

## **Informal care in the Finnish care markets**

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The study focuses on the Finnish informal care allowance (ICA), which is designed to support family care, and how this is applied in the context of a marketised care service system. Data consist of interviews with municipal ICA decision makers from 12 municipalities across Finland (Kela data). The thematic analysis of the data is based on theories of marketization. Results indicate that ICA decision makers portray informal carers supported by ICA mainly as active consumers of the marketised system of elder care. Market encounters happen when carers seek supporting services and substitute care for their days off. The conclusion from the study is that the informal care allowance and marketization of care services are two sides of the same coin: both are part of the privatisation of elder care. While ICA earlier was bringing the familial realm of care as part of the public service system, marketisation has to some extent been bringing it back to the private sphere of life.