PRIVACY INTERNATIONAL

EUROPEAN DISABILITY FORUM

13 March 2026

Joint Statement: New Finnish Social Welfare Laws Raise Human Rights Concerns

Legislative reforms underway in Finland raise human rights concerns for people accessing public benefits. On 16 January 2026, a new Finnish law amending the country's Act on the Processing of Client Data in Healthcare and Social Welfare came into force as part of a series of legislative social reforms taking place this year.[1]

We fear that these changes undermine the human dignity of people accessing social welfare support in Finland. We are concerned by the implications that the new legislation, including both proposed laws and those already adopted, may have for the human rights of people in Finland who access public benefits, including people with disabilities, with particular concern over the full realisation of their right to privacy and the respect of data protection principles. The changes significantly broaden the data-collection and surveillance powers of authorities.[2] Reforms include vast expansion of authorities' powers to access individuals' financial information without their consent and the proposed legalisation of at-home monitoring provisions, including via camera, sound, biological recordings (of vital functions, possibly via wearable devices), which could be enforced without the individual's consent, accompanied by safeguards that risk being inadequate to mitigate the possible resulting human rights impacts.[3]

The Finnish social welfare system is administered by an independent social security institution called Kela, which is supervised by the Finnish Parliament.[4] The legislative

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[1] Finnish Ministry of Justice, "Act amending section 64 of the Act on the Processing of Customer Data in Social and Health Care" in *Finlex*, January 2026 https://www.finlex.fi/fi/lainsaadanto/saadoskokoelma/2026/27;
Finnish Ministry of Social Affairs and Health, *Hallituksen esitys STM/2025/84*, "Government proposal to Parliament for amendments to the Act on Social Assistance, Section 64 of the Act on the Processing of Social and Health Care Customer Data, and Section 10 of the Act on Rehabilitative Work Activities", HE 116/2025 vp, September 2025: https://stm.fi/ajankohtaista/paatos?decisionId=4425 ;
Finnish Ministry of Social Affairs and Health, "Comprehensive reform of social assistance proceeds to Parliament", September 2025:
https://stm.fi/-/toimeentulotuen-kokonaisuudistus-etenee-eduskuntaan?languageId=en_US ;
Kela, "Government proposes reform of social assistance – seeks to impose stricter requirements", September 2025, accessed January 2026 https://www.kela.fi/news/government-proposes-reform-of-social-assistance-seeks-to-impose-stricter-requirements#improvements-sought-to-the-exchange-of-information-between-authorities

[2] Finnish Ministry of Social Affairs and Health, *Hallituksen esitys STM/2025/84*, "Government proposal to Parliament for amendments to the Act on Social Assistance, Section 64 of the Act on the Processing of Social and Health Care Customer Data, and Section 10 of the Act on Rehabilitative Work Activities", HE 116/2025 vp, September 2025: https://stm.fi/ajankohtaista/paatos?decisionId=4425
Finland's Deputy Parliamentary Ombudsman, Maija Sakslin, "Opinion: Government Proposal to Parliament for the Social Welfare Act, on Supporting the Functionality of the Elderly Population and the Act on Social Health Services for the Elderly and on Customer Fees for Social and Health Care Amendments", November 2025:
https://www.eduskunta.fi/FI/vaski/JulkaisuMetatieto/Documents/EDK-2025-AK-53479.pdf;
Finnish Parliament, *Government proposal HE 113/2025*, vp "Government proposal to Parliament for amendments to the Social Welfare Act, the Act on Supporting the Functional Capacity of the Elderly, the Act on Social and Health Services for the Elderly, and the Act on Client Fees in Social and Health Care", September 2025 www.eduskunta.fi/FI/vaski/HallituksenEsitys/Sivut/HE_113+2025.aspx#SaadosOsa

[3] Ibid.

[4] Kela, "Organizational Structure" in *About Kela,* accessed January 2026 www.kela.fi/organizational-structure

changes are part of a broad government-instigated national reform of the social welfare system which will take place in 2026,[5] as part of a series of austerity measures being implemented in the country.[6]

The reform empowers Kela to obtain financial data about people accessing (or attempting to access) the social welfare system, even if the person in question does not consent to share their financial information, including information from banks and tax authorities.[7] The person whose financial data is being collected would simply be notified before a request is made.[8] The provision states that financial records will only be obtained if a decision cannot otherwise be made, and if there is reasonable cause to suspect that the individual in question provided fraudulent or insufficient information. However, the provision fails to detail what conditions must be met before financial records are pulled, or what qualifies as reasonable suspicion. These changes consisted of amendments to section 64 of the Act on the Processing of Social and Health Care Customer Data.[9]

Financial data recording a person's spending, tax and credit history can provide significantly invasive insight into almost all areas of their life, and raises the risk that special category protected sensitive data, such as health data,[10] could be inferred (correctly or incorrectly) from such a high level of access to personal financial information.

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[5] Kela, "Government proposes reform of social assistance – seeks to impose stricter requirements", September 2025, accessed January 2026 https://www.kela.fi/news/government-proposes-reform-of-social-assistance-seeks-to-impose-stricter-requirements#improvements-sought-to-the-exchange-of-information-between-authorities ;
"Comprehensive reform of social assistance proceeds to Parliament", Finnish Ministry of Social Affairs and Health, September 2025:
https://stm.fi/-/toimeentulotuen-kokonaisuudistus-etenee-eduskuntaan?languageId=en_US ;
[6] Kela, "Stricter sanctions for unemployment benefits recipients – sanctions may lead to reducedsocial assistance", January 2026, accessed January 2026 https://www.kela.fi/news/stricter-sanctions-for-unemployment-benefits-recipients-sanctions-may-lead-to-reduced-social-assistance ;
Kela, "Changes to payment of social assistance: social assistance earmarked for rent to be paid directly to the landlord", December 2025, accessed January 2026
https://www.kela.fi/news/changes-to-payment-of-social-assistance-social-assistance-earmarked-for-rent-to-be-paid-directly-to-the-landlord ;
Kela, "Amendment of Kela's governing law: the names of claims determination specialists to be removed from decisions, increase in online contacts and more extensive access to information for Kela", November 2025, accessed January 2026 https://www.kela.fi/news/amendment-of-kela-s-governing-law-the-names-of-claims-determination-specialists-to-be-removed-from-decisions-increase-in-online-contacts-and-more-extensive-access-to-information-for-kela ;
Kela, "Changes to social assistance: new requirements and stricter criteria as of February", December 2025, accessed January 2026 https://www.kela.fi/news/changes-to-social-assistance-new-requirements-and-stricter-criteria-as-of-february
[7] Kela, "Government proposes reform of social assistance – seeks to impose stricter requirements", September 2025, accessed January 2026 www.kela.fi/news/government-proposes-reform-of-social-assistance-seeks-to-impose-stricter-requirements#changes-proposed-to-what-income-affects-social-assistance-earned-income-allowance-to-be-abolished
[8] Ibid.
[9] Finnish Ministry of Social Affairs and Health, *Hallituksen esitys STM/2025/84*, "Government proposal to Parliament for amendments to the Act on Social Assistance, Section 64 of the Act on the Processing of Social and Health Care Customer Data, and Section 10 of the Act on Rehabilitative Work Activities", HE 116/2025 vp, September 2025: https://stm.fi/ajankohtaista/paatos?decisionId=4425
[10] See special category protected as defined by data in art. 9 of REGULATION (EU) 2016/679 (GDPR), modified by Finnish Data Protection Act (1050/2018) section 6(5) which carves out an exception for data processing in the context of providing social welfare services or benefits.

Further legislative amendments proposed by the Finnish government to parliament to the Social Welfare Act, the Act on Supporting the Functional Capacity of the Elderly, the Act on Social and Health Services for the Elderly, and the Act on Client Fees in Social and Health Care are also underway with proposed legislative texts currently under review.[11] Section 10 of the Constitution of Finland enshrines the qualified right to privacy, which guarantees the sanctity of the home.[12] Nonetheless, the reforms proposed to the Social Welfare Act, which included provisions on "technological solutions" and "technological monitoring" of people's homes and of shared spaces where people are living in social care, were approved by Finland's Constitutional Committee on 26 November 2025.[13]

We are particularly concerned by sections 47 and 48 of the proposed amendment. Section 47 introduces the possibility of at-home 24/7 monitoring provisions to surveil individuals through their image, sound, movement and vital functions if necessary to ensure their welfare.[14] A key concern is that individuals may not be given a meaningful opportunity to provide informed consent prior to the implementation of this monitoring; although the draft provisions explicitly exclude bathroom spaces and require individuals to be informed that the technology is in operation, simply being notified may not be sufficient to provide genuine choice or control, and meaningful consent may not be ensured. Further, as written, Section 48 would allow the monitoring of social care institutions' communal spaces.[15] We fear that the safeguards foreseen by the proposed legislative text to preserve the privacy and human rights of individuals subject to such technological monitoring, and comply with data protection principles, are sorely insufficient.

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[11] Finnish Parliament, Case handling HE 113/2025 vp, *Government proposal to Parliament for Acts amending the Act on Social Welfare Act, supporting the functional capacity of the elderly population and the Act on Social and Health Services for the Elderly and the Act on Client Fees for Social Welfare and Health Care*, https://www.eduskunta.fi/FI/vaski/KasittelytiedotValtiopaivaasia/Sivut/HE_113+2025.aspx;
Finnish Parliament, Committee statement PeVL 51/2025 vp HE 113/2025 vp, *Constitutional Law Committee Government proposal to Parliament for acts amending the Social Welfare Act, the Act on Supporting the Functional Capacity of the Elderly and Social and Health Services for the Elderly, and the Act on Client Fees in Social and Health Care*, November 2025
https://www.eduskunta.fi/FI/vaski/Lausunto/Sivut/PeVL_51+2025.aspx

[12] The Constitution of Finland, 11 June 1999 (731/1999) https://www.finlex.fi/api/media/statute-foreign-language-translation/688686/mainPdf/main.pdf?timestamp=1999-06-10T21%3A00%3A00.000Z

[13] Finnish Ministry of Justice, "Act amending section 64 of the Act on the Processing of Customer Data in Social and Health Care" in *Finlex*, January 2026 https://www.finlex.fi/fi/lainsaadanto/saadoskokoelma/2026/27 ;
Finnish Parliament, Case handling HE 113/2025 vp, *Government proposal to Parliament for Acts amending the Act on Social Welfare Act, supporting the functional capacity of the elderly population and the Act on Social and Health Services for the Elderly and the Act on Client Fees for Social Welfare and Health Care*, https://www.eduskunta.fi/FI/vaski/KasittelytiedotValtiopaivaasia/Sivut/HE_113+2025.aspx;
Finnish Parliament, *Government proposal HE 113/2025*, vp "Government proposal to Parliament for amendments to the Social Welfare Act, the Act on Supporting the Functional Capacity of the Elderly, the Act on Social and Health Services for the Elderly, and the Act on Client Fees in Social and Health Care", September 2025 www.eduskunta.fi/FI/vaski/HallituksenEsitys/Sivut/HE_113+2025.aspx#SaadosOsa ;
https://www.eduskunta.fi/FI/vaski/Lausunto/Sivut/PeVL_51+2025.aspx

[14] Finland's Deputy Parliamentary Ombudsman, Maija Sakslin, "Opinion: Government Proposal to Parliament for the Social Welfare Act, on Supporting the Functionality of the Elderly Population and the Act on Social Health Services for the Elderly and on Customer Fees for Social and Health Care Amendments", November 2025: https://www.eduskunta.fi/FI/vaski/JulkaisuMetatieto/Documents/EDK-2025-AK-53479.pdf;
Finnish Parliament, *Government proposal HE 113/2025*, vp "Government proposal to Parliament for amendments to the Social Welfare Act, the Act on Supporting the Functional Capacity of the Elderly, the Act on Social and Health Services for the Elderly, and the Act on Client Fees in Social and Health Care", September 2025 www.eduskunta.fi/FI/vaski/HallituksenEsitys/Sivut/HE_113+2025.aspx#SaadosOsa

[15] Ibid

When commenting upon these proposed legislative reforms in a November 2025 Opinion, Finland's Deputy Parliamentary Ombudsman raised a number of notable concerns with regards to human rights implications and the scope of the law.[16] In particular, she noted that the significance of the reforms with respect to human dignity and the right to privacy had been identified, cautioning at the proposal stage that the legislation was too broad and imprecise and generally does not meet the level of precision or legal basis required when it comes to restricting fundamental rights, and that the proposed reforms were problematic due to this lack of precision and vagueness, which resulted in a broad range of types of surveillance and monitoring technologies being legally permitted, the use of which, she highlighted, has the potential to interfere significantly with personal privacy and integrity.[17] She explained that whilst fundamental rights can be restricted, this must be done by a precise and well-defined law, the threshold of which, in her opinion, is not met by this reform.[18]

The Opinion further places specific emphasis on privacy concerns, and explicitly cautions over the very deep interference into the protection of private life that the reform provisions enable, with explicit reference to Section 10 of the Finnish Constitution as well as Section 7 which enshrines the right to life, and which includes the inviolability of personal integrity.[19] The Opinion raises the possibility that, if successful, the reform could allow for the enforcement of electronic wearable surveillance devices such as those that attach to the wrist, ankle or waist, and highlights that it appears that monitoring technologies which may significantly intrude upon a person's privacy, can be introduced without that person's consent. Indeed, the Ombudsman underscored that the draft text of the legal reforms implied that a client could be forced to undergo technological surveillance in order to receive social welfare benefits.[20] Lastly, the Deputy Parliamentary Ombudsman cautioned over the lack of clarity regarding how the privacy of other people (those not accessing social welfare) present in the home space or social care space that is under technological surveillance, would be protected.[21]

Kela's complex digital welfare systems include those that employ automated decision making (ADM); systems that were put under investigation in 2019 by the Finnish Chancellor of Justice due to their apparent failure to understandably communicate tens of thousands of automated welfare decisions to individuals.[22] A September 2025 publication by Kela confirms that it continues to make fully automated decisions "without human input" in at least 23 different circumstances that include the cancellation of various benefits.[23] This type of decision making is considered "full" ADM, in contrast to "semi" ADM whereby a human must be involved

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[16] Ibid.
[17] Ibid, pp.4-6.
[18] Ibid.
[19] Ibid.
The Constitution of Finland, 11 June 1999 (731/1999) https://www.finlex.fi/api/media/statute-foreign-language-translation/688686/mainPdf/main.pdf?timestamp=1999-06-10T21%3A00%3A00.000Z
[20] Ibid, p.8, 2.2.
[21] Ibid, this is an English translation of the original Finnish quote.
[22] Minna Ruckenstein and Tuukka Lehtiniemi, "Finland" in *Automating Society Report 2020,* published by Algorithm Watch and Bertelsmann Stiftung, October 2020: https://automatingsociety.algorithmwatch.org/report2020/finland/
[23] Kela, "Automated Decisions" in *Data Protection and Handling of Personal Data,* accessed January 2026 https://www.kela.fi/automated-decisions

at some point, such as reviewing the machine's recommended decision. In the instance of full ADM, it is the machine itself that takes the decision.

Kela also uses artificial intelligence (AI), since it is a "developer and a provider of AI systems", and "has developed an AI platform hosted on-site to automate the processing of millions of documents annually", although to what exact ends, and whether this contributes to any extent towards decision-making, is unclear.[24] The EU AI Act now classifies systems that use artificial intelligence in social welfare contexts as "high risk" under Article 6, with reference to Recital 58, and deployers of these systems will be subject to obligations under the Act. Indeed, in 2025 the Organisation for Economic Cooperation and Development (OECD) stated the Act is "particularly relevant in high-risk social security applications" and went on to discuss that Kela has developed internal guidelines in this regard but that "in most cases they remain voluntary".[25]

PI has repeatedly raised concerns at an international level regarding the human rights implications of digital social welfare systems, particularly those that use ADM and artificial intelligence, including with United Nations mechanisms such as the United Nations Committee on the Convention for the Rights of Persons with Disabilities (CRPD Committee) and the Special Rapporteur on the Rights of Persons with Disabilities.[26]

We re-emphasise that these technologies can be black-box and pose serious challenges when it comes to appealing decisions or securing redress and accountability for decisions that are often life-changing in social welfare contexts. These technologies are further well-documented to carry risks of both discrimination and inaccuracy.[27] In its September 2025 concluding observations on

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[24] OECD, "Harnessing Artificial Intelligence in Social Security: Use Cases, Governance and Workforce Readiness", OECD Digital Government Studies, OECD Publishing, Paris, https://doi.org/10.1787/b52405c1-en
[25] Ibid.
[26] Privacy International, *Persons with disabilities*, https://privacyinternational.org/learn/persons-disabilities ; Privacy International, *UN Committee on the Rights of Persons with Disabilities calls on the UK to act on AI human rights risks,* May 2024 http://privacyinternational.org/advocacy/5321/un-committee-rights-persons-disabilities-calls-uk-act-ai-human-rights-risks
Privacy International, *Protecting persons with disabilities in a digitised world*, November 2023 https://privacyinternational.org/long-read/5170/protecting-persons-disabilities-digitised-world
[27]United Nations Special Rapporteur on the right of everyone to the enjoyment of the highest attainable standard of physical and mental health, *Digital innovation, technologies and the right to health*, A/HRC/53/65, April 2023: https://www.undocs.org/Home/Mobile?FinalSymbol=A%2FHRC%2F53%2F65&Language=E&DeviceType=Desktop&LangRequested=False ;
United Nations Special Rapporteur on extreme poverty and human rights, *Digital welfare states and human rights*, A/74/493, October 2019: https://www.ohchr.org/en/documents/thematic-reports/a74493-digital-welfare-states-and-human-rights-report-special-rapporteur ;
United Nations Special Rapporteur on the rights of persons with disabilities, *Rights of Persons with Disabilities,* A/HRC/49/52, December 2021: https://www.undocs.org/Home/Mobile?FinalSymbol=A%2FHRC%2F49%2F52&Language=E&DeviceType=Desktop&LangRequested=False ;
Sam Trendall, "What is the cost of DWP's UC anti-fraud algorithm?" in *PublicTechnology*, January 2026: https://www.publictechnology.net/2026/01/21/society-and-welfare/what-is-the-cost-of-dwps-uc-anti-fraud-algorithm/?utm_medium=email&utm_campaign=Wed%2021%20Jan%20SAS%20fraud%2012%20Feb%20webinar%20%20OK&utm_content=Wed%2021%20Jan%20SAS%20fraud%2012%20Feb%20webinar%20%20OK+CID_3e3386758c554df49e91adea6ed1e154&utm_source=Email%20newsletters&utm_term=Read%20our%20feature%20here ;

the initial report of Finland, the CRPD Committee stated, with regards to the Convention right to an adequate standard of living and social protection, that the recent reforms "have disproportionately affected persons with disabilities" and that "these reforms have been carried out without comprehensive disability impact assessments".[28]

Civil society representatives from Finnish organisations of persons with disabilities have expressed to Privacy International fears that as well as making access to social welfare contingent on possibly serious infringements on individual privacy and undignified humiliating intrusions into individuals' day-to-day lives, these changes in the law could lead to data-sharing between the government and corporations that may lead to restrictions on some people's ability to get compensation from their health or travel insurance, by potentially excluding them based upon their disability or health condition.

Privacy International calls upon the government of Finland to ensure the full and equal respect of the right to privacy, and of all human rights, for its entire population when it comes to the implementation of digital public infrastructure, including social welfare systems such as Kela, and to ensure that their national laws are fully consistent with the Convention on Rights of Persons with Disabilities and all other international human rights treaties to which they are party.

Privacy International will continue to investigate digital public infrastructures' integrated systems, such as Kela, and advocate for their compliance with human rights. If you would like to discuss this line of work please contact us at: info@privacyinternational.org with the email subject "Digital Social Welfare – Finland Statement".

Signed by:

1. **Privacy International**
2. **The European Disability Forum**
3. **Ms Pirkko Mahlamäki, European Disability Forum Board member representing the Finnish Disability Forum**

BBC, "Largest study of its kind shows AI assistants misrepresent news content 45% of the time – regardless of language or territory", October 2025: https://www.bbc.co.uk/mediacentre/2025/new-ebu-research-ai-assistants-news-content

[28] United Nations Committee on the Rights of Persons with Disabilities, *Concluding observations on the initial report of Finland,* CRPD/C/FIN/CO/1, September 2025: https://tbinternet.ohchr.org/_layouts/15/treatybodyexternal/Download.aspx?symbolno=CRPD%2FC%2FFIN%2FCO%2F1&Lang=en