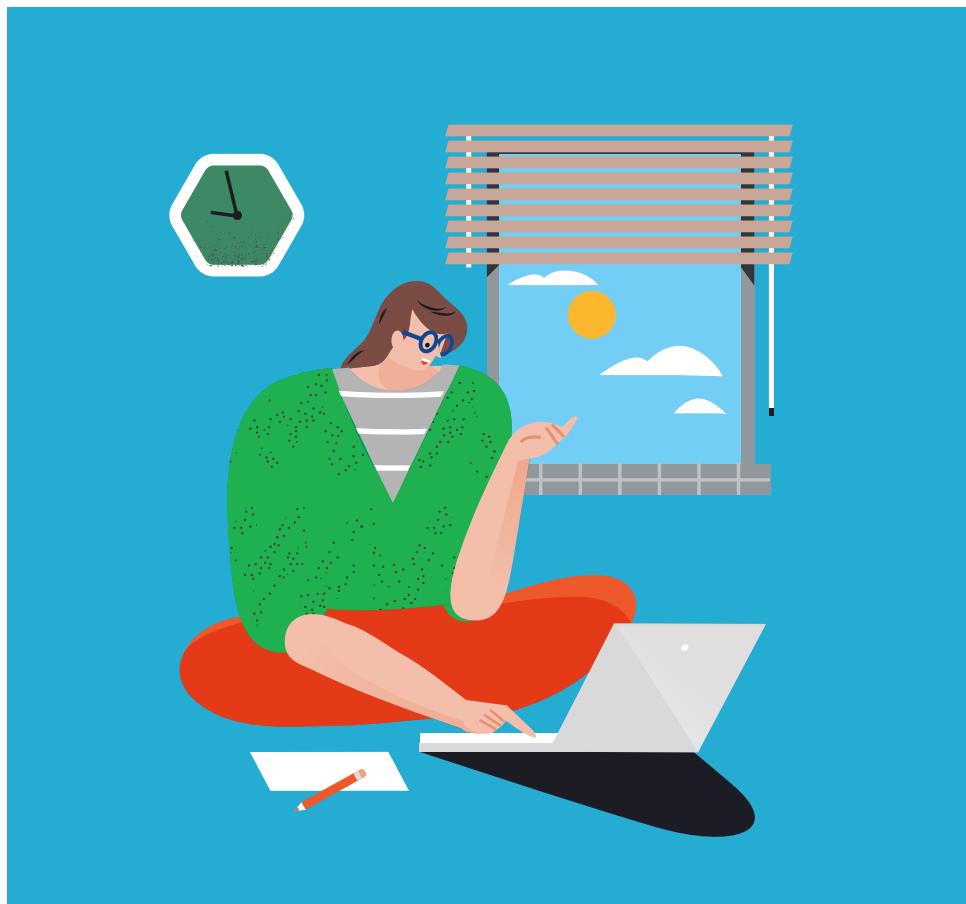


# Financial support during unemployment

BRIEFLY AND IN PLAIN LANGUAGE



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# Financial support during unemployment 2019

In this brochure, we explain what kind of financial support Kela pays to the unemployed.

The brochure describes the situation in 2019. It does not, however, include all the details on the different types of benefits that are available.

You can check the exact benefit amounts on the internet:



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

You have to apply for benefits provided 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 support, 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.

Also check if you can get other benefits from Kela, for instance housing allowance.

# Benefits from Kela for the unemployed

Unemployment makes income smaller. Kela looks after the basic security of those without a job during their period of unemployment.

Unemployment benefits are paid to people living permanently in Finland as well as to those who come from other EU countries and who have last worked in Finland.

The following benefits are available during unemployment:

- unemployment allowance
- labour market subsidy.

## If you become unemployed

If you become unemployed, register immediately as an unemployed jobseeker at the Employment and Economic Development Office (TE Office).

Unemployment benefits are paid only during the period that you are listed as a jobseeker (looking for a job) at the TE Office. The TE Office also gives Kela a certificate about whether you can be paid benefits.

During your period of unemployment, you have to actively look for work. You should also take up work or training offered to you. You cannot say no to it without a reason – if you do so, you may lose the right to benefits.

Register regularly at the TE Office. This can be done on the website of the TE Office:



[www.te-services.fi](http://www.te-services.fi)

## Unemployment allowance

Unemployment allowance can be an earnings-related allowance (an allowance based on the money you make) or a basic allowance.

### Earnings-related unemployment allowance

Earnings-related unemployment allowance is paid by the unemployment fund where you are a member. For example, labour unions often have their own unemployment funds.

Kela does not pay earnings-related unemployment allowance, and you do not apply for it to Kela.

Earnings-related unemployment allowance can be paid if you have been an unemployment fund member long enough and you meet a work requirement. The earnings-related unemployment allowance is calculated on the basis of your earnings, and it is paid for a maximum of 400 days.

If you have worked less than 3 years, the longest you can get earnings-related unemployment allowance is 300 days.

For more information about the earnings-related unemployment allowance, contact your unemployment fund or the Federation of Unemployment Funds ([www.tyj.fi](http://www.tyj.fi)).

### **Basic unemployment allowance**

If you are not an unemployment fund member and cannot get an earnings-related unemployment allowance, Kela will pay you a basic unemployment allowance. It is paid for a maximum of 400 days. If you have worked less than 3 years, the longest you can get basic unemployment allowance is 300 days.

The basic unemployment allowance is EUR 32.40 per day, and it is paid for 5 days a week.

If you have children, you get a child increase (EUR 5.23–9.90 a day, depending on the number of children).

You can get basic unemployment allowance to the full amount if you also work or participate in employment-promoting measures. If that is not the case, the basic unemployment allowance is decreased by an amount that corresponds to, more or less, the unemployment allowance for one day. You must pay taxes on the basic unemployment allowance.

### **Work requirement**

To qualify for basic unemployment allowance, you must meet a work requirement.

The requirement is met if

- you have worked for at least 26 weeks during the previous 28 months
- you have had at least 18 hours of work per week
- your salary has been according to collective work agreement or at least EUR 1,211 per month (in 2019) and EUR 1,189 (in 2018).

Periods of work in some other EU/EEA (European Economic Area) country or Switzerland can also be accepted.

Work for a longer period than 28 months can also be included in the work requirement in the following situations:

- you have been ill
- you have been studying
- you have looked after your child aged under 3 years
- you have participated in activities organised by the TE Office.

Self-employed people have their own work requirement.

If you are self-employed, contact Kela to find out the eligibility requirements for the basic unemployment allowance.



**If you have questions,  
call 020 634 2550**

### **Basic unemployment allowance:**

#### **Supplementary amount**

The basic unemployment allowance can be increased by a supplementary amount, which is payable for up to 200 days if you take part in activities agreed with the TE Office.

The supplementary amount is EUR 4.74 per day.

#### **Looking for work abroad**

In certain cases the unemployment allowance can also be paid if you stay abroad and are looking for work there.

## **Labour market subsidy**

If you are not eligible for the earnings-related unemployment allowance or the basic unemployment allowance, you can receive labour market subsidy.

The labour market subsidy is available to unemployed jobseekers aged 17–64 who live in Finland permanently. There is no time limit for how long labour market subsidy can be paid.

You can get labour market subsidy even if you do not meet the work requirement, i.e. you haven't been working long enough, and also if you have already received earnings-related or basic unemployment allowance for 400 days. Labour market subsidy

cannot be paid to those living abroad.

If you are under 25 years old, there are limits on getting this aid which concern education and actions to promote employment. Contact the TE Office to find out if you can get labour market subsidy.

#### **How much is the labour market subsidy?**

The labour market subsidy is exactly as much as the basic unemployment allowance.

It is sometimes affected by parental income. The labour market subsidy is EUR 32.40 per day.

You can get labour market subsidy to the full amount if you also work or participate in employment-promoting measures. If that is not the case, the labour market subsidy is decreased by an amount that corresponds to, more or less, the unemployment benefit for one day.

The subsidy is paid for 5 days a week. The subsidy is bigger if you have children to look after.

The full labour market subsidy is EUR 700–910 per month.

A supplemental amount of money may be paid in addition to the regular labour market subsidy. It is paid during participation in an activity agreed with the TE Office for a maximum of 200 days.

The supplemental amount is EUR 4.74 per day.

You must pay taxes on the labour market subsidy.

#### **Other income makes the subsidy smaller**

All your income reduces the total amount of the labour market subsidy.

If you have income from capital, it also reduces the amount of the subsidy.

Income from capital includes for instance rental income, dividends and profits from sales. However, personal income from capital does not affect the labour market subsidy

- if you are 55 years of age or older and you fulfilled the work requirement before you became unemployed
- if you take part in an activity agreed with the TE Office.

Parents' income makes the subsidy smaller if you live with your parents. You always get at least half your labour market subsidy. Parental income does not make the subsidy smaller if you are participating in an activity agreed with the TE Office.

You can use a calculator to estimate the amount which may be available to you:



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

## **Earnings during unemployment**

If you have earnings while unemployed, they may decrease the labour market subsidy or the basic unemployment allowance. This is called an adjusted unemployment benefit.

However, you can earn up to EUR 300 per month without it reducing your benefit.

If you have earnings while unemployed, be sure to tell Kela about them.

Kela also receives information on earnings from the national incomes register.

The register is introduced in 2019, but Kela will start using the data gradually.



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

There are several benefits which do not affect the labour market subsidy.

These are, for example, child benefit, child support, social assistance, housing allowance or disability allowance.

## Financial assistance for unemployed persons in education and training

You have various options when it comes to seeking education and training targeted for unemployed people. You may also be entitled to financial assistance during such education and training. Education and training can improve your chances of finding work.

Ask the TE Office for details on employment-promoting services. Services that promote employment are, for example:

- self-motivated study
- self-motivated study by immigrants
- labour market training
- job search coaching
- career training
- work try-out
- training offered on a trial basis
- rehabilitative work activity.

You can arrange to take part in such education or training and make an employment plan with the TE Office.

You will be paid unemployment benefit when you take part in an employment activity that you have arranged with the TE Office.

Moreover, in certain situations you can get an increase in your support for up to 200 days.

During a period of education, training or other agreed activity,

you can sometimes get compensation for your travel costs and other expenses.

## Assistance for the older unemployed

Older unemployed persons can get additional days of earnings-related or basic unemployment allowance ahead of retirement. This means that they are paid unemployment allowance until they retire.

Ask Kela if you qualify for additional days of unemployment allowance.

In some cases you can apply for an old-age pension at the age of 62 years. The criteria are:

- you were born in 1950 or later
- you are unemployed and receive unemployment allowance for additional days of unemployment allowance.

## Application and payment

First register as an unemployed jobseeker at an Employment and Economic Development Office (TE Office). Make an application for unemployment benefits to Kela when you have been unemployed for 5 working days (i.e., you have completed the qualifying period). The application period for unemployment benefits is 3 months from the day when you became unemployed.

You can apply for unemployment benefits on the internet:



[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 must send with the application. All documents can be submitted online. 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)

If you apply for a benefit on an application form, send the form by post to Kela. Look up the address on Kela's website:



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



or call **020 634 2550**

When Kela has processed your application, you will get a decision sent to your home.

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. Kela will pay the benefits into your bank account.

## Unemployment status report

If unemployment continues, you must send a status report

concerning the period of unemployment to Kela at 4-week intervals. You can either do this on the internet or use forms which you can print off Kela's website or pick up at a Kela office.

You must indicate on which days you have been unemployed and on which days you have participated in an activity arranged with the TE Office.

If you work occasionally during your unemployment, please indicate on which days you have been at work. Kela will pay you unemployment benefit based on your report.

## Appealing a decision

You have the right to appeal any decision which Kela has given to you. There are instructions on how to appeal in the attachment you get from Kela with your decision.

## Social assistance is a form of last-resort financial support

You may be able to get basic social assistance from Kela if all your earnings and assets and any other benefits that you have been granted do not cover your necessary everyday expenses, such as food and housing.



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

# Kela at your service

## On the internet

Vist 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



**Support during unemployment**  
**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).

## By contacting a Kela office

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



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

## By booking an appointment

You can book an appointment for an office visit or for phone service. It's a good idea to book an appointment if there is a big change in your circumstances or you need to discuss a complicated matter. 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.

If you are unemployed, you must tell Kela about your income. Those who are unemployed should report their status to Kela every four weeks.

## Recovery of overpaid benefits

If Kela pays you too much benefit because of incorrect information, you will have to pay back the overpayment.



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



**Overpayments Recovery Centre**  
**020 634 4940**

## Appeal procedure

You have the right to appeal any decision which Kela has given to you.

Instructions on how to appeal are provided with each benefit decision. If you have questions, you should first contact Kela at the following numbers:



**Support during unemployment**  
**020 634 2550**

## Social Security Appeal Board



**0295 163 800**



[www.samu.fi](http://www.samu.fi)

## 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)