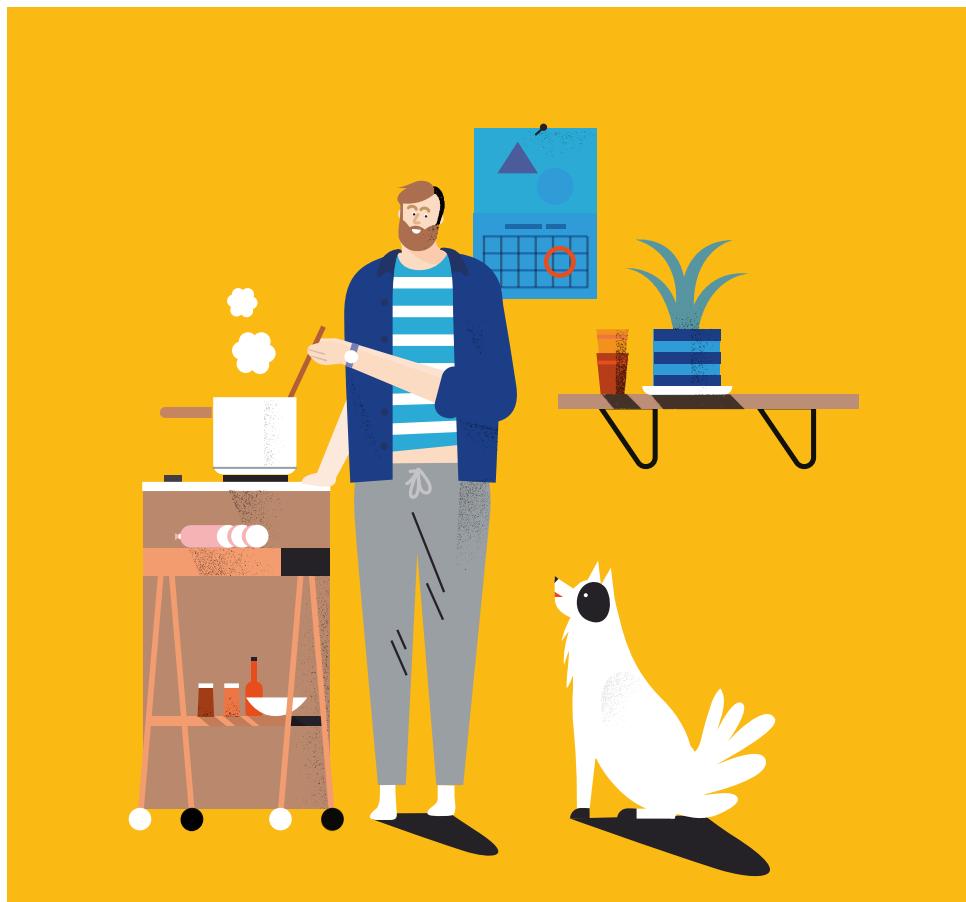


# Basic social assistance

Emergency financial assistance

BRIEFLY AND IN PLAIN LANGUAGE



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# Basic social assistance 2019

This brochure tells you about basic social assistance. Kela can pay you basic social assistance if your income, assets and other benefits are not enough to cover your essential everyday expenses, such as food and housing.

The brochure describes the situation in 2019. It does not, however, describe all the details of the assistance.

More information about the amount of social assistance is available online:



[www.kela.fi/social-assistance](http://www.kela.fi/social-assistance)

You have to apply for benefits paid by Kela.

You can apply for benefits online:



[www.kela.fi/asiointi](http://www.kela.fi/asiointi)  
(in Finnish) or  
[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst)  
(in Swedish)

You can also apply for benefits by filling in an application form you can get from any Kela office or from Kela's website:



[www.kela.fi/forms](http://www.kela.fi/forms)

The requirements you must meet to qualify for benefits from Kela are laid down in law.

When Kela makes a decision about granting a benefit, the applicant's circumstances are considered individually.

The circumstances of the applicants and their need for support can vary a great deal.

Consequently, the amount of financial aid provided varies, too.

Other types of financial assistance available from Kela include the housing and unemployment benefits.

They are described in separate brochures.

For information about the financial assistance and social services available locally, see the official website of your municipality or contact the municipal social services office.

The municipality can provide help in the form of supplementary and preventive social assistance, for instance. For information about health care, contact the local health centre.

# Social assistance

You can apply for social assistance if your income and assets do not cover your essential daily needs, such as housing, food, health care and clothing.

There are three components to social assistance:

- basic social assistance
- supplementary social assistance
- preventive social assistance.

## Apply to Kela for basic social assistance.

The basic social assistance may not cover certain expenses you have. In that case, the municipal social services office can pay you supplementary or preventive social assistance after considering your situation.

First apply to Kela for basic social assistance.

In that same application, you can apply for supplementary or preventive assistance as well if you think you need it.

You can ask Kela to send your application for supplementary or preventive social assistance to the municipal authorities.

You can apply for basic social assistance for the current month or for the following month.

## For which expenses can you get basic social assistance?

Basic social assistance is intended to cover essential expenses such as food and clothing.

The essential expenses make up the basic amount of the assistance.

## The following expenses are included in the basic amount:

- food
- clothing
- minor health care expenses (such as non-prescription medications)
- personal hygiene and keeping your home clean
- public transport
- newspaper subscription
- telephone and internet access
- hobbies and recreation
- other comparable expenses.

When you apply for assistance, you do not have to show proof (receipts, invoices and such) about these expenses.

## **Other basic expenses**

Depending on your situation, you may also be given financial assistance for other basic expenses.

They can include:

- housing (e.g., rent, maintenance charge, electric bill and home insurance)
- necessary moving costs
- costs of public health care which are not included in the basic amount (e.g., health centre user fees)
- costs of municipal child day care and of participation in before and after school programmes
- certain child contact/visitation costs incurred by the non-custodial parent
- cost of obtaining a necessary identity, residence or travel document.

When you apply for assistance for this type of expenses, you must show proof of these expenses (for example in the form of a rental agreement or invoice). Kela usually recognises other basic expenses at their actual value as long as they are reasonable.

## **How does income affect the basic social assistance?**

The amount of basic social assistance that you can get is influenced by any income and assets that you and your family have. This also means any social benefits that you have.

Social assistance is emergency financial assistance. This means that you must first apply for any other financial assistance which may be available to you.

The social benefits available from Kela include unemployment benefits, housing benefits, pensions, financial aid for students, sickness allowances, maternity, paternity and parental allowances, child benefits, child home care allowances, and child maintenance allowances.

When the decision on social assistance is made, it is your net (after-tax) income which will be taken into account.

Please keep in mind that social assistance is affected also by any other funds available to you, such as money you have in a bank account.

## How is basic social assistance calculated?

The amount of social assistance paid is calculated by deducting expenses from income.

The amount you get is equal to the difference between your recognised expenses and your income.

The basic amount is considered as an expense.

Kela does a calculation of your income and expenses.

The calculation shows how much you can get in basic social assistance.

If your recognised expenses are higher than your income, you will get basic social assistance.

No tax is deducted from the basic social assistance.

### Try Kela's calculator

There is a calculator on Kela's website which you can use to estimate the amount of basic social assistance you can get:



[www.kela.fi/laskurit](http://www.kela.fi/laskurit)  
(in Finnish) or  
[www.fpa.fi/berakningar](http://www.fpa.fi/berakningar)  
(in Swedish)

### Example

Sanna is a single parent of two children over 10 years of age. She is unemployed. Because of her difficult financial situation, she applies to Kela for basic social assistance.

The following are counted as the family's income:

- labour market subsidy + child increase: EUR 641.28 per month.
- child benefit + single-parent supplement: EUR 306.32 per month.
- housing allowance: EUR 587.20 per month.
- child maintenance allowance: EUR 317.48 per month.

**Total income: EUR 1,852.28 per month.**

The following are counted as the family's expenses:

- rent EUR 810 per month
- water charges EUR 45 per month
- typical living expenses (i.e., the basic amount linked to family size): EUR 1,218.36 per month (single parent EUR 547.02 per month
  - + first child 10 years or older EUR 348.10 per month
  - + second child 10 years or older EUR 323.24 per month)

**Total expenses: EUR 2073.36 per month.**

The expenses are deducted from the income:

EUR 1,852.28 per month –

EUR 2,073.36 per month =

EUR – 221.08 per month

Sanna and her family are paid EUR 221.08 per month in basic social assistance.

## Application and payment

You can apply for basic social assistance on the internet at



[www.kela.fi/asiointi](http://www.kela.fi/asiointi)  
(in Finnish) or  
[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst)  
(in Swedish)

See the application for a list of the documents you need to send with the application.

All supporting documents can also be submitted online.

You can also apply for assistance by filling in an application form you can get from Kela's website:



[www.kela.fi/forms](http://www.kela.fi/forms)

You can also pick up the forms at Kela's offices.

If you apply for a benefit on an application form, send the form by post to Kela.

Go to Kela's website to look up the address to which to send the application:



[www.kela.fi/by-mail](http://www.kela.fi/by-mail)



You can also call Kela's customer service and ask for the address.  
For more information, call 020 634 2550

## Making an oral application

If you cannot apply for basic social assistance online or on a paper form, you can make an oral application. In that case you should call Kela's customer service or contact a Kela office.

## How long is the application process?

Complete the application carefully and send Kela all necessary documents.

By doing so you can get a decision on your application quicker.

If the application includes all necessary information, Kela will give you a decision on your application within seven working days.

If you can show that your application is urgent, you will get a decision the same or following working day.

### **How basic social assistance is paid**

As soon as Kela has finished handling your application, you will receive a decision letter at your home address.

The amount of the allowance, the criteria based on which it is granted, and the payment date are shown in the decision. You get a decision even if it is negative.

Basic social assistance is paid on the first business day of the month. If you are granted social assistance but it is too late to pay it to you on the regular payment date, the payment is made at the same time with the decision to grant you social assistance. In that case it is paid into your account within two business days.

If you want, Kela can pay your rent directly to your landlord. Electric bills and home insurance payments can also be paid directly.

When Kela pays a bill, it deducts the amount paid from the basic social assistance.

A bill cannot be paid if the amount of basic social assistance granted to you is too small to cover it.

### **Voucher**

Part of the basic social assistance can be given to you in the form of a voucher, for instance for eyeglasses or medication.

You get the voucher at the same time as the decision granting you the assistance. The voucher tells you the things you can buy with it.

If you are granted basic social assistance, you get a voucher that you can show at the pharmacy. You can use the voucher to get the prescription medications you need.

The medication voucher is sent from Kela to the pharmacy electronically. You need only show your Kela card or an ID at the pharmacy.

## Report changes

If you receive a Kela benefit, do remember to inform us if there are changes in your situation. These can be, for example, changes in your housing or income situation, or in your family circumstances.

It is up to you to make sure that Kela has the correct information. That way you will be paid the right amount of benefit.

### How you can contact Kela

If you need personal attention, you can contact a customer service advisor at Kela. Call Kela's customer service at



**020 634 2550**

or visit the nearest Kela office



**[www.kela.fi/offices](http://www.kela.fi/offices)**

If your circumstances change or you need personal assistance with claiming Kela benefits, you can book an appointment with Kela's phone customer service or one of Kela's customer service points.

Booking an appointment through Kela's appointment service is easy:



**[www.kela.fi/appointments](http://www.kela.fi/appointments)**

If you want to talk about your situation either individually or as a family, there are specialists that you can contact.

Kela works together with the municipal authorities as appropriate to your situation.

# Kela at your service

## On the internet

Visit Kela's website for more information:



[www.kela.fi/english](http://www.kela.fi/english)

Online assistance:



[www.kela.fi/kysykelasta](http://www.kela.fi/kysykelasta)

You can use the calculators to calculate the amounts of the benefits:



[www.kela.fi/laskurit](http://www.kela.fi/laskurit)  
(in Finnish) or  
[www.fpa.fi/berakningar](http://www.fpa.fi/berakningar)  
(in Swedish)

Kela's online service is a safe and secure channel to manage your affairs.

It can be found at



[www.kela.fi/asiointi](http://www.kela.fi/asiointi)  
(in Finnish) or  
[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst)  
(in Swedish)

Sign in to the online service with your own online banking codes or the mobile ID on your phone.

Through Kela's online customer service, you can:

- apply for Kela benefits
- send additional documents
- get information about the status of your application
- report changes
- stop the payment of benefits.

## By phone



**Social assistance**  
**020 634 2550**

Note: Kela's phone numbers will change at the end of 2019.  
Check the numbers on the internet:  
[www.kela.fi/phone-numbers](http://www.kela.fi/phone-numbers)

## Kela offices

Address information for the Kela office nearest to you is available at



[www.kela.fi/offices](http://www.kela.fi/offices)

## Booking an appointment

Book an appointment if there is a big change in your life or you need to discuss your affairs.

To book an appointment, call our customer service number or go to



[www.kela.fi/appointments](http://www.kela.fi/appointments)

## Do you need an interpreter?

If you need interpreter assistance, contact Kela or see



[www.kela.fi/interpretation](http://www.kela.fi/interpretation)  
for more information.

## Report changes

If you receive a Kela benefit, do remember to inform us quickly if there are changes in your situation. These can be, for example, changes in your housing or family situation or changes in income.

## Rectification request

If you are dissatisfied with a decision you receive from Kela about basic social assistance, you can ask for a rectification by contacting the Appeals Management Centre. Instructions are provided with the decision.

If you have questions, you should first contact Kela at the following number:



**Social assistance**  
**020 634 2550**

### You are welcome to contact us!

9am to 3pm, Monday to Friday. For information about temporary changes to opening hours, see: [www.kela.fi/phone-numbers](http://www.kela.fi/phone-numbers)

#### **020 634 2550**

Conscripts  
Families with children  
Housing benefits  
Social assistance  
Students  
Unemployment

#### **020 634 2650**

Death of a family member  
Disability  
Kela card, European Health Insurance Card  
Pensioners  
Rehabilitation  
Sickness  
Moving to or from Finland **020 634 0200**

**Note:** The customer service numbers will change in 2019, see [www.kela.fi/phone-numbers](http://www.kela.fi/phone-numbers).

# Kela brochures available in English

Benefits for families with children

General housing allowance

Health and Rehabilitation

Benefits for students and benefits for conscripts

Financial support during unemployment

Pensions and retirement

Moving to or away from Finland

■ Basic social assistance

The brochures are available at Kela offices and citizen service points.  
Brochures in other languages at [www.kela.fi/muutkielet](http://www.kela.fi/muutkielet)