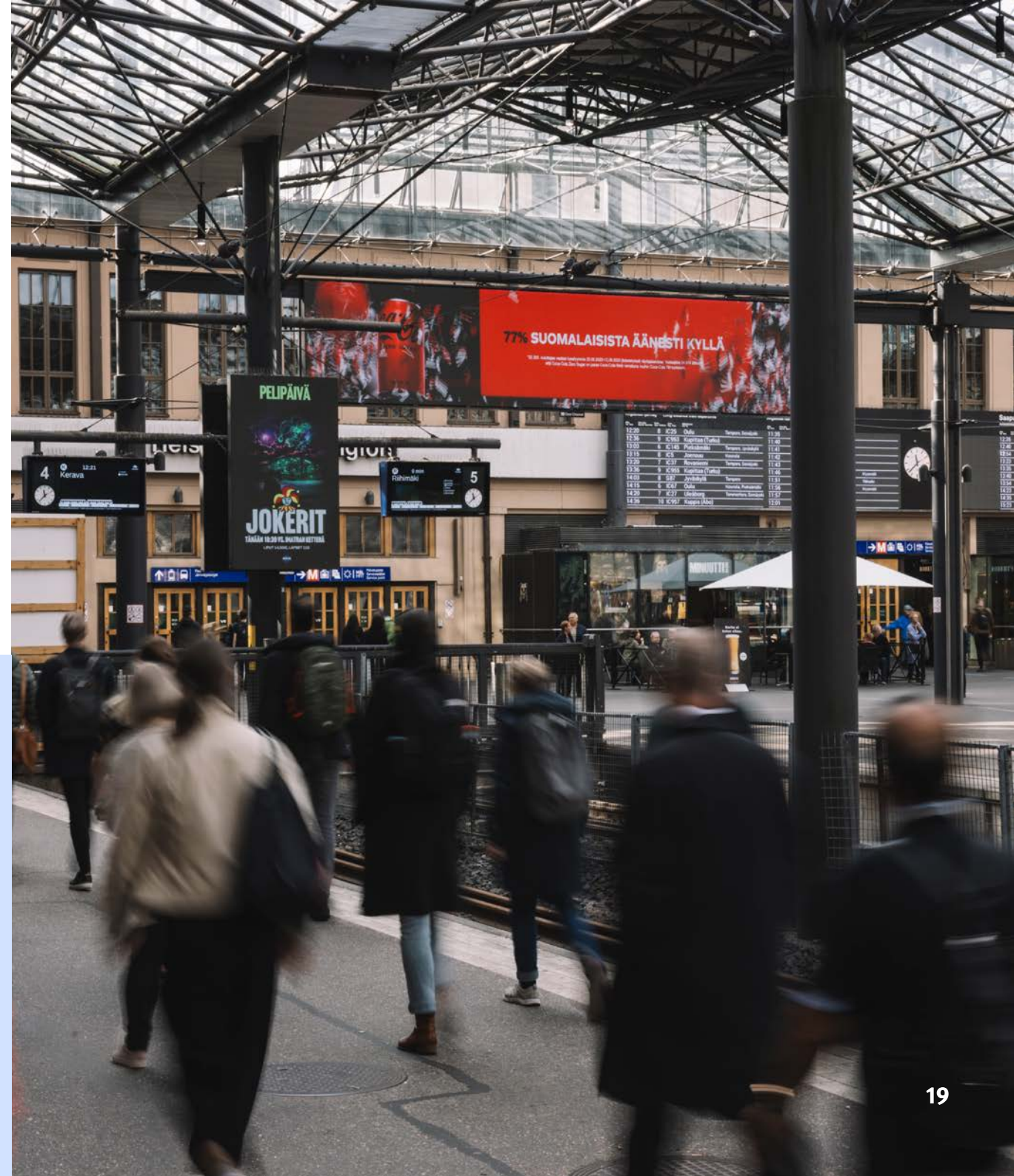
Partner cooperation plays a key role in promoting the cases of customers who are integrating into Finland. In spring 2025, we organised a webinar for our partners on Kela benefits and services for a customer who has moved to Finland. More than 1,000 representatives of our partners participated in the webinar. We also carried out a lot of local and regional integration-related cooperation to promote common customer.



Kela supports the initial service needs of people who have moved to Finland

The entitlement to Kela benefits for people who have recently moved to Finland is influenced by the reason for entry and the nature of residence, the country of origin, any work or studies and whether the criteria for granting the benefit are met.

We provide advice to customers who have moved to Finland and, if necessary, refer them to the services of other authorities. In 2025, Kela improved the service for customers who have recently moved to Finland so that customers who do not yet have a Finnish personal identity code or the right to reside in Finland can also receive service and advice from Kela by booking an appointment, just like other customers. If necessary, Kela can also refer them to social welfare services through the system.



Kela actively promotes Sámi-language services

Kela develops Sámi-language services in cooperation with Sámi-speaking customers. In developing our services, we aim to take into account not only the language but also the Sámi culture and the historical experiences of different generations.

Kela communicates in three Sámi languages, translates application forms into Sámi, develops culture-oriented rehabilitation for Sámi-speakers in their own language, enables a Kela taxi in their own language in the Sámi region and also offers a Sámi-language first-book option in the maternity package.



The services for Sámi customers have improved in recent years, but we also identify areas for development. At the moment, Kela provides personal service only by requesting contact, or for a limited period of time as a telephone and remote service in Skolt Sámi. Also, some services can only be provided with interpretation. In addition, the customer can only submit application forms and their appendices to Kela via the Sámi-language service MuKela/MuuKela, but cannot fill in the online form.



We aim to take into account the Sámi culture and the historical experiences of different generations in the development of services.

Services are developed together with the Sámi Parliament

The Sámi Language Act requires Kela to actively demonstrate that it also serves customers in Sámi. Kela has also entered into a cooperation agreement with the Sámi Parliament on the development of Sámi-language services. Kela and the Sámi Parliament negotiate annually on the progress and follow-up measures of the goals mentioned in the agreement.

In the 2025 negotiations, it was agreed that the parties will jointly investigate two issues that are important for the social security of the Sámi population: The suitability of Kela benefits for the life situations and livelihoods of Sámi-speaking people and the impact of cross-border situations on Kela benefits. Separate working groups were established for both issues.



The Sámi truth and reconciliation process

The purpose of the ongoing Sámi truth and reconciliation process is to identify and assess historical and current discrimination, including the Finnish state's assimilation policy, as well as violations of rights, to investigate how these affect Sámi people and their community in the current situation, and to propose how the connection between the Sámi people and the Finnish state and among Sámi people could be promoted. The Commission published its final report on 4 December 2025.

“Some large Finnish institutions, such as Kela, have Sámi-speaking employees [...] and Finns also try to promote Sámi issues internally there. It is my dream situation that the Sámi Parliament would not always have to point out and demand, but that the authorities themselves would proactively try to promote Sámi matters as far as possible and then ask for consultation if they have a challenge [...]”

(Quote from a participant in the Sámi Truth and Reconciliation Commission, Final Report of the Truth and Reconciliation Commission, Part II, pp. 354–355)



Networks support development

Kela develops Sámi-language services in the authorities' joint Mii ovttas network and Kela's internal Kirnu network. The Kirnu network consists of Kela's own experts whose tasks include the development of Sámi-language services or materials. The network also provides experts with peer support in the development of Sámi-language services.

The Mii ovttas network is a joint network for the development of Sámi-language services steered by the Sámi Parliament. In 2025, the network decided to establish a Sámi-language service directory as part of the Digital and Population Data Services Agency's Suomi.fi service. Its aim is to improve the accessibility of the Sámi-language services offered by the authorities and to promote their use.



Social sustainability expert groups at Kela

In their duties, numerous experts at Kela are responsible for various sustainability aspects, such as the use of artificial intelligence, non-discrimination and equality work for customers and employees, premises and procurement.

Various expert groups are also needed to support the promotion of sustainability work. The social sustainability coordination group leads the work to promote social sustainability in different parts of Kela. The members of the group contribute to ensuring that the perspectives of social sustainability are ensured in various functions, such as training, operating models and principles and various guidelines and procedures.

The expert network we have established also plays a key role in the development of social sustainability. The network's task is to act as an advisory pool of experts. In 2025, the network worked on themes related to Kela's human rights impacts and their management.

Kela additionally has other key employee networks related to sustainability work, which bring employees together based on common goals or backgrounds. These include, for example, the Eco-support team ([read more on p. 46](#)), the Rainbow Network representing gender and sexual minorities and the Kirnu network promoting Sámi-language services.

A woman with blonde hair in a bun, wearing a light blue blazer over a white shirt, and a man with a beard wearing a dark blue blazer over a light shirt, are standing in a locker room. They are both looking at a smartphone held by the man. The background shows rows of wooden lockers and a concrete wall with hooks.

PERSONNEL

Ensuring a good employee experience for all Kela employees is an important factor in achieving our strategic goals and our overall success as an organisation. We want to build a work community that is based on our values of *respect for the individual, expertise, cooperation, and openness to change* together with our employees.

Kela's employees in 2025

GRI 2-7

GRI 405-1

At the end of 2025, Kela employed a total of 8,156 people. Our employees come from different backgrounds and work in a variety of roles.

In 2025, the total number of employees decreased by 45 persons compared with the previous year. The majority (81%) of Kela's employees are women. Men account for 19% of all people working at Kela. Kela does not collect statistics on non-binary employees.

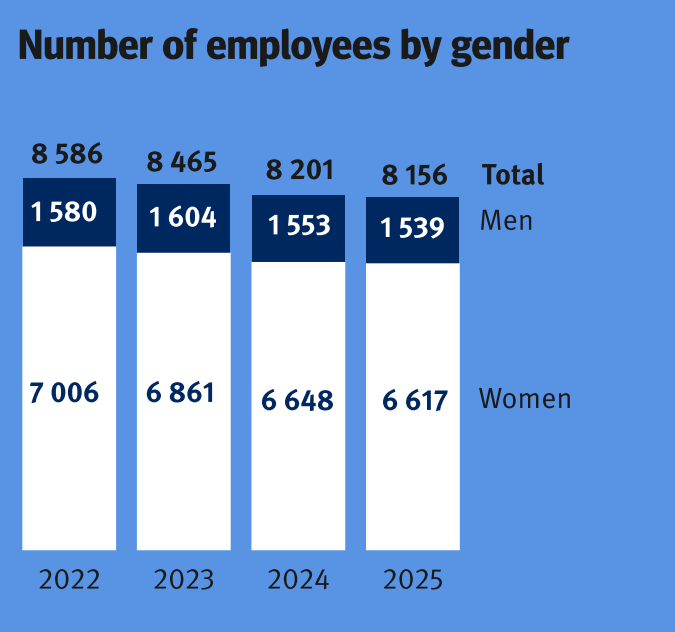
Kela is a female-majority workplace, which is reflected in the relatively large percentage of women in managerial positions. Altogether 79% of all managerial positions and 31% of all leadership roles are held by women. The majority of Kela's male employees work in various development specialist positions.

In 2025, the average age of permanent employees at Kela was 45.8 years. Kela careers tend to be fairly long: the percentage of employees who had served for more than 10 years in 2025 was 45%.

Of Kela employees, 93% are permanent employees. Kela employees are also stationed all across Finland. Kela's northernmost service point is located in Inari and the southernmost in Karjaa with our westernmost office in Mariehamn and the easternmost in Lieksa.



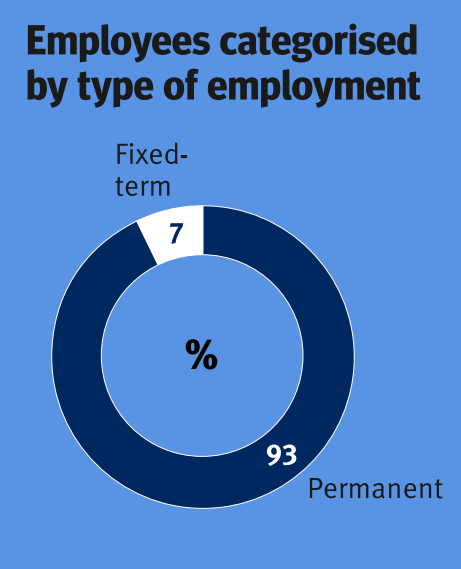
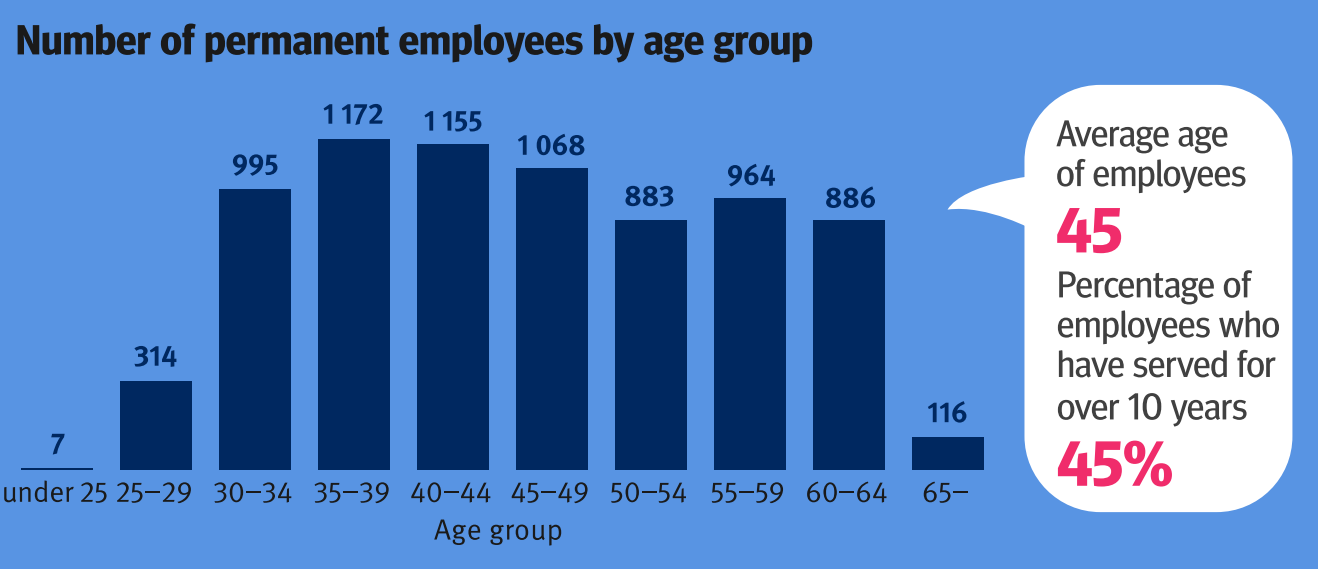
INFOGRAPH: Kela's employees in 2025



Women in leadership roles **31%**
 Women in managerial positions* **79%**
 *Management, middle management and team

Percentage of women and men by position

Position	Women, %	Men, %	Total
Customer Service Specialist	91	9	1 024
Assistant	90	10	77
Claims Review Specialist	89	11	4 279
Team Manager	82	18	488
Medical Advisor	77	23	193
Middle Management	68	32	77
Customer service employee	66	34	41
Specialist	61	39	1 963
Directors and senior management	31	69	13



Theme year of a functioning work community

GRI 403-5

GRI 403-6

Our goal for the wellbeing at work theme year 2025 at Kela was to strengthen work communities and increase humanity at work. During the year, we supported, among other things, co-workership, community spirit, brain wellbeing, management of one's own work and renewal and learning through various webinars, news and other means of communication. Kela employees actively read internal news on these topics, and the events and their recordings were viewed almost 9,000 times.

To support supervisors' coping, we also implemented the "I can see you" webinar series, which discussed the importance of appreciation for wellbeing and coping at work. The aim was to provide insights and concrete tools for building appreciation in everyday management. The webinars and their recordings were viewed more than 1,800 times.

During the year, we also strengthened our sense of community, getting to know each other and everyday activity through, for example, workplace exercise and work communities and the units' own planning and development days. The HeiaHeia campaign alone brought together more than 1,700 Kela employees for sports and a team competition. The same number of Kela employees gathered during the year for Kela's work community games to discuss different themes of a functioning work community. In addition, the national sports weekend brought together 230 Kela employees to try out different sports.



Investment in management development

The coaching approach is a cross-cutting theme in Kela's management, and immediate supervisory work was still rated as excellent based on the 2025 employee survey. The employees felt that the actions of their supervisors supported success at work, and 90% of the respondents were satisfied with their own supervisor. The coaching approach was further strengthened, feedback was more actively requested and work communities were encouraged to engage in regular self-assessments and continuous learning. However, Kela also had clear development wishes regarding management. The results confirmed the need for long-term management culture development.



” On the basis of the employee survey, the work of immediate supervisors was rated as excellent.

During the year, we promoted leadership in a goal-oriented manner as part of Kela's strategic change goals. In particular, we focused on clearly defining the management culture and identifying management skills. We created a management culture target state that supports Kela's core mission and promotes strategic goals and the wellbeing of employees. We described the target state as management principles and concrete operating methods that are intended to guide the operations of those in management roles. In connection with the definition, we also updated Kela's management competences to support the implementation of the new management culture.

The results of our personnel survey in autumn 2025, excellent frontline management and the identified development needs, emphasise the importance of development work. We made leadership as one of the key themes of employee experience as part of promoting self-guided and community-guided operations.



Multi-location work at Kela

In 2025, we updated the guidelines for multi-location work and increased the minimum amount of in-person work. Kela is a multi-location workplace where remote work and work carried out in premises arranged by the employer alternate flexibly.

At Kela, many work communities work in a decentralised manner. In 2025, the average number of days of remote work per employee was 128. In late 2025, we stipulated that from 1 January 2026, the minimum number of in-person days will be four days per month. As our previous guideline, we recommended at least 1–5 days per month for each employee.

The aim of increasing in-person work is to increase multi-location work where remote and in-person work alternate more than currently and encounters in physical premises would increase in the future. We believe that, in addition to high-quality virtual interaction, encounters in the physical work environment are essential for community, social support, the flow of information and learning. We also want to strengthen these in our operations.

In order to balance work and life, Kela employees still have the opportunity, within the framework resulting from their work, to arrange the in-person days within a month in the way they deem best.

Non-discrimination and gender equality measures from a personnel perspective

GRI 406-1

GRI 404-2

We published the updated Non-Discrimination and Equality Plan for Kela's personnel in spring 2025. We will implement the measures for promoting non-discrimination and equality recorded in the plan during 2025–2028.

As one measure, we launched a revision of the guideline on the handling of incidents of harassment and discrimination. In addition, Work Culture pages were created on Kela's intranet with general information on diversity, non-discrimination and equality.

We also supported the customer encounter skills of customer service specialists and benefits officers from the perspective of promoting their own wellbeing and non-discrimination. The aim of the coaching was to provide practical tools and increase self-understanding for encountering and acting in different customer situations.

As part of the measures to promote the employee non-discrimination and gender equality plan, we also

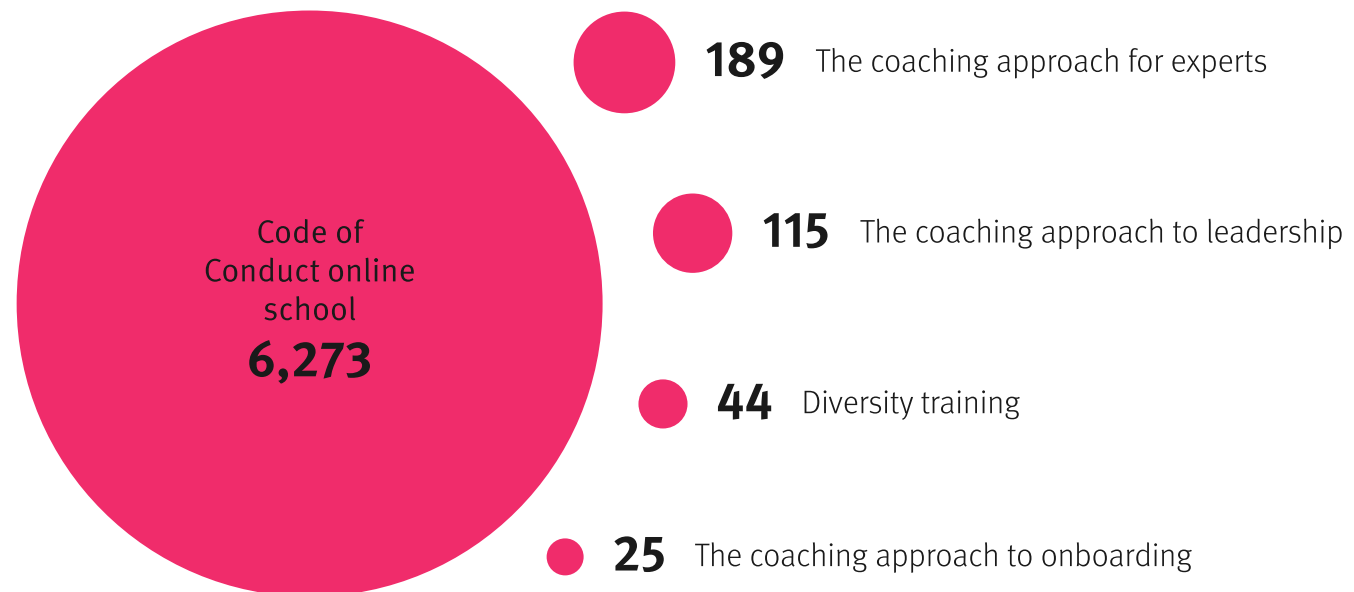
surveyed the current diversity and non-discrimination coaching, webinars, learning paths and support materials available to Kela employees. In addition, we identified different target and stakeholder groups related to competence development and assessed the development measures.

In recent years, we have invested in training with a coaching approach. The coaching approach enables the creation of an inclusive experience for everyone. The coaching approach supports the achievement of

the individual's goals so that everyone can follow their own path according to their own needs. In 2025, a total of 329 Kela employees participated in the coaching approach training.

We also organised sustainability sessions, which are 15-minute briefings on sustainability. The sustainability sessions provide Kela employees with information and concrete tips for their work and everyday life. The recordings of the sessions have been used as material in various training courses and events.

DIAGRAM: Training participants in 2025



Developing sustainability perspectives in recruitment was reflected in the applicant experience and summer job practices

GRI 406-1

Developing recruitment to strengthen diversity and provide a good applicant experience is one of the promotional measures in Kela's non-discrimination and equality plan that applies to employees. In 2025, we strengthened the experience of Kela as a responsible employer for those applying for work at Kela and those who already work for us.

With the help of a good applicant and employee experience, we want to encourage diverse applicants and applicants in different situations in life to be interested in Kela as an employer. A high-quality applicant experience supports the development of our services, as a diverse personnel brings different perspectives to the organisation and strengthens our ability to serve all customer groups.

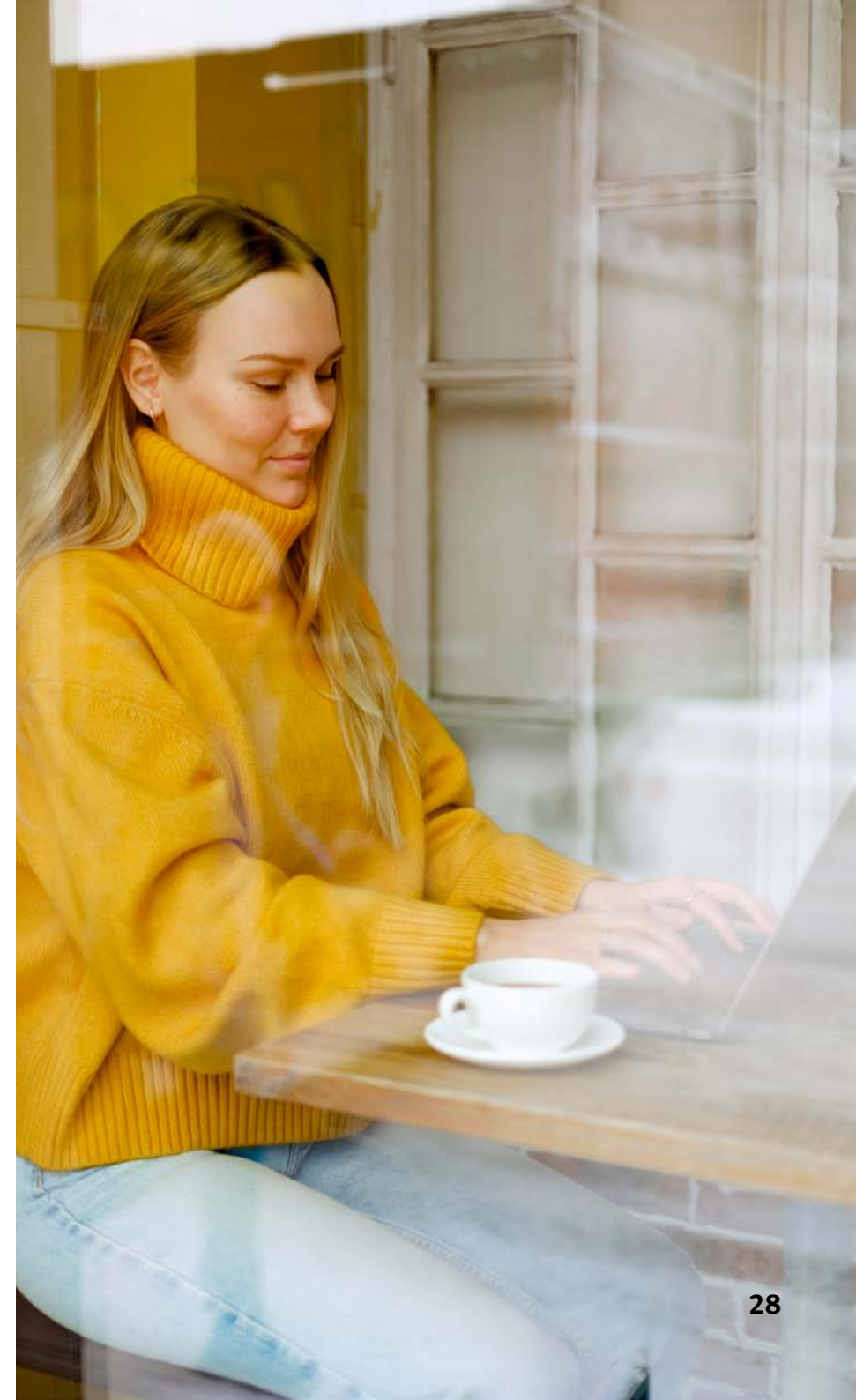
A Duunitori survey conducted in summer 2025 showed that our investments in summer work experience paid off: Kela received the "Tutkitusti hyvä kesäduuni" award for providing a proven good summer job experience. Summer employees gave excellent ratings for recruitment, orientation and the working atmosphere, and the overall



score was 4.42/5. Supervisory work, the support of the work community and opportunities to learn new things were particularly praised. The recognition reflects the long-term work of the entire work community and supervisors.

To develop the applicant experience, we also launched a survey pilot in 2025 to evaluate the recruitment process. We used it to collect feedback on job advertisements, applicant communications and interview experiences from both internal and external applicants. The survey report will be completed in 2026, and based on the responses, we will develop the processes to become even clearer, more equal and more applicant-oriented.

We also once again participated in the UusioUra 2025 event, where we emphasised Kela's age-friendly approach to work and the fact that Kela values competence at all career stages. In events such as UusioUra, we strengthen Kela's message as a responsible and equal employer that sees a diverse age structure as an asset.



Employee turnover at Kela

GRI 401-1

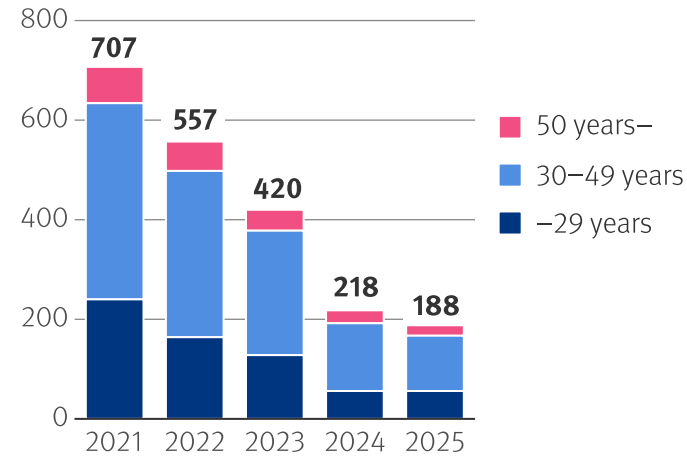
In 2025, we hired fewer new permanent employees than in the previous year. Altogether 188 new permanent employees joined Kela in 2025. The majority of the new employees were between 30 and 49 years of age. A total of 21 new permanent employees were over the age of 50, of whom five were over the age of 60.

The number of permanent employees who left Kela was altogether 302 people. The most exits occurred among employees over the age of 50, and this applied to both men and women. In 2025, a total of 159 people retired from Kela, of whom 143 retired on old-age pension.



Of the respondents to the employee survey, 21% recommend Kela as an employer, 37% are neutral.

DIAGRAM: Changes in the number of incoming employees by age group



*Employees whose contract was made permanent and new permanent hires

DIAGRAM: Changes in the number of exiting employees by age group

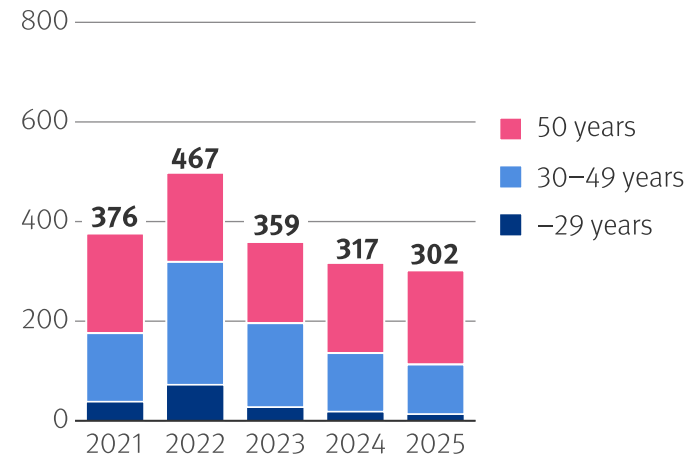
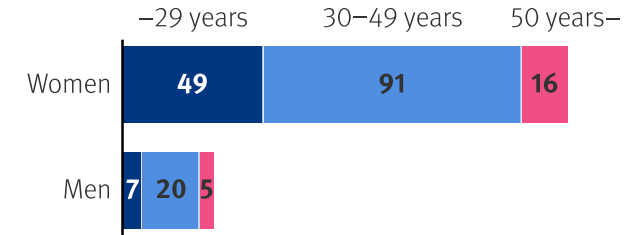
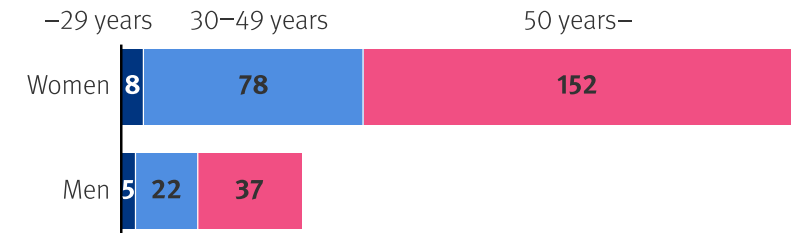


DIAGRAM: Changes in the number of incoming employees by gender and age group in 2025*



*Employees whose contract was made permanent and new permanent hires

DIAGRAM: Changes in the number of exiting employees by gender and age group in 2025



Development of family-friendliness at Kela

GRI 401-3

For Kela, being a family-friendly workplace means maintaining a balance between work, life and relationships and the possibility to look after your own wellbeing. At Kela, we promote family friendliness through a broad concept of family: the family is composed of the people they consider as members of their family.

We are involved in a project called “Ruuhkavuodet 2” (The busiest years of your life vol. 2) funded by the Finnish Work Environment Fund and coordinated by the Family Federation of Finland. The project seeks to produce e.g. new information and operating models that will address the challenges related to combining work and family life when faced with having to care for elderly family members. During the project, workplace-specific instructions related to care will be updated to strengthen gender equality and non-discrimination in the work community. The broad concept of family makes it possible for Kela to discuss the themes of the project as part of the development of a family-friendly workplace.

In 2025, we also promoted family friendliness with Kela’s own collective agreement solution. We increased the maximum number of paid calendar days of temporary

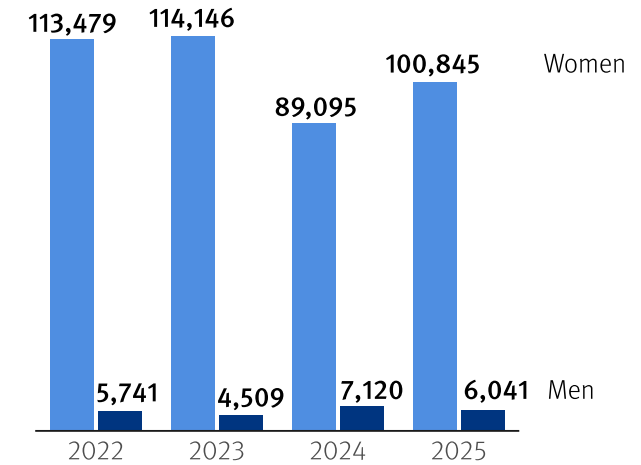
child care leave for a child under the age of 10 from three to four calendar days. The non-birthing parent has the right to participate in prenatal medical examinations during working hours without loss of salary, if the examinations must be carried out during working hours.

Kela employees on family leave

The number of Kela employees on family leave increased slightly in 2025 compared with the previous year. The percentage of men who took family leave decreased from the previous year to 17% in 2025 (23% in the previous year).

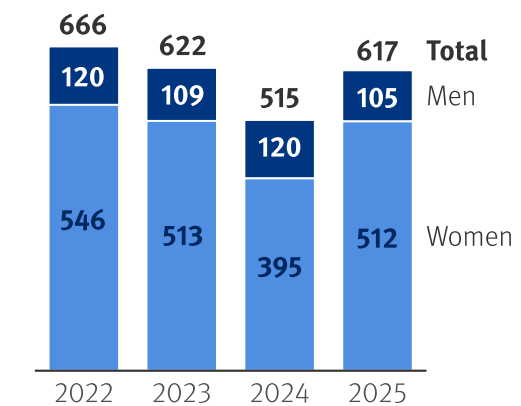
The number of family leave days taken by Kela employees increased for women in 2025. Men’s share of family leave days also decreased from the previous year. Here, family leave refers to pregnancy leave, parental leave, child care leave and temporary care leave. The figures also include paternity leave days, as some of those who took family leave were still subject to the previous provision preceding the family leave reform.

DIAGRAM: Number of Kela employees on family leave*



*= The days of pregnancy leave, paternity leave, parental leave, child care leave and temporary care leave taken are included in the family leave days.

DIAGRAM: Number of family leave days*



*Excluding Kela employees on temporary care leave

We monitor the impacts of the family leave reform on the use of parental leave

The family leave system was significantly reformed in Finland in 2022. The aim of the reform was to promote a more equal distribution of parental leave between the parents and to strengthen gender equality in both working life and family life. In the reform, the length of the earmarked period allocated to the father/other parent of the child was almost doubled and the use of leave was made more flexible so that mothers can now also take advantage of the flexibility. The reform also included significant fundamental changes: gender-based terminology was abandoned and the rights of fathers and mothers are now almost identical.

Kela's research is assessing the short-term and long-term impacts of the reform in several projects and using different research data. In autumn 2025, we conducted a survey among parents of children aged 1–2 years who are included in the scope of the new system. In the survey, we investigated parents' reasons for taking or not taking leave, as well as views on the development needs of family leave, factors affecting the allocation of leave and parents' experiences of workplace attitudes towards the use of leave. We will publish the first results in spring 2026.

We are also investigating the changes in the use of family leave in the light of Kela's benefits register

data. We will investigate how fathers' use of leave in particular has developed since the reform and examine the differences between population groups, especially socio-economic differences in the use of leave and its distribution among parents. Based on the first results, the reform seems to have clearly increased fathers' use of leave and, in particular, the period of leave that fathers use independently without the child's mother being on leave at the same time. The results of the project will be published in late 2026.

In early 2026, we will conduct a survey of parents who had a child in 2022, just before or shortly after the system reform. The setting offers the opportunity to assess the impact of the use of parental leave on the wellbeing of parents and children by using quasi-experimental research methods; we will investigate, for example, how the allocation of leave is reflected in the parents' coping and mental wellbeing or attitudes regarding gender equality. In addition, a research project will be launched in 2026 in which we will collect qualitative data by interviewing parents expecting their first babies about negotiations and decision-making regarding the allocation of leave.

Parents make choices about the use and allocation of family leave within the framework of different institutional, cultural and structural conditions. In the studies, we examine not only demographic and socio-economic differences in the use of family leave and its rationale,

but also the connection between attitudes and cultural factors and the choices made by parents. The studies will produce information on obstacles to the more equal allocation of family leave as well as information on the wellbeing effects of the allocation of leave.



Development of security management

GRI 403-1

GRI 403-2

GRI 403-5

In 2025, Kela's security operators were brought together by forming a security unit that includes Kela's technical situational awareness centre in addition to physical security, information security, cyber security and data protection. The implementation of the previously revised strategic security guidelines continued in 2025.

The security competence of the personnel and management was maintained throughout the year. We actively communicate about security to our employees and management. The key theme in internal security communications was privacy protection and action in threatening situations. We also updated the security content of Kela's website in 2025. We also introduced a new security compilation page.

The number of safety and security observations made by Kela employees remained at the same level as in previous years, and the significant increase in previous years was reversed as a result of long-term security work. However, the number of threats experienced by the personnel remained at a high level, and Kela promoted the replacement of the name of the person making the decision on benefits with Kela's contact information as one of the management measures.

Read more: [Security and data protection | Our services | Kela](#)



A change that provides security to Kela employees

In November 2025, the Parliament approved an amendment to the Act on the Social Insurance Institution, following which the names of claims review specialists may be omitted from all Kela benefit decisions in the future. According to the current Kela Decree, a benefit decision made by Kela must be signed and the name of the person who made the decision must be marked as the signature. The practice has led to threats and harassment of employees making decisions on benefits.

Kela has long strived to promote a legislative amendment to omit names from decisions. The Parliament's Social Affairs and Health Committee strongly supported the omission of the name in its opinion on the amendment to the Act on the Social Insurance Institution. The current efforts aims to make it possible for all benefit decisions to be made without the name of the decision-maker in the future. The aim is to protect Kela employees more effectively from threats and harassment and to improve occupational safety throughout the organisation.

The draft regulatory amendment under consultation has run into legal-technical obstacles, and options for proceeding are being assessed. Omitting claims review specialists' names from documents would have no bearing on clients' right to due process or the legal validity of decisions issued. In all situations, the decision-maker can still be verified within Kela.

Experience of psychological safety

GRI 406-1

Psychological safety is of great importance to the functioning of work communities. Psychological safety has a significant impact on Kela employees' wellbeing and the experience of inclusion, and is also strongly linked to the equity work carried out at Kela.

As part of Kela's employee survey, we have been surveying Kela employees' experience of psychological safety since 2023. In 2025, we revised the content of the survey. Psychological safety was still surveyed, but due to the change in questions, the results are not directly comparable with previous results.

Psychological safety was surveyed with five questions, the average of which formed the psychological safety index. The index received a score of 3.3 out of a maximum of 4. Based on the results, we can conclude that Kela employees experience psychological safety.

92% of the respondents said that they can be themselves in their work community. 89% of the respondents felt that it is safe to share thoughts and ideas in the work community. The same number of respondents said that interaction in the work community is appreciative. 82% of respondents felt appreciated in their own work community, while 72% said that they received enough encouraging feedback.

The answers to the questions were on a scale of 1–4. The percentages reflect the proportion of respondents who responded to the statements with a rating of 3 (= somewhat agree) or 4 (= fully agree).

The Rainbow Network as a promoter of equity

GRI 406-1

The key task of Kela's Rainbow Network is to provide peer support so that everyone has a community at the workplace where they can share important things in their everyday life. Peer support is particularly visible in the network's informal remote and in-person meetings and discussion groups in different communication channels. In addition, the network promotes an equal and diversity-oriented organisational culture at Kela. In 2025, the network also presented its activities and cooperated with other public administration organisations, such as the Finnish Tax Administration and Metsähallitus.

For several years now, the Rainbow Network has been organising a coffee session for Kela's employees in honour of the international IDAHOBIT Day. In 2025, coffee sessions were held in Helsinki, Oulu and Joensuu. These coffee sessions are one way to promote awareness about equity and diversity among fellow Kela employees and to introduce the activities of Kela's Rainbow Network.

In 2025, Kela also signed partnership agreements with Turku Pride, Kuopio Pride and Helsinki Pride. Of these, Kela signed a three-year partnership agreement with Helsinki Pride. Partnership with Pride events in several cities supported effective work on equity and diversity.

Kela's Rainbow Network was established in 2019. It had nearly 250 members at the end of 2025.



SUSTAINABLE GOVERNANCE

With sustainable governance, Kela strengthens the foundation of its own operations, trust and the prerequisites for a sustainable society. In addition to the sustainable use of public funds, we support informed decision-making, social debate and promote the responsible use of new technologies.

Short- and long-term productivity

In 2024, Kela launched a productivity programme aimed at securing investment opportunities in the coming years and meeting the cost-cutting obligations established in fiscal policy. Kela has set a total savings target of EUR 45 million in operating expenses by 2027. The programme is based on ensuring the adequacy of funding in the long term.

We are implementing the savings in a front-loaded manner and slightly above the obligations required by the funder and the fiscal policy. This allows us to make changes in line with a good personnel policy while focusing investments on strategically important development projects. In 2026, these include, for example, the Eepos programme ([see p. 42](#)) and the comprehensive reform of basic social assistance. The aim is to achieve lasting cost savings compared to the 2023 cost level.

We manage the productivity programme through jointly set targets and measures to ensure the realisation of savings in both the short and long term. We target the measures at either direct cost savings or improving productivity, which enables a controlled reduction in the number of employees and costs.

In personnel planning, we make use of natural exit turnover and recruit new employees carefully in accordance with the agreed framework. The labour input has decreased by a total of 400 FTE since 2023. The budgets for 2026-2027 have taken into account approximately 40% of the estimated exit turnover as a personnel reduction. We are improving productivity by developing processes, operating methods and employee competence and by adopting new technology.



In 2025, we focused on analysing measures and monitoring operational cost savings. We have made progress, particularly in the resource planning of customer services and the reduction of the amount of paper mail ([see p. 42](#)). The faster-than-expected growth in the share of documents delivered electronically has reduced paper consumption and transportation, and resulted in significant savings in mailing, envelope and paper costs. The competitive tendering of transports and starting to use two suppliers have also brought additional savings.

We carried out a nationwide survey of our premises and service network, and the changes made on the basis of it have reduced costs. Continuous premises costs have turned to a decline, and savings have been achieved, for example, by recycling furniture.

For the development of productivity, it is important that we allocate resources – personnel, equipment, information and financing – flexibly and appropriately. Thanks to the development of customer service processes, our service capacity has remained good, even though our labour input has decreased by 5% from 2023. For example, we succeeded in processing the increased number of decisions on social assistance thanks to the expansion of competence and centralised resource planning. We have also increased our investments in the development of new benefit systems. The Eepos programme and the changes in operating methods it enables play a key role in improving long-term productivity.



Sustainable investments

In 2025, we continued to operate in accordance with the processes for sustainable investing. We screened our entire liquid corporate investment portfolio for normative infringements, analysed the carbon calculation of investments and conducted an annual sustainability survey among our asset managers.

In the pension liability fund's investment portfolio, carbon intensity and absolute carbon emissions decreased significantly compared to the previous year's review, which mainly reflects changes in the carbon emissions of a few Finnish companies with a heavy weight in the portfolio. In addition to the backward-looking carbon accounting, we once again reviewed with analyses which warming path our portfolio companies are estimated to be on and how many of them have adopted science-based targets (SBT) or targets that are otherwise considered ambitious. The percentage of holdings classified in this category increased in the annual review, covering more than three-fourths of investments.

We again also surveyed biodiversity impacts and dependencies in an industry-level review. However, the results are indicative until the analytical methods are developed to take into account company-specific factors, such as the geographical regions in which the companies operate. In addition, we continued to map out green themed investments and decided to invest in a Nordic green energy fund, for example.

In 2026, we will continue to pursue our sustainable investment goals and survey potential new analytical methods for reviewing our portfolio in an even more diverse way.

Sustainability factors that affect Kela's procurements

GRI 414-2

Kela procures a wide scope of goods, services and construction contracts for its customers and for internal use. A significant part of our environmental impact is generated in the value chains of our procurement, which is why we continuously develop the management of the sustainability aspects of our procurement. Ensuring the wellbeing and human rights of workers in supply chains and ensuring ethical policies are also key objectives in the development of our procurement.

More comprehensive minimum sustainability requirements

In 2025, we updated Kela's Code of Conduct for Suppliers, which sets minimum sustainability requirements for all of Kela's suppliers and their subcontractors. The new Code is more comprehensive than before and set requirements for the sustainable use of water resources, safeguarding animal welfare and taking biodiversity into account, among other things. Unlike the previous version, the Code also includes requirements for the



responsible use of new technologies and emphasises the importance of information security. In addition, we require suppliers to have methods for managing the social impacts and risks of the supply chain.

In addition to the minimum requirements defined in the Code of Conduct for Suppliers, we also set procurement-specific sustainability targets in the planning and preparation phase of tenders and monitor their implementation throughout the procurement lifecycle. Of the procurements for which we made a procurement decision in 2025, we set environmental responsibility criteria to 23% and social responsibility criteria to 38% of the procurements. Kela's Code of Conduct for Suppliers was taken into account in 94% of procurements.



Cooperation and internal development

We strengthened the development of sustainable procurement by joining Motiva's VAUHTI network, which

produces sustainable development solutions, in 2025. The network supports public contracting entities in the development of responsible, effective and innovative procurement in Finland. In the network, we participated in the activities of developer groups focused on responsible IT procurement and biodiversity, among others. In addition, we participated in a peer learning project on preventing labour exploitation in cleaning services organised by Motiva and the European Institute for Crime Prevention and Control (HEUNI).

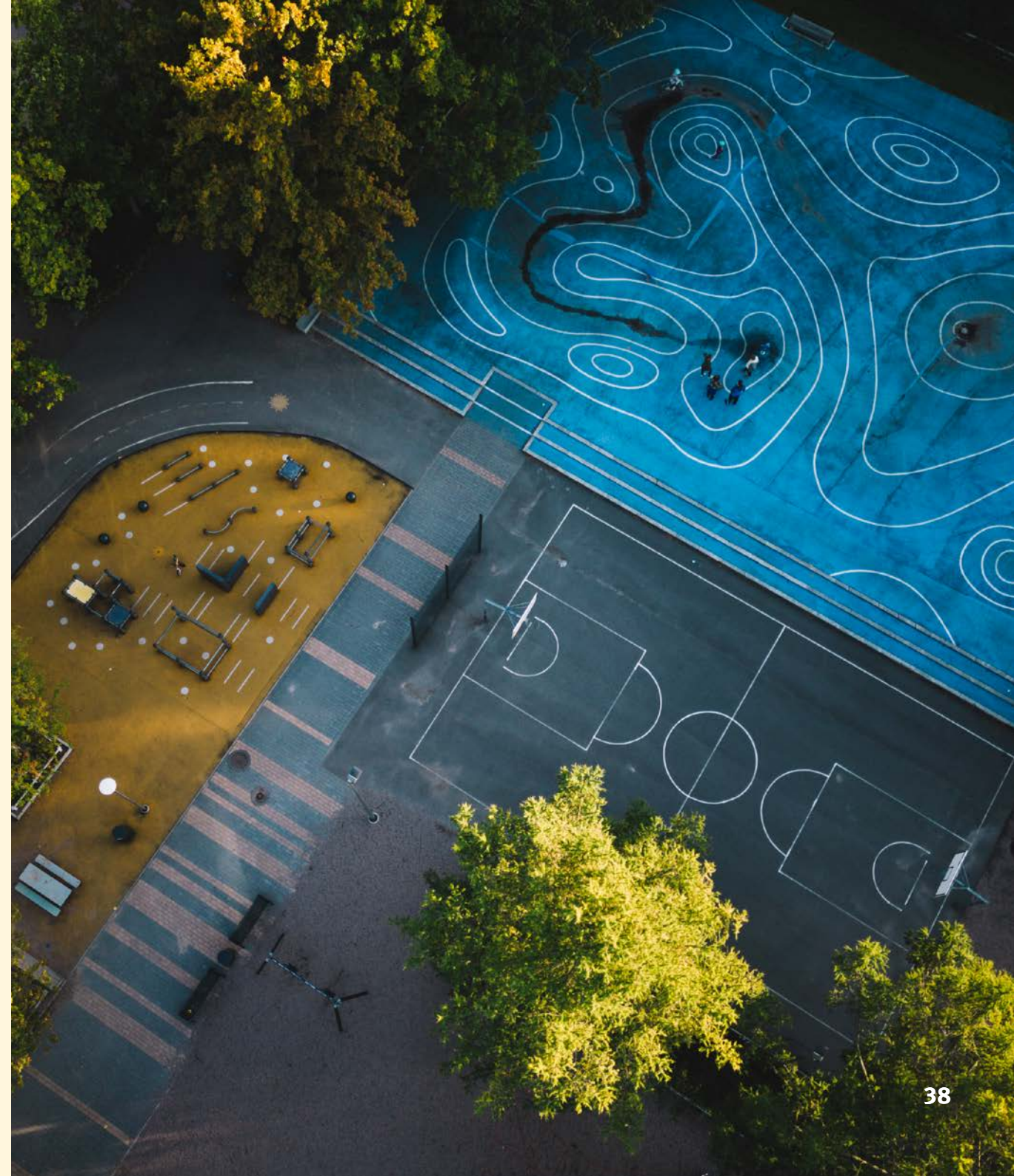
Internally, we developed tools for evaluating sustainability risks related to procurement and applying the Code of Conduct for Suppliers in the contract phase. In 2025, we also identified our most important procurement types in terms of climate impacts and started work to manage the climate impacts of procurement ([see pages 44–45](#)). We also launched systematic work to map out social impacts, such as the most important procurements from a human rights perspective, and to define material sustainability criteria for procurement. Our work to develop the sustainability of procurement will continue in 2026.

Research supports decision-making

Kela's statutory tasks include the production of research data serving the development of social security and its own operations. Research activities are a key part of Kela's social responsibility and support informed decision-making in the development of the social security system. Research is used to assess the functionality, impacts and development needs of social security in a changing social operating environment.

In recent years, many changes have been made to social security implemented by Kela, concerning both the level and conditions of benefits and the obligations of the systems. For example, the conditions for receiving housing allowance and unemployment benefit have been tightened and the level of allowances has been reduced at the same time as unemployment affects an increasing number of people living in Finland due to the weak employment situation. In addition, in autumn 2025, Parliament approved an amendment to the Act on Social Assistance, as a result of which the role of minimum security as a last resort has been emphasised by increasing the obligations of support and sanctions in situations where the obligations related to granting support are neglected.

The health insurance system has also undergone several concrete reforms in recent years. Kela reimbursements for medical care have been revised and, for example, the initial deductible for medical reimbursements has been increased and the level of the annual deductible has been raised, which particularly affects low-income customers who use a lot of medicines. The reforms have been justified by controlling the increase in costs and securing the sustainability of the system, but they have given rise to questions about how health insurance is targeted at insured persons in different positions and to what extent the system ensures equal income and treatment of ill health.



Kela's research examines the implementation of the above-mentioned changes and their effects on the functionality of social security and the lives of customers. In the research projects underway in 2025, we have examined, from a sustainability perspective, the allocation of benefits to different population groups,



the combined effects and benefit paths of the benefit system, the adequacy of social security in changing life situations and the impacts of reforms on the livelihood, work ability and inclusion of customers ([see also pp. 13–14](#)). We also produce information about special vulnerable groups as Kela customers. Various data sets and Kela's register data are used in research.

Kela's research is closely linked to decision-making. Research data is used in the preparation of legislation, and researchers participate as experts in the work of many working groups. In 2025, Kela researchers participated in a cross-administrative sustainability assessment initiated by the Prime Minister's Office, which systematically investigated the current state and development trends of Finnish society (Views on the state of Finland – Sustainability assessment 2025).

Effective research and statistical data

In 2025, we published statistics on all key benefit categories and 179 research publications, 50 of which were published in peer-reviewed scientific journals. All of the publications are openly available online. We strengthen their impact through active communication towards decision-makers, experts, the media and the general public.

Kela's statistical information service responded to more than 1,600 requests for information that supported knowledge-based management in different organisations. Our researchers gave presentations at more than 300 events and participated in nearly 200 working groups or stakeholder meetings, providing research-based information on social security. In addition, the researchers prepared more than 150 expert opinions to support decision-making.

We supported the public debate on social security. Our research and statistics bulletins resulted in more than 1,500 news articles, and we reached hundreds of thousands of users through social media channels. The researchers helped journalists to interpret Kela's statistics and other information related to social security in more than one thousand news articles published in the media.

Kela also provides decision-makers in wellbeing services counties with up-to-date, reliable and comparable information to support decision-making. Statistics, research and analysis help to understand how the population in each region is doing, what support people receive and what the funds are used for. In 2025, we produced an information brochure for the new county councillors, which was distributed directly to decision-makers in almost all wellbeing services counties.

Kela contributed to the development of new and existing legislation in various forums

In accordance with the Act on the Social Insurance Institution, Kela must submit proposals regarding the development of social security legislation. We have supported legislative preparation by providing information through research, calculations, the work of our own institutional bodies and social debate. Kela's experts have actively participated in several working groups tasked with the development of social security and other ministerial background work. They have also been involved in Parliament's deliberations on legislative amendments.

During the year, Kela's experts also met Parliament's various networks and parliamentary groups to present topical legislative development proposals. In addition, the annual organisational workshop functions as another important platform for dialogue between various experts. Moreover, partnerships that strengthen the effectiveness of work have increasingly been sought in public relations and legislative work.

The amendments to social security have required Kela to be particularly active as an issuer of expert opinions. Kela's expert opinions have been widely cited in committee

reports, parliamentary plenary sessions and the media. Kela has further strengthened its position as a reliable source of expert information on the implementation of social security and the customers' situation.

A look at the upcoming government programme

In Kela's public affairs work, we started preparing for the upcoming government term by setting goals for the development of social security and digitalisation. The focus is on, for instance, streamlining social security, strengthening equity and leveraging digitalisation in a way that improves customers' rights and the quality of services. Our goal is a transparent, predictable and sustainable social security system that operates reliably even in a changing operating environment.

From the point of view of responsibility, it is essential that benefits are allocated correctly, services are accessible and information is used securely and legally. The single application model, the structuring of data and the smooth exchange of information between the

authorities all reduce the burden on customers and prevent bureaucratic traps. The goals also highlight the prevention of marginalisation of young people, the strengthening of the participation of people with partial work ability and the development of the quality of Kanta services, all of which support wellbeing and promote the sustainability of society.

Monitoring and influencing international legislation

We systematically and proactively monitor EU initiatives that may affect Kela's operations and social security. Our goal is to influence proposals that are relevant to Kela in a timely manner and to ensure the flow of information, anticipation, preparedness and risk management. At the same time, we strive to ensure that international regulations are clear, reasonable for customers and that implementation costs are predictable.

We cooperate closely with ministries and stakeholders on a national level and participate in the activities of the EU preparatory sections. We also participate in EU-level



Morning Talk at Kela events generated a lot of buzz

At the Morning Talk at Kela discussion sessions, we provide information, inspiration and opportunities for networking on topics related to social security and Finnish society. In 2025, we organised the following events:

- Social security abuse as a phenomenon
- How can digitalisation generate wellbeing and savings?
- How are we succeeding in the freedom of choice experiment for people aged 65 and over
- Seamless service or a logjam of silos? Research on cooperation between Kela and wellbeing services counties
- What can you learn from the workplace's rainbow networks?
- Do you dare to get old in Finland anymore?
- AI in authority decisions - Who decides when AI decides?

Based on the feedback, the participants appreciated the topicality, expert speakers, diverse perspectives and constructive discussion. Increasing concreteness and interaction emerged as development areas. We are developing the concept on the basis of feedback and aim to strengthen our role as a social debater through the events.

working groups and are a member of the European Social Insurance Platform (ESIP), among others. In 2025, we responded to four written procedures carried out through the EU sub-committees. In August 2025, we also organised a panel discussion at the Europe Forum in Turku on the topic of "Social security and the EU: How Has Free Movement of People Affected Finland's Social Security?"

From Kela's point of view, the key themes in EU regulation in 2025 were matters related to social security coordination, health, digitalisation and information exchange, as well as mobility and immigration. Particular attention was paid to the anticipated proposals for the new EU cycle, including the proposals contained in the AI Continent action programme and the competitiveness compass, as well as various regulatory simplification packages

The principle of transparent governance includes the right to lodge complaints

GRI 2-25

GRI 2-26

GRI 406-1

Our goal is to provide equitable, high-quality services to everyone. Our customers have the right to lodge complaints against Kela with judicial review authorities.

These complaints offer us valuable information that we can use to improve our services and learn from our mistakes.

Judicial review authorities issued altogether 143 decisions pertaining to Kela in 2025, which were based on complaints lodged in the same or preceding years.

- The Parliamentary Ombudsman issued 76 decisions or responses
- The Chancellor of Justice issued 2 decisions
- The Non-Discrimination Ombudsman issued 2 decisions
- The Non-Discrimination and Equality Tribunal issued 4 decisions

The majority of these decisions did not impose any sanctions on Kela (40 cases) or were simply issued to Kela to notify us of the judicial review authority's stance (29 cases). Kela received a reprimand in one case. In 14 cases, the decision required for Kela to ensure the conduct subject to complaint would not occur again, and a recommendation to pay damages was issued in 2 cases.



Strategic development programme Eepos 2025-2032

Eepos is Kela's strategic development programme and development implementation platform, with which we will renew the processing of benefits and Kela's digital services in 2025-2032. Eepos enables the implementation of customer- and life situation-driven social security in accordance with Kela's strategy, ensures the continuity and cost-efficiency of operations and strengthens Kela's ability to react to future changes.

We signed a development partnership agreement between Kela and PwC and started implementing the project in August 2025. The agreement covers the development of the project and the consideration and monitoring of the related requirements, including responsibility requirements.

In the initial phase, we created the project implementation structures and governance model together with PwC. Through these structures, we manage the development of Eepos in accordance with Kela's strategic goals. In late 2025, we specified Kela's requirements in cooperation with PwC and updated the implementation plan to reflect these additions. The actual development

work was still in the early stages at the time, and there was nothing to report on sustainability.

Sustainability as part of the project

In 2025, we included sustainability requirements in Eepos' procurement requirements so that they are taken into account in development. We have also started more detailed planning with PwC on how sustainability reporting will be implemented in accordance with the given criteria. We will process sustainability-related observations and progress as part of the project's steering and reporting practices.

As the development progresses, we will transfer the sustainability requirements to the scope of monitoring and reporting in full during 2026. This takes place when the project's implementation structures are completed and development progresses from the preparation phase towards full-scale implementation. We are promoting the preparation in cooperation with PwC, and reporting in accordance with the agreement will begin in 2026 when the conditions for this are met.



A woman wearing a red poncho and a white headband stands in a forest with trees displaying vibrant autumn foliage in shades of yellow and orange. She is leaning against a tree trunk and looking to the right. The scene is captured in a cinematic style with soft lighting.

ENVIRONMENT

The environmental crisis is not waiting for other problems to be solved. We strengthen the prerequisites for ecological sustainability by allocating resources to the most impactful entities and integrating environmental aspects into our basic operations.

Advances in environmental work

In 2025, we strengthened the systematic nature of environmental work at Kela. We integrated the long-term environmental work initiated last year into the implementation plan for the strategic sustainability policies and promoted the consideration of the environmental perspective in procurement and premises planning, among other things. Kela's climate roadmap, which was completed in the autumn, now guides our efforts to achieve emission reductions. Towards the end of the year, we also took the first steps towards better management of our impacts on nature.

Carbon footprint

GRI 302-2 GRI 305-1 GRI 305-3

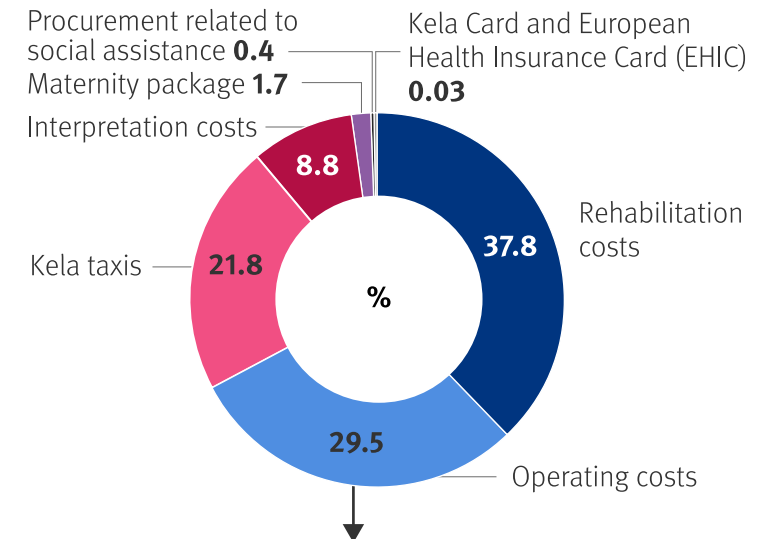
We annually determine Kela's climate emissions in accordance with the Green House Gas Protocol. The accounting covers the emissions of operating expenses related to Kela's own operations as well as those emissions caused by benefit-related procurement that Kela

itself puts to tender and which Kela can thus influence in at least some way. The total amount of emissions presented in this report does not include emissions caused by Kela's investments as we monitor them separately.

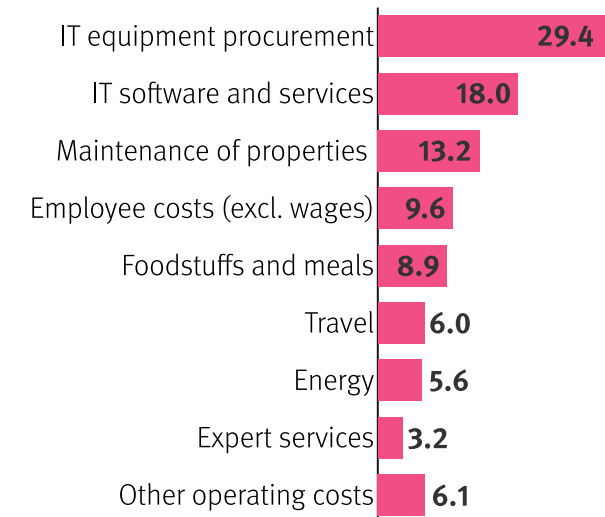
Excluding investments, the most significant source of emissions in Kela's carbon footprint is benefit-related procurement, in which the emissions of taxi trips reimbursed by Kela in particular are a significant source of emissions. Rehabilitation-related costs also account for a large proportion, although the calculation method based on the monetary value of the procurement is likely to overestimate the emissions compared to categories where the calculation is based on more precise inputs. Input data leading to a better level of accuracy has been utilised in taxi trips reimbursed by Kela and other emissions from travel, energy consumption, maternity package and some IT equipment and food purchases, for example. The calculation criteria are explained in more detail in the section entitled Basis for reporting and background information ([see pp. 51–52](#)).

In 2025, Kela's total carbon footprint was approximately 3.8% lower than the previous year and approximately 5.1% lower than in the reference year 2023. In 2025, Kela's total carbon footprint was approximately at the same level as the previous year, but one per cent lower than in the reference year 2023. While the emissions

DIAGRAM: Kela's carbon footprint 2025



Emissions distribution of Kela's operating costs, %



from benefit-related procurement, excluding the maternity package, have increased slightly or remained at the same level as in previous years, emissions from Kela's operating costs have decreased over the period under review: compared to 2024, emissions from operating costs decreased by 6.5% and compared to 2023 by 16.3%.



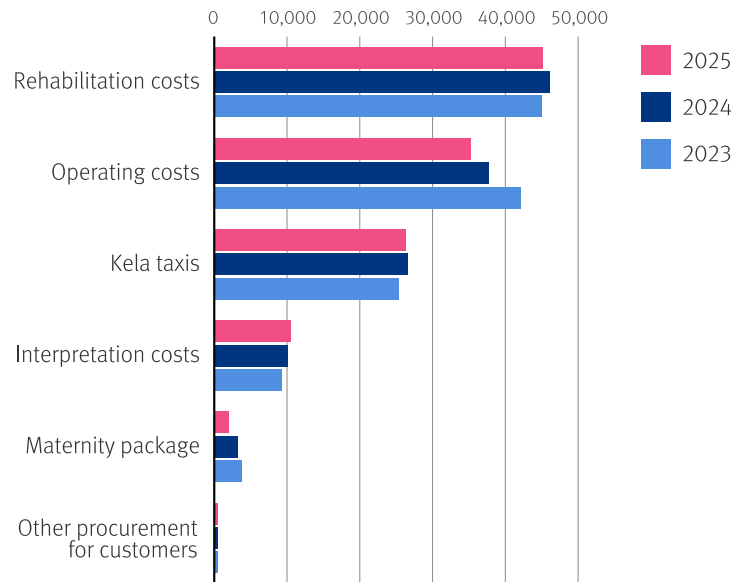
From 2023 to 2024, emissions from operating costs decreased by approximately 10%, and from 2024 to 2025 by approximately 6%. Part of the change is attributable to improved calculation accuracy: for example, in the 2025 calculation, we were able to determine part of the emissions of foodstuffs based on more accurate input data than before, which often leads to lower emission figures. However, we have genuinely reduced emissions in several categories, such as energy consumption, property maintenance, mailing and paper products, as well as travel.

Climate roadmap work begins

GRI 305-5

Kela's climate roadmap was completed in autumn 2025. We aim to cut the emissions from benefit-related procurement and Kela's operating costs by 50 per cent from the 2023 level by 2035 in accordance with the short-term target level of the Science Based Targets

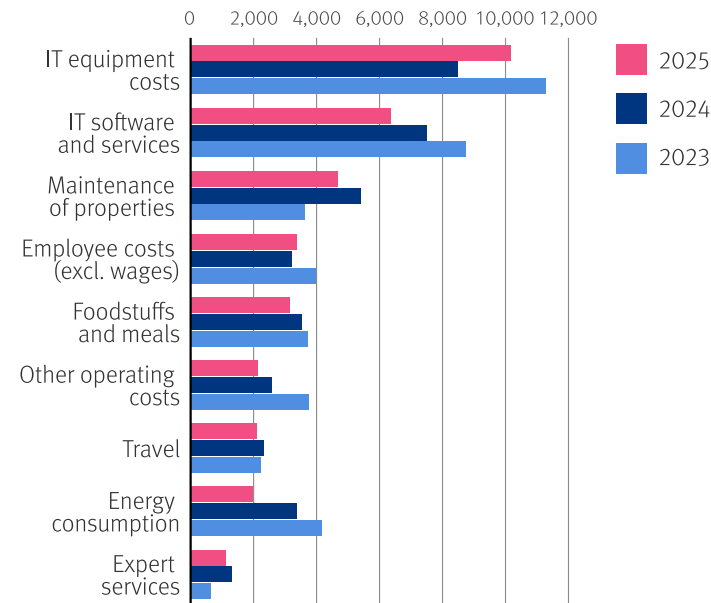
DIAGRAM: Development of emissions from benefit-related procurement and Kela's operating costs (tCO2e)



initiative. In addition to the climate roadmap we have now drawn up, we also set an emission reduction target for our investments already in 2021.

A significant part of Kela's emission reduction target is related to indirect emissions from procurement. Last year, we started our work by reviewing the climate perspective in key current tenders and by drawing up minimum sustainability requirements for IT equipment procurement. As a result of the criteria, the service life of equipment used at Kela will be extended, to an

DIAGRAM: Development of emissions from Kela's operating costs



average of 4–5 years for workstations. In equipment deliveries, we prefer low-emission sea freight to air freight whenever possible. In 2025, we also recycled more than 4,400 old workstations through the supplier's recycling service; the workstations had service lives of over 8 years at best.

We will continue our work from 2026 onwards by setting minimum sustainability requirements for other key procurement categories as well. Our work to reduce emissions is supported by the ongoing green transition

of the energy sector and legislation on clean vehicles. Kela's own target of reducing the number of properties also contributes to achieving emission reductions.

Environmental themes in everyday work

GRI 302-1

GRI 302-4

GRI 308-2

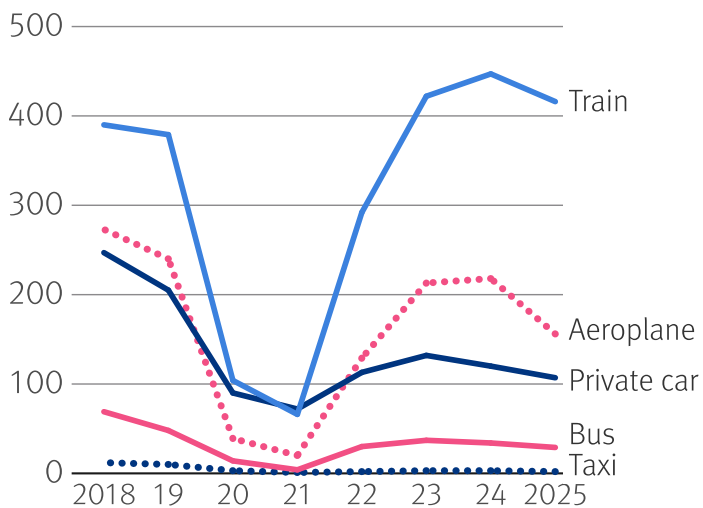
In developing the environmental aspects of everyday work, we switched to the Eco-support model, which is an environmental management tool developed especially for public administration organisations. The model supports the achievement of the set environmental goals and the adoption of environmentally friendly working methods in everyday life. Kela has an Eco-support team of experts who promote environmental responsibility in their respective areas of responsibility in cooperation with various parties.

In 2025, Kela's environmental communications focused not only on current progress in communications, but also on the environmental aspects of artificial intelligence in particular. We organised two sustainability sessions on artificial intelligence by an external expert; one of the sessions focused on sustainability aspects behind artificial intelligence and the other on the themes of the responsible use of artificial intelligence from the user's perspective. Both sessions were popular, and

together with other material supporting the sustainability perspective, we included them in the AI learning path for Kela employees.

The percentage of plant-based meals served in our staff canteens for the entire year was approximately 35%, remaining at the same level as the previous year. In our own staff canteens restaurants, Finnish products accounted for 61.4% of food purchases and organic products for 6.5%. In service providers' staff canteens, the percentage of organic food in the total weight of foodstuffs varied between 0.7% and 2.9%, and the

DIAGRAM: Kilometres travelled for work by vehicle (km per person)



proportion of Finnish products was 66-72%. The average amount of food waste generated in all staff canteens was 107 grammes per meal. The amount of food waste has been mainly declining compared to the previous year.

The number of kilometres our employees travel for work turned to a slight decline. The previous year, the amount of kilometres travelled for work per employee was 821 km per employee on average, compared with 710 km per employee in 2025. The percentage of kilometres travelled by train increased again slightly, to over 58%. The percentage of air travel decreased from 26% to 22%.

Efficient use of premises

GRI 302-4

The average space utilisation efficiency rate at Kela was 11.7 m²/FTE at the end of 2025. This figure saw a 7.9% improvement compared with the previous year, which was achieved by divesting and terminating a total of some 76,650 square metres of office and rental premises. Our goal is to achieve simultaneous cost-savings while reducing environmental impacts by increasing the efficient use of premises. In connection with the changes to the premises, we moved to using shared, unnamed workstations. In the long term, we aim to concentrate office work in regional centres.





Although the efficient use of premises measured by square metres has developed in a favourable direction, the actual occupancy rate of the premises was still low. The average occupancy rate of the premises covered by the measurement during office hours was 24% (previous year: 23%). Changes to the premises and the giving up unnecessary premises will continue in the coming years. The amendment to the remote work policy, which entered into force from the beginning of 2026, is likely to increase the utilisation rates to some extent.

Environmental perspectives in premises projects

In spring 2025, Kela's Management Team approved Kela's guidelines for the physical working environment, which take a diverse view on how we own, manage and use our premises. The guidelines take into account economic, social and environmental aspects more consistently, clearly and transparently than before. In 2025, we also updated our guidelines for the design of business premises, in which we included more comprehensive environmental aspects than before.

As a practical example, in the renovation of the Seinäjoki office building completed in 2025, we significantly improved the energy efficiency of the property by improving thermal insulation, replacing windows and

replacing technical building systems. At the same time, we increased the number of bicycle parking spaces and improved accessibility. In addition, we implemented one of the break rooms guided by the principles of biophilic design. We implemented the premises as a multi-purpose office, with users including the wellbeing services county of South Ostrobothnia and the city of Seinäjoki in addition to Kela. A shared service point and working environment used by several organisations enables efficient and flexible use of the premises.

In Pori, we implemented a similar service and premises cooperation project completed in 2024 with the City of Pori and the Satakunta wellbeing services county. In this project, too, we significantly improved the efficiency of the premises, saved tax funds and made it easier for customers to use services by combining several public administration services in the same premises. In 2025, the project won the national Workplace Awards in the series on the development of the physical working environment.

Energy and waste

GRI 301-1 GRI 302-4 GRI 306-1 GRI 306-4 GRI 306-5

Kela's energy consumption continued its downward trend: total electricity consumption decreased by nearly 8% and district heating and cooling consumption by



IMAGE: The principles of biophilic design were taken into account in the planning of the break room of the Seinäjoki office building.

nearly 16%. The decline is mainly attributable to increased efficiency of the use of premises by abandoning unnecessary premises and developing energy consumption in connection with renovations, for example. The slight increase in energy consumption in 2020 is attributable to the pandemic year, when, among other things, office ventilation was increased to reduce the

DIAGRAM: Development of electricity consumption (MWh)

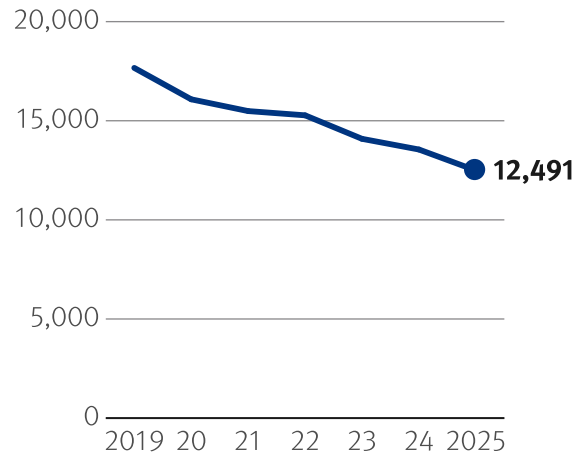
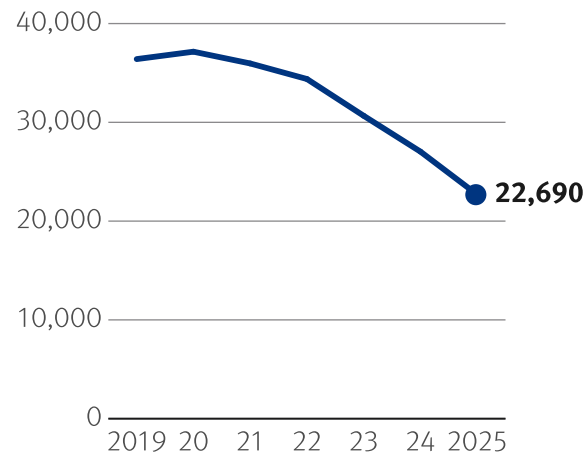


DIAGRAM: Consumption of district heating and cooling (MWh)



risk of illness. The total amount of waste generated by Kela decreased by more than 19% compared with the previous year. The most significant decrease was in the amount of paper waste (-37%), which is the waste fraction Kela generates the most of in its operations. The amount of other waste fractions also decreased, with the exception of plastic and cardboard, which increased by 7–10% from the previous year. We recycled 70% of our waste, slightly less than in the previous year (73%).

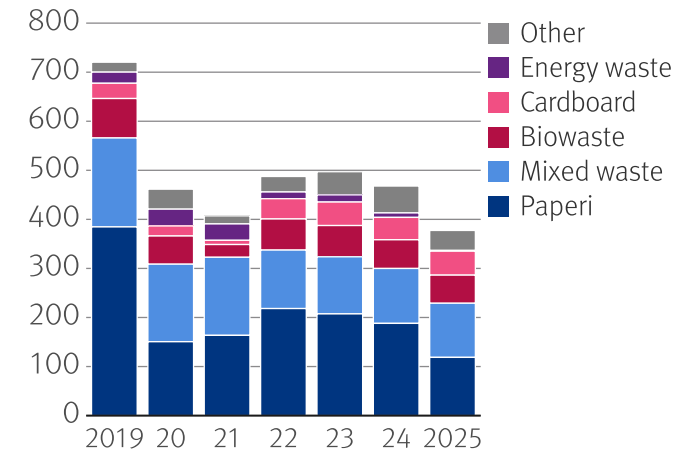
The decrease in waste volumes compared to previous years is attributable, among other things, to the disposal of unnecessary properties and the prevalence of remote work. The increased amount of plastic waste can best be explained by improved sorting opportunities.

We promote waste prevention and recycling by, for example, developing sorting opportunities in our premises, systematically reusing furniture in connection with space alterations and aiming for a long service life for IT equipment.

Digital notices

The number of customers who opted out of paper notices reached the milestone of 1.5 million during the year. In 2025, we sent approximately 6 million paper letters and approximately 9 million digital notices. Technically, we were able to implement almost all benefit administration

DIAGRAM: Amounts of waste by type of waste (tonnes per year)



systems and batch runs supporting digital notices at the end of 2025.

Going forward, with the primacy of digitalisation applying to all authorities, customers will automatically opt-in for digital notices if the customer logs in to OmaKela and submit their email address or telephone number in it. At Kela, the primacy of digitalisation applies to all private customers' own documents. However, it is possible to opt out of digital notices in OmaKela.

We have been communicating a lot about digital notices through internal and external bulletins and in Kela's social media channels. Customers can also find instructions on the topic on the kela.fi website.

Future prospects

Our sustainability work is increasingly focused on the demands of the future. The change in our operating environment is rapid and constantly brings up new kinds of challenges that require more agile response and new operating methods. Going forward, we will increasingly invest in sustainability risk assessments to manage our impacts on different groups of people, society and the environment more comprehensively.

In 2026, we will strengthen and systematise our work to promote equity and human rights. We will focus on developing ethical operating methods and ensuring the realisation of equity and fundamental rights, particularly in the use of artificial intelligence.

We will increasingly connect sustainability aspects to the structures of our operations. We will continue to implement the goals of the climate roadmap and focus particularly on developing the procurements that have the most significant social and environmental impacts.

We are committed to continuing our long-term sustainability work and proactively developing new ways to strengthen sustainability as part of Kela's operations.



Anticipated strategic sustainability risks and ways to mitigate them

GRI 201-2

Challenge	Impacts	Executed measures and observed trends in 2025
Responding to the changing operating environment and regulatory field	<ul style="list-style-type: none"> Trust in Kela as a social entity weakens The challenges involved in trying to meet conflicting expectations Growing need for sustainability expertise 	<ul style="list-style-type: none"> Anticipating change (see p. 6) Measures promoting equity (see p. 11) Legislative development (see pp. 40–41) Development of expertise related to sustainability themes (see p. 27)
AI sustainability risks	<ul style="list-style-type: none"> The social risks associated with the use of AI (equity & human rights) Increasing environmental impact of AI 	<ul style="list-style-type: none"> Artificial intelligence register and principles of responsible use of artificial intelligence (see p. 16) Environmental communications (see p. 46)
Challenging economic situation	<ul style="list-style-type: none"> The impact of government austerity measures and cuts on Kela’s customers Prioritisation challenges as Kela’s resources decline 	<ul style="list-style-type: none"> Keys to sustainable living research project (see pp. 13–14) Increasing Kela’s productivity (see pp. 35–36)
Challenges with taking the diversity of customers and employees into account	<ul style="list-style-type: none"> The timely and correct allocation of benefits is compromised Deterioration of the customer experience and experience of inclusion Increased failure demand and costs Ethical stress and deteriorating employer image 	<ul style="list-style-type: none"> Measures promoting equity (see p. 21) Non-discrimination and equality plan that applies to employees (see p. 27–29) Development of recruitment (see p. 28)
Direct impacts of the environmental crisis	<ul style="list-style-type: none"> Increasing health burdens (pandemics, heat episodes, autoimmune diseases, etc.) Rising cost and reduced availability of consumer goods Physical and insurance-related risks to premises 	<ul style="list-style-type: none"> Kela’s climate roadmap and other environmental measures (see pp. 44–48)
Social phenomena caused by the environmental crisis and the impact of the sustainability transition on society	<ul style="list-style-type: none"> New groups of people vulnerable to exclusion (climate migration, energy poverty, disappearing jobs and occupations) Increase in mental health disorders The role and forms of social security in an ecologically sustainable society Increased spending on benefits and benefit administration 	<ul style="list-style-type: none"> Anticipating change (see p. 6) Keys to sustainable living research project (see pp. 13–14) Kela’s climate roadmap and other environmental measures (see pp. 44–48)
Sustainability risks in value chains	<ul style="list-style-type: none"> Flaws and human rights risks in value chains Environmental risks in value chains Risks of corruption and other unethical conduct 	<ul style="list-style-type: none"> Sustainability factors that affect Kela’s procurements (see p. 37) Eepos development programme (see p. 42)
Challenges in identifying human rights impacts	<ul style="list-style-type: none"> Human rights are not realised in our own operations and those of our value chains 	<ul style="list-style-type: none"> Sustainability factors that affect Kela’s procurements (see p. 37) Ethical assessment in the use of AI (see p. 16) Measures promoting equity (see pp. 11–21)

Basis for reporting and background

GRI 2-3

GRI 2-4

GRI 2-5

In this report, we describe Kela's key measures, results and impacts related to sustainability work in 2025. Our Sustainability Report is based on the Global Reporting Initiative (GRI) standard. Our report has not been assured. The report supplements Kela's Annual Report for 2025.

Please direct all enquiries related to Kela's sustainability measures to:

vastuullisuus@kela.fi

Energy consumption

- The consumption of heating energy is monitored at properties owned by Kela by means of a measurement-based management system. The heating energy consumption of leased premises and premises whose shares Kela owns is calculated based on the cubic volumes of the properties involved and is therefore an estimate.

- Electricity consumption data is collected from the energy data management system based on billing data.
- The energy consumption of joint service points is not included in Kela's total energy consumption statistics.

How we calculate our carbon footprint

- We calculate our carbon footprint in accordance with the GHG Protocol. We have used an online calculator to calculate our footprint.
- Our reported carbon footprint calculation does not include the emissions generated by Kela's investments, which are monitored with a different calculation method.
- For the time being, due to insufficient source data, our carbon footprint calculation does not account for the emissions generated by the devices used by our customers when they access our digital services, the emissions generated by our customers' physical visits to our service points or the emissions generated by the use and the end-of-lifecycle stage of the products included in the maternity package. Emissions caused by remote work are also not included in the calculation.

- Our calculation is based, insofar as it is possible and where this data is available, on accurate source data, such as energy consumption data, mileage data or data obtained directly from suppliers. However, we have had to calculate a significant share of our procurement-related emissions based on euro-denominated consumption data and average emission factors, which increases the uncertainty of the results. So far, it also has not been possible to exclude VAT from the input data with reliable accuracy, which leads to an overestimation of emissions with regard to consumption-based calculation. We are constantly working to improve the accuracy of our emissions calculations.
- In 2025, we changed the calculation method for some of the emission categories and, where possible, made corresponding retrospective corrections to the 2023 and 2024 emission calculations to improve the accuracy of the results and to maintain good comparability between years. The changes to the calculation methods are listed below.
 - » An index adjustment was made for the first time to categories based on consumption-based calculations, which was also implemented retrospectively in the calculations for 2023 and 2024.
 - » An error was detected in the statistics for Kela taxi trips, and the figures were retrospectively corrected in the calculations for 2023 and 2024.

- » An error was detected in the commuting calculations, which was corrected retrospectively in the calculations for 2023 and 2024.
- » The emissions from air travel were retrospectively corrected in the calculations for 2023 and 2024 so that the calculation also includes the impact of the radiative forcing and WTT emissions (Well-to-Tank = emissions from the production and distribution of the energy source).
- » The calculation method for the emissions of hotel accommodation related to travel for work was specified in the calculation for 2025 by using country-specific emission factors instead of the previous average factor. It was not possible to make a corresponding change retrospectively in the calculations of previous years.
- » The calculations also retrospectively included water consumption, i.e. emissions caused by water treatment.
- » The value of the emission factor used in the consumption-based calculation of IT equipment purchases had increased significantly in connection with the update between 2024 and 2025. The updated factor was also retrospectively changed to the calculations for 2023 and 2024 in order to maintain comparability between years.

Waste data

GRI 306-1

GRI 301-2

- Waste data is compiled based on data recorded in the systems used by the service providers in charge of the waste management of Kela-owned properties.
- The waste generated by leased premises and premises whose shares Kela owns are not included in the reported figures as the waste generated at these locations is reported for the entire real estate company and no reliable method exists for assessing how much of the total amount of waste generated can be attributed to Kela's operations. The amount of waste not included in the reporting is estimated to be approximately 10% of the total amount of waste, and it is primarily comprised of cleaning waste and a small amount of sensitive paper waste.
- A significant percentage of the paper waste generated e.g. in Kela's operations is not included in the waste quantities disclosed in this report as the paper decision notices we send to customers turn into paper waste only after they have been received by the customers. The total amount of paper waste can be estimated by taking into account the total amount of paper used by Kela. In terms of other Kela operations, such as maternity packages, waste is also generated in the upstream and downstream value chains, which makes it difficult to estimate their amount.

Impact and prevention of waste generation

The transport and end-of-life treatment or reprocessing of waste generates climate and particle emissions and noise in addition to waste fractions that require permanent disposal and new waste fractions that require processing. Transport and processing also consume energy and other resources. The climate emissions generated by the transport of the waste collected at Kela-owned properties are included in the carbon footprint calculation in accordance with the GHG Protocol. The environmental impacts caused by waste treatment have not been evaluated at a numerical level in other respects.

Kela strives to prevent waste generation by e.g. promoting the use of digital services and working methods and by planning the procurement volumes of supplies on a needs-only basis. We strive to prevent food waste at our staff canteens by anticipating food consumption accurately and by selling left-over food to our personnel, which has proven to be popular. In terms of maternity packages, we strive to prevent waste by e.g. choosing durable and long-lasting products for the packages and by raising awareness of the option to receive a cash benefit instead of the package.

GRI content index

Disclosure code	Reporting content	Location
GRI 2	General Disclosures	
2-1	Organisational details	Steps in sustainability work
2-3	Reporting period, frequency and contact point	Basis for reporting and background
2-4	Restatements of information	Basis for reporting and background
2-5	External assurance	Basis for reporting and background
2-7	Employees	Kela's employees in 2025
2-9	Governance structure and composition	Steps in sustainability work
2-10	Nomination and selection of the highest governance body	Steps in sustainability work
2-22	Statement on sustainable development strategy	Management of sustainability
2-23	Policy commitments	Management of sustainability, New technologies behind smooth and efficient services
2-24	Embedding policy commitments	Management of sustainability
2-25	Processes to remediate negative impacts	New technologies behind smooth and efficient services, The principle of transparent governance includes the right to lodge
2-26	Mechanisms for seeking advice and raising concerns	The principle of transparent governance includes the right to lodge
2-27	Compliance with laws and regulations	Non-discrimination supports our customer focus, Promotion of human rights and equity as a framework for our work, Kela actively promotes Sámi-language services
GRI 3	Material Topics	
3-1	Process to determine material topics	Management of sustainability
3-2	List of material topics	Management of sustainability
3-3	Management of material topics	Management of sustainability

Disclosure code	Reporting content	Location
GR1 200	Economic Topics	
GR1 201	Economic Performance	
201-2	Financial implications and other risks and opportunities due to climate change	Anticipated strategic risks that relate to the environment and social sustainability and ways to mitigate them
205-2	Communication and training about anti-corruption policies and procedures	Non-discrimination and gender equality measures from a personnel perspective
GR1 300	Environmental Topics	
GR1 302	Energy	
301-2	Recycled input materials used	Energy and waste
301-3	Reclaimed products and their packaging materials	Climate roadmap work begins, Energy and waste
302-1	Energy consumption within the organisation	Environmental themes in everyday work, Energy and waste
302-2	Energy consumption outside the organisation	Kela's carbon footprint
302-4	Reduction of energy consumption	Environmental themes in everyday work, Efficient use of premises, Energy and waste
GR1 305	Emissions	
305-1	Direct (Scope 1) GHG emissions	Kela's carbon footprint
305-2	Energy indirect (Scope 2) GHG emissions	Kela's carbon footprint
305-3	Other indirect (Scope 3) GHG emissions	Kela's carbon footprint
305-5	Reduction of GHG emissions	Climate roadmap work begins
GR1 306	Waste	
306-1	Waste generation and significant waste-related impacts	Waste data
306-2	Management of significant waste-related impacts	Waste data
306-3	Waste generated	Energy and waste
306-4	Waste diverted from disposal	Energy and waste

Disclosure code	Reporting content	Location
306-5	Waste directed to disposal	Energy and waste
308-2	Negative environmental impacts in the supply chain and actions taken	Environmental themes in everyday work
GR1 400	Social Topics	
GR1 401	Employment	
401-1	New employee hires and employee turnover	Employee turnover at Kela
401-3	Parental leave	Development of family-friendliness at Kela
GR1 403	Occupational Health and Safety	
403-1	Occupational health and safety system	Development of security management
403-2	Hazard identification, risk assessment, and incident investigation	Development of security management
403-5	Worker training on occupational health and safety	Theme year of a functioning work community , Development of security management
403-6	Promotion of worker health	Theme year of a functioning work community , Experience of psychological safety
GR1 404	Training and Education	
404-2	Programmes for upgrading employee skills and transition assistance programmes	Non-discrimination and gender equality measures from a personnel perspective
GR1 405	Diversity and Equal Opportunity	
405-1	Diversity of governance bodies and employees	Steps in sustainability work , Kela's employees in 2025
GR1 406	Non-discrimination	
406-1	Incidents of discrimination and corrective actions taken	Non-discrimination supports our customer focus , New technologies behind smooth and efficient services , Promotion of human rights and equity as a framework for our work , Kela actively promotes Sámi-language services , Non-discrimination and gender equality measures from a personnel perspective , The principle of transparent governance includes the right to lodge
GR1 414	Supplier Social Assessment	
414-2	Negative social impacts in the supply chain and actions taken	Sustainability factors that affect Kela's procurements