

4.6 Access to quality services

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previous page

[< 4.5 Initiatives promoting social inclusion and raising awareness](#)

- [Up](#)
- [4.7 Youth work to foster social inclusion >](#)

On this page

1. [Housing](#)
2. [Social services](#)
3. [Health care](#)
4. [Financial services](#)
5. [Quality assurance](#)

Housing

The main initiatives by the [Government](#) to support issues concerning the housing of young people are:

1. housing loan guarantees,
2. home grants for families with many children,
3. state-funded housing during the studies
4. substitute home service

There is also a provision of dwelling available as a social service. [Social Welfare Act](#) (§41) defines the provision of dwelling as a social service organized by a local authority with the objective to ensure the possibility to use a dwelling to a person who due to socio-economic situation is unable to provide a dwelling which corresponds to the needs of the person and his or her family. The provision of dwelling is however not specifically targeted for young people.

Housing loan guarantees under the housing policy The long-term objectives of Estonian housing policy defined by the [Ministry of Economic Affairs and Communications](#) are the availability of housing to the Estonian population, quality and sustainability of the housing stock, diversity and balanced sustainable development of residential areas. The initiative of the [Government](#) in the framework of the housing policy directed at access to housing and identifying young people as a specific target group is a housing loan guarantee executed by [the Foundation KredEx](#) (founded by the [Ministry of Economic Affairs and Communications](#)). The housing loan guarantee is designed for people wishing to take a loan for the purchase of new living premises or renovation of the existing ones, and decrease the downpayment obligation. Under the housing loan guarantee scheme there are two specific youth target groups defined:

- **The target group of the young family** i.e. a parent or parents raising a child of up to 15 years (included);
- **The target group of a young specialist**, i.e. an up to 35-year-old (included) person, who has acquired secondary or vocational secondary education (based on basic or secondary education) or vocational education based on basic or secondary education, and meets one of the following conditions below:
 1. an employment contract, service contract or board member contract has been concluded with the person, whereas the probation period (if applicable) shall be over;
 2. who is assigned to a post according to the Public Service Act, whereas the probation period (if applicable) shall be over;
 3. the person is registered in the business register or tax board as a self-employed entrepreneur, whereas he/she shall have operated as an entrepreneur for at least a year.

The amount of housing loan guarantees issued in 2015 was 17.5 million euros, in 2019 it was already increased by half raising to 35 million euros. A total of 2,191 households purchased or renovated their homes in 2015, including 971 young families in the amount of 7.9 million euros; and 1,212 young specialists in the amount of 9.5 million euros. In 2019, 3,470 households purchased or renovated their homes, including 1,257 families in the amount of 12 million euros, and 1,822 young specialists in the amount of 17 million euros.

Home grants for families with many children Within the “Strategy of Children and Families 2012–2020” KredEx is implementing a measure to improve the living conditions of families with many children. The target group of the grant scheme is households with low income, with at least four children under 19 years of age. Eligible activities include decreasing the repayment of the principal part of the current housing loan, purchasing, building, reconstructing, renovating, or expanding housing, the construction, replacement, or updating of technical systems or networks. In 2015 the applications of 242 families were funded, in 2019, the number was 337. The average grant amount per family was in 2015 7,413 euros, and in 2019 it was 9,198 euros. In 2015, there were 1,178 children growing in the families that received funding; an average of 5 children per family. In 2019, the amount was similar, a total of 1,192 children in the families that received funding and had 3 or more children in the family.

Substitute Home Service According to the [Social Welfare Act](#), home service means ensuring family-like living conditions to a child for meeting his or her basic needs, the creation of a secure physical and social environment promoting his or her development and preparation of the child for coping in accordance with his or her abilities as an adult. The target group for the substitute home service are young people under 18 years who have been left without a parent with right of custody. The substitute home service can also be provided to unaccompanied minor aliens, minor victims of human trafficking and sexually abused minors. The substitute home service is financed from the state budget.

Social services

Social services in Estonia as part of the social welfare system are regulated in the [Social Welfare Act](#). The social services in Estonia are generally directed to target groups based on needs and the type of challenges a person has (for example disabled people, people with economic difficulties etc).

The [Welfare Development Plan 2016-2023](#) defines improving the accessibility and quality of social services, the development of services that include people in society as an important focus area of welfare setting it as one of the four areas of development. The document also states that the introduction of social innovations and the emergence of social enterprises in the social system will be encouraged. Specific policies aimed at social services for children and their families are set in the [Development Plan for Children and Families for 2012–2020](#).

Both development plans have established specific implementation plans that list all the activities, responsible bodies and budgets for these activities.

In addition to social services defined through the welfare system, there are initiatives in other policy areas developed in order to support young people.

In education policy there are several policy measures that support acquisition of education: student loan, state education allowance, various scholarships; support for commuting and transportation allowance; support for provision of lunches in general education schools and vocational schools; municipal support (not universal in all municipalities) for lunches in kindergarten, grants for pupils starting in the first grade, yearly grants for the start of the school year). There is also a system of pedagogical counselling and career guidance (see [chapter 3.5](#)) established for young people in the education policy area.

In youth policy there are support schemes established for supporting for participation in summer camps for children from families with fewer opportunities, several municipalities provide financial support for participating in hobby education (see chapter [4.8](#))

Health care

Health care is provided and general health care provision is available for youth. According to the [Health Insurance Act](#) state considered insured permanent residents of Estonia under 19 and persons acquiring basic, general secondary, formal vocational or higher education i.e. their costs of health insurance are covered by [Estonian Health Insurance Fund](#).

Most important health service available in addition to young people is a system of health care services provided in general education schools. The students are provided with health services at school, including activities carried out by nurses financed by the school owner.

The priorities of health policy and health care in relation to youth are defined in the [National Health Plan 2009–2020](#). Safe and healthy development of children and adolescents is defined as one of the four main fields of development in the plan. The main objective of this field is to decrease mortality and primary mental and behaviour disorders of children and youth and to increase young people's positive evaluation of their health. The measures under this objective are targeted at the promotion of reproductive and infant health, health promotion of pre-school children and school-aged children.

To support the implementation of the objectives of the National Health Plan 2009-2020, the Ministry of Social Affairs has, among other activities, supported with the financing from the Norway Grants 2009-2014:

- the establishment of 4 children's and youth mental health centres covering all of the countries with [Children's Mental Health Centre](#) of Tallinn Children's Hospital acting as a coordinating, training and supervising body for the network of mental health centres;
- Estonian National Social Insurance Board in Developing and providing/piloting the rehabilitation services for children and youth with severe mental health problems in community residential setting in order to design innovative services for children with mental health and behavioural problems, what will provide integrated social, educational and health services to support children and youth suitable life and education environment;
- Web-based information sources and counselling services on mental and reproductive health such as project "[Peaasi.ee - mental health e-counselling, web platform and online solutions for young people in Estonia](#)";
- Estonian Sexual Health Association Project „Reorganization of web-based sexual health counselling service and developing the quality framework of web-based services in the field of mental- and sexual and reproductive health“ with an aim to ensure the access to good quality sexual health internet-counselling service for young people (14-24 years) living in Estonia, to ensure the good quality sexual health information and counselling web environments ([www.amor.ee](#) and [www.estl.ee](#)) and to develop the quality framework of web-based counselling services in the field of mental- and sexual and reproductive health in cooperation with public sector and specialists in the field.

The Government has established a [National Institute for Health Development](#) with a task (among others) to support health promotion i.e. the development of a way of life and behaviour which promotes and values people's health, as well as a systematic improvement of a health-supporting physical and social environment. One of the areas of activities to support health promotion implemented by the Institute is targeted at children and youth health. The Institute provides research and analyses related to the health of children and youth, supports local level networking, develops methodical materials and publications, provides training for specialists working with children and youth. The Institute also supports people active in health promotion providing the database of best practices and other relevant information in the dedicated web-portal [www.terviseinfo.ee](#).

Training Centre of [the National Institute for Health Development](#) offers professional development courses to specialists working to support health, such as kindergarten and school employees, youth workers, child adopters, foster care families, employees of social welfare services and rehabilitation centres, county and local municipality employees, counsellors, psychologists, health care workers and health promoters, social workers, NGOs, etc. Main areas of training include HIV/AIDS and substance abuse, health promotion and health

counselling. In addition, the centre also carries out an analysis of training needs and provides support to trainers in training methodology.

Financial services

The two main measures to support access to financial services for young people specifically are

1. study loan scheme;
2. housing loan guarantee scheme (described under housing services in this chapter).

Study loan is a state-guaranteed long-term loan for funding studies. The right to receive a study loan is held by a full-time student who is an Estonian citizen or resides in Estonia on the basis of a long-term residence permit or permanent residency. Study loans are provided by banks.

There is a debt counselling service available as a social service and organized by a local authority in order to assist a person through enhancing the ability to cope and resolve other problems related to debt. However, the service is not targeted specifically for young people.

There is no top-level scheme to provide

Quality assurance

There is no single system of evaluating all services to support the social inclusion of young people. The services listed above are under the quality assurance mechanism defined by the area such as health, social and financial affairs.

All the services initiated, developed and supported by the Government are part of the strategic planning of the relevant policy area i.e. the mechanisms for monitoring and evaluating the policies described in this [chapter 4.2.](#) apply, including the indicators set in the documents. However, different policy areas apply different measures to evaluate and support the quality of services. These measures and the outcomes of these measures largely depend on the service, the level of regulation of the service (i.e. how detailed the regulation of the services is) and on the type of the bodies responsible for service provision. The measures can include studies (incl studies of user satisfaction), guidelines, support for self-evaluation, training etc.