

Multiple discrimination and the need to identify it better

In general, discrimination is approached from the perspective of a single basis or reason, but in practice, people can experience discrimination due to multiple personal characteristics. This is multiple discrimination. Identifying multiple discrimination can help to better prevent different situations of discrimination.



Multiple discrimination can multiply stress

To better identify discrimination as a social problem, it should be examined more widely than from the perspective of the individual bases for discrimination. Discrimination is always serious – whether it has one cause or many. For the individual, multiple discrimination can be more difficult and extend for longer periods, as they accumulate experiences of discrimination for multiple reasons.

Multiple discrimination may be more common than thought, as it is often overlooked. For example, origin and religion often intertwine in experiences of discrimination. Other closely linked characteristics are origin and language, and disability and age. Gender is often a factor in multiple discrimination.

Studies have shown that minorities are particularly vulnerable to multiple discrimination. For example, research conducted by the European Union Agency for Fundamental Rights (FRA) found that 25 per cent of respondents belonging to an ethnic minority or with an immigrant origin reported that they had been discriminated against on two or more bases. Visible minorities, such as Romani or African people, are more likely to experience multiple discrimination. (FRA 2011, 2017b)

In particular, people who are members of two or more different minorities have a high risk of experiencing multiple discrimination. This translates into an increased number of potential discrimination situations and experiences of discrimination. People belonging to a minority within a minority may have great difficulty in finding a space or group where they are not discriminated against. (Lepola 2018)

People who are members of several minorities can experience discrimination in social services when the services they need are difficult or impossible to get. For example, social and healthcare services are lacking for disabled Sami people. Sami people belonging to gender or sexual orientation minorities meet similar problems. (Olsén et al. 2017)

It should be noted that not all experiences of discrimination meet the legal definition. Very few victims of discrimination report it to the authorities, which means these cases are often left without judicial consideration.

The entire course of a person’s life must be considered in the promotion of equality – for example, the rights of young and elderly disabled people can be realised in different ways.

Studying the experiences of discrimination yields valuable information, such as how different minorities feel about their status in society. Because awareness of how discrimination can accumulate is only just emerging, current discrimination studies mostly deal with experiences categorised by the basis for discrimination.

The FRA has prompted EU Member States to better account for multiple discrimination when they update their legislation and tools for anti-discrimination efforts. According to the FRA, a focus on individual reasons for discrimination is not conducive to understanding the different situations in which people experience discrimination in their daily lives. (FRA 2017c)

A focus on individual reasons for discrimination is insufficient to understand the different situations where people experience discrimination in their daily lives.

The FRA has found that multiple discrimination must be further studied in the case of the elderly in particular, as they are a highly heterogeneous group with different needs and opportunities. (FRA 2018b) According to the non-discrimination ombudsman, the entire course of a person’s life must be considered in promoting equality. For example, the rights of disabled people who are elderly or who belong to a sexual minority are realised somewhat differently from those of young people and people of working age. (Non-discrimination ombudsman 2018)

What is discrimination?

Discrimination is the practice of treating a person or group unfairly, or putting them in an unequal position without good cause. The constitution of Finland prohibits discrimination. The prohibition of discrimination in different areas is set out in the Non-discrimination Act, the Act on Equality between Women and Men, labour legislation, and the Criminal Code of Finland. These laws define the prohibited bases for discrimination. The authorities, education providers, and employers have a duty to promote equality.

According to the Non-discrimination Act (1325/2014), discrimination is prohibited on the grounds of age, origin, nationality, language, religion, belief, opinion, political activity, trade union activity, family relationships, state of health, disability, sexual orientation, or other personal characteristics.

The Act on Equality between Women and Men prohibits discrimination based on gender, gender identity, or gender expression.

Discrimination situations may be complex

Multiple discrimination is discrimination based on two or more characteristics, i.e. bases for discrimination. For example, a Romani woman may suffer discrimination due to her ethnicity and gender. The concepts around multiple discrimination are not fully established, but the phenomenon can be described through the concepts of ordinary, cumulative, and intersectional multiple discrimination.

The bases for discrimination may occur simultaneously or separately. Ordinary multiple discrimination is a situation where a person experiences discrimination on more than one occasion for different reasons. For example, a disabled person of immigrant origin may suffer discrimination in job seeking due to their disability and be discriminated against in the housing market due to their ethnicity.

Cumulative multiple discrimination is a situation where a person experiences discrimination for multiple reasons on the same occasion. For example, a job applicant may be discriminated against on the basis of their gender and religion.

Some instances of discrimination in particular are created by the combination of multiple bases for discrimination. Intersectional multiple discrimination is a situation where different bases converge and intersect, forming a particular reason for discrimination. For example, a Swedish-speaking disabled person may face discrimination in health services that would not be experienced by a Swedish-speaking non-disabled person or a non-Swedish-speaking disabled person.

The concept of in-group discrimination is often brought up in the context of multiple discrimination. In-group discrimination is a situation where a person experiences discrimination in their peer group because they also belong to another group. For example, people belonging to sexual minorities may suffer discrimination within their ethnic group. Out-group discrim-

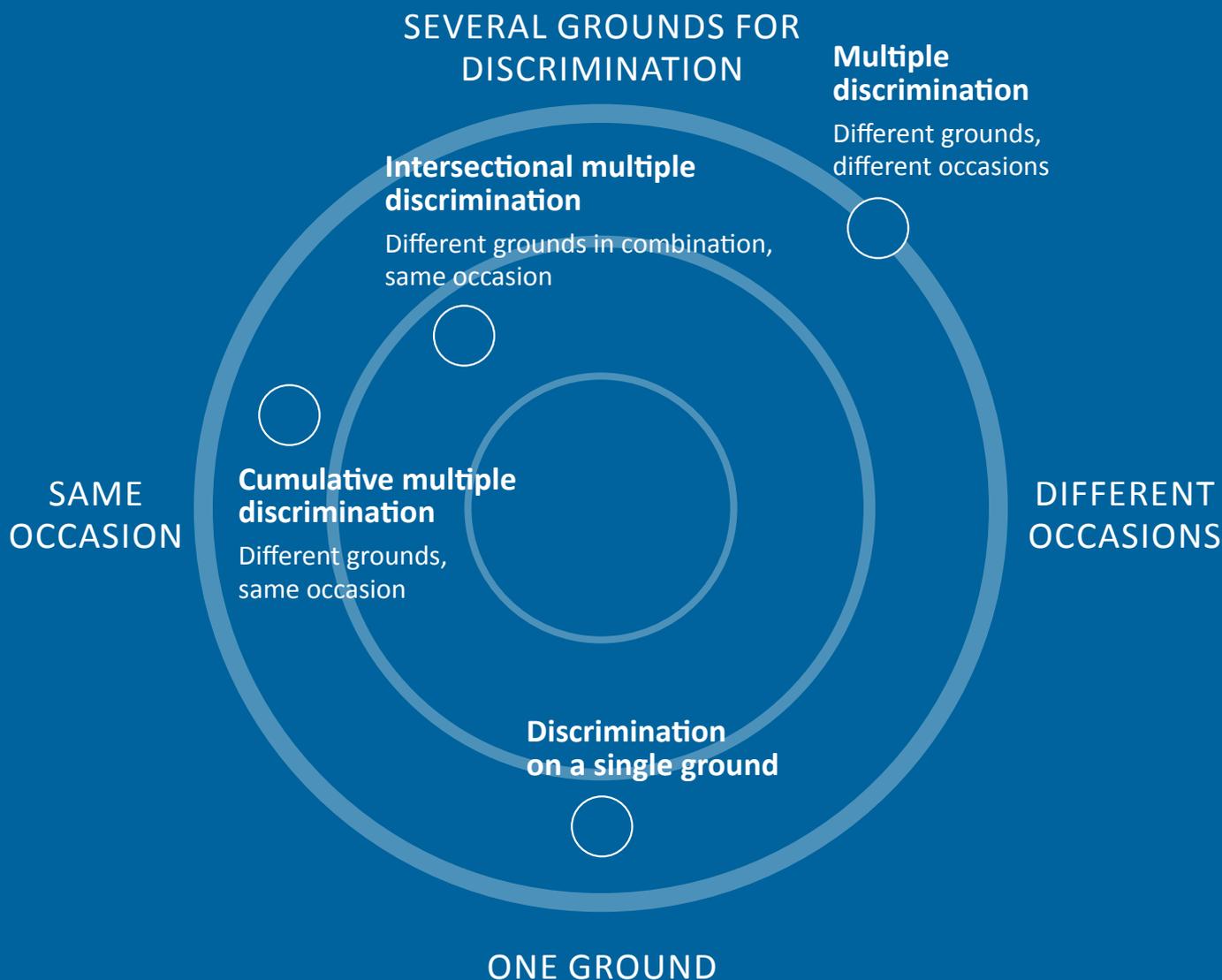
ination is discrimination experienced by a person that emanates from the surrounding society.

The Non-discrimination Act and the Act on Equality between Women and Men do not mention multiple or intersectional discrimination. Finland is not an exception in this regard, as few countries in the EU have clearly defined rules regarding multiple bases and limited legal praxis, for example. (European Commission 2017) According to government proposal HE 19/2014 vp, the Non-discrimination Act can be applied in cases of multiple discrimination. These include cases where gender is one basis for discrimination.

Different reasons for discrimination accumulate for the same young people

The Youth Barometer study of discrimination experienced by young people found that only one in five victims of discrimination reported just one reason for their experience. Half the victims named at least three bases, and one in four named at least five. Five per cent of victims named more than half of all the included bases for discrimination. The linking of the included grounds plays a role in this, but it would also appear that the grounds for discrimination accumulate for the same young people. (Youth Barometer 2014)

The many forms of multiple discrimination



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Intersectionality is a broad view of the relationship between the individual and society

Intersectionality is commonly brought up in conjunction with multiple discrimination. Intersectionality is an approach where multiple factors – personal characteristics, family background, education, and domicile – are considered to simultaneously affect the individual’s identity, experiences, and status in society. This makes intersectionality a more extensive way to approach the discriminatory mechanisms of society than multiple discrimination tied to specific bases for discrimination.

The intersectional approach posits that characteristics such as gender, socioeconomic status, age, ethnicity, functional ability, and sexual orientation cannot be analysed separately.

The promotion of equality therefore requires that the effects of different factors are explored in relation to one another. Intersectionality is a useful perspective alongside multiple discrimination, as it can be used to introduce factors that have not been specifically defined in legislation.

In recent years, the intersectional approach has been used in gender studies in particular, where it has been employed to analyse the social power structures connected to gender and other personal characteristics.

National Non-Discrimination and Equality Tribunal of Finland: Artificial intelligence resulted in discrimination in credit application

The non-discrimination ombudsman brought a case to the National Non-Discrimination and Equality Tribunal of Finland where credit applicant A had been refused credit by a credit institution. The refusal was based on statistical methods of credit rating that ignored the solvency of the individual applicant. Among other things, the automated system used by the credit institution scored the applicant’s place of residence, gender, native language, and age.

In particular, ethnic minorities whose first language was not Finnish or Swedish were put in a less favourable position compared to others. The scoring system also put male applicants in a less favourable position than female applicants.

According to the non-discrimination ombudsman, the refusal to grant credit was not based on the person’s level of income or financial status but was primarily based on statistical profiling of the person’s characteristics.

The National Non-Discrimination and Equality Tribunal of Finland found that the company had committed illegal direct multiple discrimination prohibited by the Non-discrimination Act and the Act on Equality between Women and Men. Based on the person’s gender, native language, age, and place of residence, the company had assumed their credit rating to be less than it would have been according to other attributes.

(Register number: 216/2017)

Members of several minorities are at a higher risk of multiple discrimination

Various discrimination studies point to minorities experiencing discrimination more often. People who are members of several minorities suffer discrimination even more often, and it is more constant, more likely and more pervasive. This description captures one of the core findings of a report on the discrimination experienced by members of sexual and gender minorities (Lepola 2018).

The people interviewed for the report were members of a sexual or gender minority, as well as an ethnic or religious minority, or disabled. The report found that they had a high risk of being subjected to ordinary or intersectional multiple discrimination. The experiences of discrimination, exclusion, and unequal treatment are multiplied when an individual belongs to several minorities, each of which involves the risk of unjust treatment.

In everyday situations, general discrimination and harassment were experienced particularly by dark-skinned and transgender people. These groups share the characteristic of an atypical appearance compared to that of the majority.

The interviewees reported that they had limited their participation in various events for fear of discrimination.

Belonging to several minorities and the resulting multiple discrimination cause high

psychological stress, and an alarming number of interviewees had problems with their mental health.

Life can be particularly hard for individuals who belong to two minority groups that have tensions between them. For example, people belonging to both a sexual minority and a religious minority may experience discrimination based on one or both characteristics outside their religious group (out-group discrimination), but they may also suffer discrimination within the group (in-group discrimination) for their sexual orientation.

”This really felt like being doubly in the closet. You have your closet at the church, where you can’t say you’re a lesbian, and then you have the rainbow circles, where you’re closeted because you work for the church.” (Lepola 2018)

According to the report, victims of multiple discrimination have a harder time lodging a complaint about their treatment. These situations often make it difficult to specify the reasons for discrimination. Help is also difficult to get, as many operators focus on helping the members of a certain group.

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”If you’re different in one way, then it feels like the professionals can grasp the situation, like ‘okay, this is immigrant services’ or ‘this is rainbow services’. But if there’s more than one thing... I feel like... That when people don’t know where to send you, they decide not to send you anywhere.” (Lepola 2018)

Sami people who belong to sexual or gender minorities also belong to two different minorities, which makes them particularly vulnerable. The study of discrimination experiences among disabled Sami people belonging to sexual or gender minorities (Olsen et al. 2017) found that they had experienced multiple discrimination, especially in social and healthcare services.

According to the study, a disabled person

whose native language is Sami faces great difficulty in accessing existing services provided in Sami, which puts them in a worse position compared to other Sami people or disabled people. Members of sexual or gender minorities also faced difficulties finding services in their native language that would also consider their special circumstances as a member of a sexual or gender minority.

The interviews pointed to Sami members of sexual or gender minorities also experiencing discrimination among the Sami people. According to the study, this in-group discrimination is generally related to the status of women and men in the community. Discrimination against the Sami from outside the group makes it difficult to discuss these internal problems.

Services can fail to recognise the diversity of the elderly

People’s basic and human rights do not change with age, but in practice, these rights are realised to a lesser degree as people get older. One may forget that the elderly are a very diverse group with highly divergent service needs, for example. A person’s individual features are not erased by time – they must be considered in the design of services.

A study of discrimination experienced by elderly members of various minorities in social and healthcare services (Törmä et al. 2014) found that their special needs were often disregarded when they conducted their business or acquired information, for example. Insufficient consideration was given to different groups and diversity. For instance, disabled

people and members of sexual and gender minorities were not even seen to belong to the clientele.

Elderly people of immigrant origin are particularly at risk of multiple discrimination. For example, disabled immigrants are at high risk of not receiving services, even though they have a great need for them. Among other things, the availability of accessible Finnish as a second language education is poor. Elderly and disabled immigrants are often at an increased risk of discrimination due to their age, disability, and origin, and they need a great deal of support.



Gender is frequently a factor in multiple discrimination

Society assigns different values and meanings to gender, which then have different effects on social structures, among other things. People are also discriminated against based on gender, but in addition to gender discrimination, gender may be one of several factors in discrimination.

Discrimination studies that explore different bases often report their results by gender. For example, a man and a woman belonging to the same ethnic group may have different experiences of discrimination based on their ethnicity because of their gender. The discrimination experienced by men and women often also differs by age group. For example, discrimination against the disabled is heaviest in the younger groups for men and the oldest group for women. Gender is therefore a factor in how social equality is realised, which is important to consider in the promotion of equality and anti-discrimination efforts. Regarding gender, the planning of different measures must take an intersectional approach to the subject, as the same measures may not work for different genders.

The Act on Equality between Women and Men (609/1986) was updated in 2015 to prohibit discrimination based on gender identity and gender expression, and to include the duty to prevent discrimination of this type. Gender identity refers to a person's experience of their gender.

Men and women of the same ethnic group may have different experiences of discrimination because of their gender.

Gender expression refers to how a person communicates their gender by dress, demeanour, or other similar ways. The Act on Equality between Women and Men also prohibits discrimination based on a person's sex characteristics not being distinctly male or female.

Studies often still approach gender through the conventional binary division into women and men, and gender diversity is sometimes ignored in the analysis. Change is happening gradually. For example, the Gender Equality Barometer 2017 was the first to account for gender diversity. The WeAll research project for equality in working life also covers the situation of transgender youths in education and employment (weallfinland.fi).

Common hate crimes: assault and battery for men, defamation for women

- Hate crimes can be described as extreme discrimination. Discrimination and hate crimes share the discriminatory motive of the act.
- In general, a hate crime is committed against a person, group, personal property, institution, or their representative with the motive of prejudice or hostility towards the victim's assumed or actual ethnic or national origin, religion or beliefs, sexual orientation, gender identity, gender expression, or disability.
- In Finland, the police organisation publishes an annual hate crime report to monitor their development. Gendered differences can be identified in hate crimes.
- In the 2017 statistics, assault and battery stands out for men and defamation is prominent for women. In suspected hate crimes based on sexual orientation, defamation was also the most common type for men. The cases centre around young men and older women.

ALL SUSPECTED HATE CRIMES	MEN	WOMEN
Total 1,312 (gender unknown in two cases)	<ul style="list-style-type: none"> • total 866 • most cases of assault and battery 53% • most cases age 15 to 24 32% 	<ul style="list-style-type: none"> • total 444 • most cases of defamation 36% • most cases age 25 to 34 29%
SUSPECTED HATE CRIMES BY BASIS	MEN	WOMEN
Ethnic or national origin	<ul style="list-style-type: none"> • total 661 • most cases of assault and battery 54% • most cases age 15 to 24 33% 	<ul style="list-style-type: none"> • total 343 • most cases of defamation 34% • most cases age 25 to 34 29%
Ethnic Romani	<ul style="list-style-type: none"> • total 53 • most cases of discrimination 49% • most cases age 25 to 34 38% 	<ul style="list-style-type: none"> • total 52 • most cases of discrimination 33% • most cases age 35 to 44 31%
Religion or beliefs	<ul style="list-style-type: none"> • total 127 • most cases of assault and battery 60% • cases targeting Muslims 50%, Christians 30% • most cases age 25 to 34 41% 	<ul style="list-style-type: none"> • total 56 • most cases of defamation 46% • cases targeting Muslims 63%, Christians 16% • most cases age 25 to 34 42%
Sexual orientation, gender identity, or gender expression	<ul style="list-style-type: none"> • total 51 • most cases of defamation 39% • cases where sexual orientation is the primary basis 84% • most cases ages 15 to 24 and 25 to 34 29% and 29% 	<ul style="list-style-type: none"> • total 14 • most cases of defamation & assault and battery 29% and 29% • cases where sexual orientation is the primary basis 57% • most cases age 15 to 24 43%
Disability	<ul style="list-style-type: none"> • total 27 • most cases of assault and battery 48% • most cases age 15 and under 32% 	<ul style="list-style-type: none"> • total 31 • most cases of defamation 39% • most cases age 55 and older 26%

Religious clothing increases experiences of discrimination for women and men

According to the EU-MIDIS II survey conducted by the FRA, 31 per cent of Muslim women who wore a headscarf or niqab had experienced discrimination based on their ethnic or immigrant origin in the last year. For the same reason, 27 per cent of Muslim women who wore religious or traditional clothing in general had experienced discrimination. Some 23 per cent of Muslim women who did not wear such clothes reported having experienced discrimination.

The figure was 28 per cent for Muslim men who wore religious or traditional clothes. Finally, 22 per cent of Muslim men who did not wear religious or traditional clothing reported experiencing discrimination. The conclusion is that a visible sign of belonging to a religious group increased experiences of discrimination for both women and men. (FRA 2017b)



Gender, age, minority, and social status affect the risk of hate speech and sexual harassment

In the Gender Equality Barometer 2017, women reported experiencing sexual harassment and gendered hate speech much more frequently than men. Minority status increases the risk of sexual harassment for both men and women. Women who belong to a minority have a higher risk of encountering gendered hate speech than other women, but this effect is not present for men.

A young age is a risk factor for sexual harassment for women but not for men. Young men

experience more gendered hate speech than older men. For women, the impact of age on experiences of hate speech is smaller than for men.

Employment, education, and income level do not affect the risk of sexual harassment for women, but for men, low income increases the risk of both sexual harassment and gendered hate speech. Likewise, employment increases the risk of sexual harassment for men. (Ollus et al. 2019)



Young women at risk of gendered discrimination

Discrimination experienced by young people (age 15 to 29) was highlighted in Youth Barometer 2014. Some 5 per cent of boys and 18 per cent of girls had experienced discrimination based on their gender. In young age groups, women appear to be more vulnerable to discrimination overall, but especially to gendered discrimination.

Women experienced discrimination much more commonly at home, in school, in working life, and in social and healthcare services, but also on the street to an extent. However, there was no difference between how often men and women experienced discrimination in hobbies and meeting places, or from the authorities. (Youth Barometer 2014)

Men from ethnic minorities suffer the most ethnic profiling

According to the *Being Black in the EU* report of the FRA, 24 per cent of respondents of African descent had been stopped by the police within the last five years. Stops were three times as common for men (22%) than for women (7%). (FRA 2018a)

According to the research project *The Stopped – Spaces, Meanings and Practices of Ethnic Profiling*, many more stops by the police were reported by boys and men (27.5%) than by girls and women (8.7%). First- or second-hand experiences of stops were more common among young men (46.5%) than young women (30.4%). (Keskinen et al. 2018)

In particular, young men from racialised minorities experience ethnic profiling on the street and public transport, as well as in parks and railway and metro stations. They are targeted in particular by the police, guards, and security stewards. Women and middle-aged persons from racialised minorities were also stopped at these locations, but in their case, ethnic profiling appears to be focused on shops, shopping centres, and border crossings. These groups are targeted in particular by guards, shop assistants, customs officers, and border guards. Police stops while driving were reported by Romani people and men of African origin. (Keskinen et al. 2018)

Recommendations for combating multiple discrimination

- The accumulation of bases for discrimination and the resulting effects on different individuals and groups should be recognised in anti-discrimination and pro-equality work.
- Legal safeguards must be developed to better recognise multiple discrimination and the particularly vulnerable position of its victims in both support services and the judicial process.
- The authorities must be trained in multiple discrimination to enable them to better identify these situations and take them into account as part of their professional performance. Social and healthcare professionals, educators, and the police are particularly important groups.
- Training needs concerning multiple discrimination should be taken into account in vocational education and supplementary training.
- When data regarding discrimination is acquired, this should include data on the gender and age of the respondents, as well as their ethnicity, disability, and religion where possible, so that the information can be analysed from the perspective of multiple discrimination. This would allow the extent and different forms of the phenomenon to be analysed and monitored.

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