

Unemployment

Financial support during unemployment

Briefly and in plain language



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Financial support during unemployment

Kela's benefits provide basic economic security for persons whose income has fallen so that it is not enough to live on. In this brochure, we explain what kind of financial support Kela gives to the unemployed.

There are different types of financial support available. For this reason, it is a good idea to find out what other types of benefits you may be entitled to from Kela.

For example, you may be able to get general housing allowance.

Kela grants benefits on the basis of applications. You can apply for them via Kela's website at

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

Application forms are available on the internet and at Kela's offices.

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

The requirements you must meet to qualify for benefits from Kela have been specified in various legislative acts. When Kela makes a decision about support, the applicant's circumstances are considered individually.

Applicants' circumstances and need for financial support vary a great deal. Consequently, the amount of financial aid provided varies, too.

This brochure explains the main issues concerning the support available for the unemployed in 2017. It does not, however, include all the details on the different types of benefits that are available.

The exact amounts of the benefits and income limits can be found in a separate supplement to this brochure, which you can print from www.kela.fi/unemployment or request from any Kela office.

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 the obligation 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, the result may be loss of the right to benefits. Register regularly at the TE Office.

Unemployment allowance

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

Unemployment allowance is paid under certain conditions also for job search in another country.

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).

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 pay taxes on the basic unemployment allowance.

Work requirement

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

It is met if

- you have worked 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 1,187 per month (in 2017).

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

The period within which you must meet the work requirement can be longer than 28 months if you have been ill, have studied or have looked after a child of your own who is under 3 years old, or if you have participated in activities organized 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.

Labour market subsidy

The labour market subsidy is available to unemployed jobseekers aged 17–64 who live in Finland permanently. It is intended for unemployed persons who are not eligible for the earnings-related unemployment allowance or the basic unemployment allowance.

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 a day.

It 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 euros 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 euros per day.

You must pay tax 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.

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 (in Finnish)
or www.fpa.fi/berakningar
(in Swedish)

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

Coordination of unemployment benefit with earnings

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

Any earnings you have are coordinated with your labour market subsidy or basic unemployment allowance.

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



More information is available at www.kela.fi/unemployment

There are several benefits which do not affect the labour market subsidy, including child benefit, child support, social assistance, housing allowance and disability allowance.

Financial assistance for unemployed persons participating in education and training

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

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 these schemes 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.

Unemployed persons born in 1950 or after who are paid unemployment allowance for additional days can apply for old-age pension when they are 62.

Applying for unemployment benefits

First register as an unemployed jobseeker at an Employment and Economic Development Office (TE Office). Make an application to Kela when you have been unemployed for 7 working days (i.e., you have completed the qualifying period). The application period for unemployment benefits is 3 months.

You can apply for unemployment benefits on the internet.



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

You can also apply by filling in an application form which you print off Kela's website or pick up at a Kela office.

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



For more information call
020 634 2550

See the application form for a list of the documents you must send with the application.

Payment of benefits

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, during the period of unemployment, you have been at work occasionally, please indicate on which days you have been at work.

Kela will pay you unemployment benefit based on the report you send.

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.



For more information call
020 634 2550

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 other social security benefits that you have been granted do not cover your necessary everyday expenses, such as food and housing.

www.kela.fi/socialassistance

Kela at your service

On the internet

Visit Kela's website to get information and to manage your affairs. There are tools to calculate the amounts of benefits. Kela's website is at

 www.kela.fi/english

Online assistance:

 www.kela.fi/kysykelasta

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

It can be found at

 www.kela.fi/asiointi

(Please note that these services are available in Finnish and Swedish only.)

Sign in to the online service with your own online banking codes or the mobile certificate 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

By contacting a Kela office or citizen service centre

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

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

 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, 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 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. Further information:

 www.kela.fi/takaisinperinta
or call the Overpayments Recovery Centre at **020 634 4940**
(9 am to 4 pm, Monday to Friday).

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**
020 692 210

Unemployment Appeal Board
Contact number 0295 163900
www.ttlk.fi

Social Security Appeal Board
Contact number 0295 163 800
www.somla.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/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 Kela offices and citizen service centres.

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