

Basic social assistance

Emergency financial assistance

Briefly and in plain language



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Basic social assistance

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

Other social security benefits are counted as income.

Kela grants social assistance on the basis of applications, so it is necessary to apply to Kela for any benefits.

You can apply on the internet or by filling in an application form.
www.kela.fi/asiointi (in Finnish) or
www.fpa.fi/etjanst (in Swedish).
www.kela.fi/lomakkeet (in Finnish)
or www.fpa.fi/blanketter
(in Swedish)

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 applicants and their need for support can vary a great deal. Consequently, the amount of financial aid provided varies, too.

This brochure explains the main issues concerning the basic social assistance in 2017. It does not describe all the details of the assistance.

Information about the amounts of the assistance in euro can be found in a separate supplement, which you can print off the internet at www.kela.fi/social-assistance or collect from a Kela office.

More information about financial assistance and social services

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 basic 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.

What are the types of expenses for which you can 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.

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

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 social benefits, including those paid by Kela.

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 social assistance calculated?

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

The amount you get is equal to the difference between your recognised expenses and your income. 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
(in Finnish) or
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 646.72
- child benefit + single-parent supplement: EUR 298.65
- housing allowance: EUR 608.80
- child maintenance allowance: EUR 309.54

Total income: EUR 1,863.71

The following are counted as the family's expenses:

- rent EUR 810
- water charges EUR 45
- typical living expenses (i.e., the basic amount linked to family size): EUR 1,189.48 (single parent EUR 534.05 + first child 10 years or older EUR 339.85 + second child 10 years or older EUR 315.58)

Total expenses: EUR 2,044.48

The expenses are deducted from the income: EUR 1,863.71 – EUR 2,044.48 = EUR –180.77

Sanna and her family are paid EUR 180.77 in basic social assistance.

The amounts shown are current to 2016.

How and when to apply for assistance

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

Applying online

You can apply for basic social assistance on the internet at



www.kela.fi/asiointi
(service in Finnish) or
www.fpa.fi/etjanst
(service in Swedish).

To log in to Kela's online customer service, use your bank ID and password or a mobile ID. You can help to speed up the processing of your application by applying online. It is also possible to send the necessary additional documents online. You will be contacted by Kela if your application does not include all necessary information.

Applying on a paper form

There is also a paper application form you can use to apply for social assistance. Go to the following address to print out a copy of the application form:



www.kela.fi/lomakkeet
(in Finnish) or
www.fpa.fi/blanketter
(in Swedish)

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

- Check the application form for a list of the documents you need to send with it.
- Send the application forms by post to Kela.

You can send the application and any additional documents to Kela by post. Go to the address www.kela.fi/ **by-mail** to find the address to which you must send the application. You can also call Kela's customer service and ask for the address.



For more information,
call 020 634 2550 or
contact a Kela office.

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 day.

As soon as Kela has finished handling your application, you will receive a decision letter at your home address. The letter will tell you how much assistance you will get. It also spells out the reasons on which the decision is based. You get a decision even if it is negative.

If you send your application via Kela's online customer service, you can check the status of your application.

If you have already sent your application to Kela and want to add some information or a new document, you can do so via the online customer service as well.

How basic social assistance is paid

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.

Social assistance as a 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 and an ID at the pharmacy.

Review of basic social assistance

Please tell Kela if your circumstances change in a way that could affect the amount of the basic social assistance, for instance if your income goes up or down.

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.

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

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

Visit Kela's website to get information and to manage your affairs.

There are tools to calculate the amounts of benefits. (Please note that this service is available in Finnish and Swedish only.) Kela's website is at **www.kela.fi**.

You can get help with your questions online at **www.kela.fi/kysykelasta**.

(Please note that this service is available in Finnish and Swedish only.)

Kela's online customer service is a safe and secure channel for online contact. 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

Kela's online customer service can be found at

 **www.kela.fi/asiointi**
(Please note that this service is available in Finnish and Swedish only.)

By phone

 **Social assistance**
020 634 2550

Kela offices and citizen service centres

 **Kela's offices are at your service in all matters concerning Kela benefits.**

Address information for the Kela office or citizen service centre nearest to you is available on the internet at

 **www.kela.fi/offices**.

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, go to **www.kela.fi/appointments** or call **020 634 2550**.

If you need interpreter assistance, contact Kela or see

 **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 income situation, changes in the number of children, or changes in your relationship with your spouse or partner.

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.

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 Kela's Appeals Management Centre. Instructions are provided with the decision.

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



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/palvelunumerot

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

Kela brochures available in English

Home and Family

Benefits for families with children and housing benefits

Health and Rehabilitation

Reimbursements and allowances in case of illness, rehabilitation and disability benefits

Education

Benefits for students and benefits for conscripts

Unemployment

Support during unemployment

Pensions and retirement

Pension benefits, housing allowance and care allowance

Moving to or away from Finland

How can you get coverage under the Finnish social security system and what happens if you move abroad?

Basic social assistance

Emergency financial assistance

The brochures are available at the Kela offices and the citizen service centres.

Brochures in other languages at www.kela.fi/muutkielet