

Families with children

BRIEFLY AND IN PLAIN LANGUAGE



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Kela's benefits for families with children

This brochure tells you about what kind of financial assistance Kela gives to families with children.

With Kela's help, parents can stay home with their child during the important first months of life.

In the following pages, you can find more information about the financial assistance Kela can give to families with children during and after pregnancy. The brochure also describes the support and financial assistance Kela can give for child care.

At the end of the brochure, you can find information on how to apply for the benefits for families with children.

The brochure describes the situation in 2021. You find more information about the effects of the coronavirus epidemic on Kela benefits on the internet.

More information on the internet and by phone



More information about benefits for families with children is available on Kela's website at www.kela.fi/family



If you have questions, please call our customer service number **020 634 2550**

What benefits are available for families with children?

Kela provides the following benefits to families with children:

- maternity grant
- vanhempainpäivärahat
 - maternity allowance
 - special maternity allowance
 - paternity allowance
 - parental allowance
- child benefit
- child care allowances
 - child home care allowance
 - flexible care allowance
 - private day care allowance
 - partial care allowance
- benefits for ill or disabled children
- child maintenance allowance.

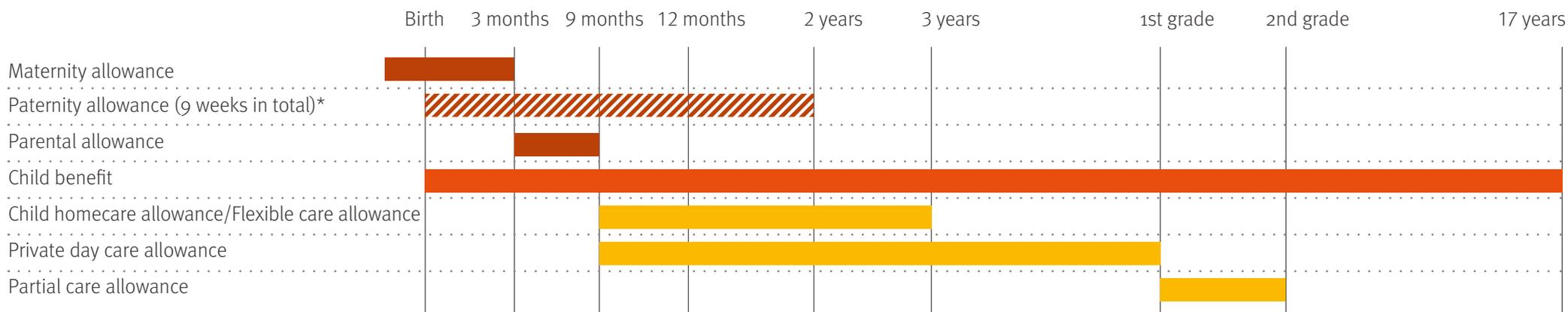
Also check if you can get other benefits from Kela. Other Kela benefits that may be relevant to families include housing benefits, financial aid for students, benefits for conscripts, unemployment benefits, and benefits related to sickness and incapacity. They are described in separate brochures.

When are the benefits available?

The picture below shows the benefits that Kela can pay families with children when their first child is born and afterwards.

At the top you see the age of the child.

The columns show the benefits paid by Kela at different ages.



* Can be taken in several shorter periods until the time when the child reaches the age of 2. 1–18 days can be taken at the same time with the child's mother.

Before your child is born

If you are pregnant, contact the maternity clinic in your municipality.

Maternity clinic services are free of charge to you.

You can get information and advice for the pregnancy and childbirth.

The clinic also monitors the health of the mother and the child.

Mothers must visit the clinic for an examination early on in their pregnancy, by the 18th week at the latest.

After the examination, you get a pregnancy certificate from the doctor or the maternity clinic that you went to.

It is needed when applying for assistance from Kela.

Who can get benefits for families with children?

You can get benefits for families with children from Kela if you are covered by the Finnish social security system and you live in Finland permanently.

Others who work in Finland can sometimes get assistance as well.

If you have lived in another country or if you are moving to another country, check with Kela if you can get social security benefits.

Moving to Finland or away from Finland can affect the benefits available from Kela.



Maternity grant

When your pregnancy has lasted 5 months, you have the right to a maternity grant. You can choose between a maternity package (“baby box”) and a cash benefit of 170 euros. The maternity package contains care products and baby clothes.

Maternity allowance

Mothers can go on maternity leave starting from about eight weeks before their due date. Usually mothers start their leave about one month before the due date.

During the maternity leave, mothers are paid a maternity allowance. It is paid for a total of 105 working days, which is about 4 months.

Apply for the maternity allowance no later than 2 months before the expected due date

Before you apply, check if your employer will pay you a salary during the maternity leave.

Remember to inform your employer about your maternity leave at least 2 months before it starts.

Special maternity allowance

If, in your work, you come into contact with radiation, chemical agents or infectious disease, you can stay away from work as soon as you are pregnant.

You get a special maternity allowance during this time.



After your child is born

After the child is born, the parents normally spend time at home with the child. Kela pays a parental daily allowance during this period, which safeguards the family's income.

Maternity allowance

After the child is born, the mother's maternity leave continues for about 3 months. During that time, the mother will receive a maternity allowance.

Paternity allowance

Fathers can take a paternity leave that lasts a maximum 54 days, or about 9 weeks. Kela pays a paternity allowance during the paternity leave.

One to eighteen days of the leave (or up to three weeks) can be taken at the same time with the mother's leave, so that the mother and the father can both stay home at the same time.

You can take these days all at once or in up to four separate periods.

If you have already had 18 weekdays free, you can still have as many as 36 weekdays free. You can take them after the parental allowance has ended. You can take the leave all at one time or in two separate periods.

If you have not taken out any paternity leave earlier, you can take out all 54 working days in one go.

If the family has twins, Kela pays an additional 18 working days of paternity allowance.

These days can be taken while the mother is on leave or after the parental allowance has ended.

Paternity leave must be taken while the child is still under 2 years old.

You can apply for paternity allowance after the fact. However, apply before your child reaches the age of 2 years and 2 months.

Tell your employer about your paternity leave no later than 2 months before your leave starts. If your leave lasts 1–12 working days you only have to give one month's notice of starting your leave.

You can claim paternity allowance also if you are self-employed, unemployed or a student.



Parental allowance

Either parent can take a parental leave.
Parents can also take the leave in turns.

Parental leave lasts 158 weekdays – about half a year.
Kela pays a parental allowance during the parental leave.
When the parental allowance ends,
the child is about 9 months old.

If the family has twins, Kela pays parental allowance for
an additional 60 working days, or about 10 weeks.

A mother who is raising a child on her own
can get a longer parental leave.

She can get parental allowance for an additional
54 working days, or about nine weeks.

This requires that the child's paternity has not been
established and that the mother does not have a spouse
or partner who could get a paternity allowance.

The mother must have a medical examination within
5–12 weeks of birth, and submit a certificate about it to Kela.
Kela needs the certificate in order to be able to pay parental
allowance.

You must apply for parental allowance one month
before you start your leave.

Parents can also work part-time and
look after their child in turns.
For this period, Kela pays partial parental allowance
to both parents.

How much can you get?

Your maternity allowance, special maternity allowance,
paternity allowance or parental allowance is calculated
according to your income over a period of 12 months.

For example, if your allowance begins in May 2021,
Kela will calculate it based on your income
between 1 April 2020 and 31 March 2021.

The allowance will always be less than your pay.
It is usually about 70 percent of your income,
and is normally paid for six days a week.

If you are paid a salary during your parental leave,
Kela pays the parental allowance to your employer.

The allowance is also affected by whether or not
you have studied or been ill or without a job.
The smallest allowance is 29.05 euros per day.
A student, for example, gets this lowest amount.

You must pay taxes on the allowance.
Pension and annual holiday entitlement adds up for the worker
when on maternity, paternity or parental leave.

Support for adoptive parents

Kela supports the parents of an adopted child in largely the same way as it supports biological parents.

Adoptive parents cannot get maternity allowance, but they get a longer parental allowance period. Parental allowance is paid from the day when the adoptive child is first placed in your care. The father of an adoptive child can have paternity leave on the same terms as other fathers.

If you adopt a child from another country, you can apply for assistance from Kela to help cover the costs of adoption.

Kela card

When a child is born in Finland, information about the birth goes directly from the hospital to the population register and from there to Kela. The child is assigned a personal identity code.

When the child has been given a name, Kela sends you a personal Kela Card (a health insurance card) for the child. The card is sent to your home by post.



Child benefit

Kela pays child benefit for each child until the end of the month when the child turns 17.

Child benefit is paid according to the number of eligible children in the family:

- for the first child, about 95 euros per month
- for the second child, about 105 euros per month
- for the third child, about 134 euros per month
- for the fourth child, about 163 euros per month
- for the fifth and each additional child, about 183 euros per month.

Single parents get an increase which is about 63 euros per child per month.

No tax is deducted from child benefits.

Child benefit is normally paid to the mother or the father, or to another adult responsible for the care of the child.

You can apply for child benefit at the same time as for the allowances for parents (maternity allowance, special maternity allowance, paternity allowance and parental allowance). You can also apply for child benefit separately.

Child care allowances

After the parental leave, you can

- look after your child at home and get child home care allowance
- arrange private daycare for your child and get child home care allowance or private day care allowance
- work for up to 30 hours per week and get flexible care allowance
- place your child in municipal (local) daycare.

Child care leave

After the parental allowance period, either parent can stay at home on an unpaid child care leave to look after their child until the child is 3 years old.

Tell your employer about your child care leave no later than 2 months before it starts.

Child home care allowance

You can apply for child home care allowance if your child is under 3 years of age and the child does not attend municipal day care but is cared for at home, for example. The caregiver can be the child's parent but also for example a grandparent or a private daycare provider.

Child home care allowance is not available if the child is in municipal (local) day care.

The child home care allowance consists of a basic amount and an additional amount.

The amount of care allowance is

- about 343 euros per month for one child under 3
- about 103 euros per month for each additional child in the family who is under 3
- about 66 euros per month for each child who is 3 or over but still under school age.

The care supplement can be paid for one child only. The highest it can be is 184 euros per month.

The care supplement is linked to the income of the parents.

You must pay tax on the child home care allowance.

Some municipalities pay a municipal supplement on top of the child home care allowance.

Ask your municipality or Kela if you can get a municipal supplement.

Private day care allowance

Private day care allowance can be granted if the child is cared for by a carer paid by the family or by a private day care provider.

The child must be under school age.

You cannot get private day care allowance if your child is in municipal day care (council-run day care).

The private day care allowance consists of a care allowance and a care supplement.

Your home municipality (locality) may pay a municipal supplement.

The care allowance is about 175 euros per month. For preschool-aged children who are in part-time daycare, the care allowance is about 64 euros per month.

A care supplement may be available as well. The highest it can be is about 147 euros per month. Its amount is linked to your income. If you are paid the lower rate of care allowance, the care supplement will also be smaller.

Kela pays the private day care allowance to the carer or to the day care provider.

The private day care allowance is taxed.

Flexible care allowance

You can get flexible care allowance if you work no more than 30 hours a week while caring for a child. Kela provides flexible care allowance for children under the age of 3.

Flexible care allowance can be paid to both parents at the same time. In that case, both parents must work shorter hours. They must care for their child on different days or at different times of the day.

The flexible care allowance is paid according to how much you work. The flexible care allowance can be either about 244 euros per month or about 163 euros per month depending on how much, on average, you work per week.

Kela pays flexible care allowance only for one child at a time.

You must pay tax on the flexible care allowance.

Partial care allowance

You can get partial care allowance if you work no more than 30 hours a week while caring for a child. Kela pays partial care allowance for children who are in the first or second year of school.

The partial care allowance is about 98 euros per month. You must pay taxes on it.





If your child becomes ill

If your child becomes ill, you can take him/her to the municipal health centre or to a private doctor.

Kela compensates you for part of the fees and treatments that a private doctor prescribes. Along with this, you can get compensation for medicines. Kela does not offer compensation for health centre treatments.

Temporary care leave

If your child is under 10 years old and for example catches a cold, you can stay off work to look after him or her. This is called a temporary care leave.

Its length is 4 working days. Most employers pay a salary while an employee is on temporary care leave. Kela does not pay any benefits during that time.

Caring for a child who is seriously ill or disabled

Kela also offers support for the care of a child who is seriously ill and/or disabled.

The benefits and services available from Kela are

- special care allowance for a parent who looks after a child under 16 years of age
- disability allowance for a child under 16 years of age
- intensive medical rehabilitation.

Child maintenance allowance

If parents get divorced, they can decide to have their children live with either one of them.

The other parent pays child support to the parent with whom the children are living.

That parent is called the liable parent.

Sometimes the liable parent does not pay child support, or there may not be a liable parent.

In such a case Kela can pay child maintenance allowance to the parent with whom the child lives.

Kela pays child maintenance allowance if

- the parent liable for child support has not paid it
- the child support is smaller than the child maintenance allowance because the parent liable for child support has low income
- the child is adopted by only one parent
- the child does not have a legally established father
- the child has a legally established father or mother, but it has not been possible to confirm liability for child support.

The child maintenance allowance is about 167 euros per month and per child. No tax is deducted from it.

Useful information for persons liable for maintenance

If Kela pays child maintenance allowance, it will collect any unpaid child support payments from the person liable for maintenance.

The unpaid payments are called child support debt.

If your financial situation is such that you cannot pay off your child support debt to Kela, you can apply to Kela for an exemption from payment.



Application and payment

You can apply for all of Kela's benefits for families with children online:

www.kela.fi/asiointi (in Finnish)

www.fpa.fi/etjanst (in Swedish)

See the application form for a list of the documents you need to send with the application. They too can be sent online.

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

www.kela.fi/forms

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

Kela's address is

Kela

PL 10

00056 KELA

You can also handle almost all of your benefit matters with Kela by phone.

As soon as Kela has processed your application, you will receive a decision.

The amount of the benefit, the criteria based on which it is granted, and the payment date are shown in the decision. You will get a decision even if you have not been granted the benefit.

Kela pays maternity, paternity and parental allowances to the parent's bank account.

Payment is made retroactively, usually every four weeks.

Child benefits are paid into the parent's or guardian's account, usually on the 26th of the month.

If banks are closed on that date or the payment date follows a holiday, child benefits are paid into your account earlier.



Report changes

If your situation changes, this may affect the benefits you get from Kela. The change can for instance concern housing, income, work or family circumstances.

Remember to report such changes to Kela. You can report the changes online, by phone or by visiting any Kela office.

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.

If you get a decision that contains an error

If you think that the decision you got from Kela is wrong, you can appeal to have it changed.

Instructions on how to appeal are provided with each benefit decision.

If you have questions, please contact Kela first before taking any other steps.



In Kela's e-service you can

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

Kela at your service

On the internet

Visit Kela's website for more information:
www.kela.fi/english

Online assistance:

www.kela.fi/kysy-kelasta

The site is in Finnish and Swedish, but you can ask questions in English and get a reply in English.

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

www.kela.fi/laskurit (in Finnish)

www.fpa.fi/berakningar (in Swedish)

Kela's e-service:

www.kela.fi/asiointi (in Finnish)

www.fpa.fi/etjanst (in Swedish)

You must sign in to the e-service. You need online banking codes or a mobile certificate.

By contacting a Kela office

Addresses and opening hours of the Kela offices are available at
www.kela.fi/offices

Do you need an interpreter?

If you do not speak Finnish, Swedish or English, you can ask for interpreter assistance:

www.kela.fi/interpretation

Services in the Sámi languages:

www.kela.fi/saame

By phone

Open workdays from 9am to 3pm

Housing benefits..... 020 634 2550

Pensions..... 020 634 2650

Rehabilitation and disability..... 020 634 2650

International situations (workdays from 10 am to 3 pm) 020 634 0200

Students and conscripts..... 020 634 2550

Overpayment recovery..... 020 634 4940

Sickness and cards 020 634 2650

Social assistance 020 634 2550

Unemployment 020 634 2550

Families 020 634 2550

Book an appointment

You can book an appointment by calling our customer service number, or online:

www.kela.fi/appointments

The booking of appointments online will be reorganised.

After the reorganisation, you will have to sign in in order to book an appointment.

To sign in, you need online banking codes or a mobile certificate.

Kela website in English:

www.kela.fi/english

Kela brochures in English:

Pensions and retirement

■ **Families with children**

Moving to or from Finland

Students and conscripts

Health and rehabilitation

Social assistance

Unemployment

General housing allowance

The brochures are available at Kela offices.

Brochures in other languages:

www.kela.fi/other-languages