

# Social 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, assets and other benefits are not enough to cover your essential everyday expenses, such as food and housing.

The following pages contain further information on the types of expenses for which you can get social assistance. The brochure also gives information on how your incomes and assets affect your right to social assistance, as well as information on how Kela calculates the amount of social assistance.

At the end of the brochure, you find information on how to apply for social assistance.

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



Visit Kela's website for more information about Kela benefits:  
**[www.kela.fi/english](http://www.kela.fi/english)**

More information about social assistance is available on Kela's website:  
**[www.kela.fi/social-assistance](http://www.kela.fi/social-assistance)**



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

## First apply for other Kela benefits

Before you apply for social assistance you should check if you can get some other Kela benefits, for instance housing allowance or unemployment benefits. There are separate brochures about housing allowance and unemployment benefits.

You have to apply for other benefits before you apply for basic social assistance.

You can also get assistance from the municipality where you live. 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.





## What is social assistance?

You can apply for social assistance if your incomes and assets are not sufficient to cover your necessary everyday expenses. Such expenses are for instance rent, food, health care and clothing.

There are three components to social assistance:

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

Applications for **basic social assistance** must be submitted to Kela.

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. Write under Additional information in the application which are the expenses for which you need supplementary or preventive social assistance. At your request, Kela can pass your application on to the municipal social services office for processing.

# For which expenses can you get basic social assistance?

Basic social assistance is not available for all types of expenses. Basic social assistance is intended to cover essential expenses such as housing and food.

The expenses relevant to basic social assistance are divided between the expenses covered by the basic amount and other basic expenses.

## Basic amount

The basic amount already includes normal everyday expenses, such as food and clothing.

When you apply for assistance, you do not have to show receipts or invoices for these expenses.

The basic amount is assessed for each family member separately.

### **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.

## Other basic expenses

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

If you apply for assistance for this type of expenses, you must send receipts and invoices for the expenses to Kela with the application.

Kela usually recognises other basic expenses at their actual value as long as they are reasonable.

### **Other basic expenses can include:**

- housing (for instance rent, maintenance charge, electric bills, home insurance and maintenance costs for a single-family home)
- necessary moving costs
- costs of public health care which are not included in the basic amount (e.g., health centre user fees, prescription medicines and eyeglasses)
- costs of municipal child day care
- costs 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.

# How does income affect the basic social assistance?

The amount of basic social assistance 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 for instance

- unemployment benefits
- housing allowances
- pensions
- student financial aid
- sickness allowance
- maternity, special maternity, paternity and parental allowances
- child benefit
- child home care allowance
- child maintenance allowance.

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. This means for instance money you have in a bank account or assets that can be sold, such as a summer home.



# How is basic social assistance calculated?

You can get basic social assistance if you have more expenses that can be recognised for the purposes of basic social assistance than income and assets.

Kela does a calculation of your income, assets and expenses. The basic amount is included in the expenses. The calculation shows how much you can get in basic social assistance.

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

No tax is deducted from the basic social assistance.



## Example

Simo is a single parent of two children aged 11 and 13 years. He is unemployed. Because of his difficult financial situation, he applies to Kela for basic social assistance. Simo also has no assets, such as money in a bank account.

### The following are counted as the family's income:

- labour market subsidy + child increase: 664.96 euros per month
- child benefit + single-parent supplement: 326.32 euros per month
- housing allowance: 592.80 euros per month
- child maintenance allowance: 334.70 euros per month

**Total income:**  
1,918.78 euros per month

### The following are counted as the family's expenses:

- rent: 810 euros per month
- water charges: 45 euros per month
- typical living expenses (i.e., the basic amount linked to family size): 1,255.11 euros per month:
  - single parent: 574.63 euros per month
  - first child 10 years or older: 352.84 euros per month
  - second child 10 years or older: 327.64 euros per month

**Total expenses:**  
2,110.11 euros per month

The expenses are deducted from the income:  
 $1,918.78 \text{ euros} - 2,110.11 \text{ euros} = -191.33 \text{ euros}$

**Simo and his family are paid 191.33 euros per month in basic social assistance.**

# Application and payment

Apply for basic social assistance online:

[www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish)

[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.

Documents can also be submitted online.

You can also apply for assistance 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 assistance on an application form, send the form by post to Kela.

Kela's address is

**Kela**

**PL 10**

**00056 KELA**

If you cannot apply for basic social assistance online or on a paper form, you can do so verbally.

In that case, you should call Kela's customer service or contact a Kela office.

## How long is the application process?

Please make sure to complete the application carefully.

Send all supporting documents to Kela that are needed for the application.

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.

## When is social assistance paid out?

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

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

Kela pays the basic social assistance into your account 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 immediately after the decision to grant you social assistance.

In that case, the assistance is deposited into your account within two business days.

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

When you have received a decision on basic social assistance, you can also send invoices that you receive after the decision to Kela, provided that the due date for payment falls in the period for which the decision is valid. The due date means the due date of the original invoice, not the due date of the reminder. The decision also contains further instructions on which invoices you can send to Kela.



## Voucher

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

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 directly to the pharmacy electronically. You need only show your Kela card or an ID at the pharmacy.

## Do you need help with something?

If you need personal attention, you can contact a customer service advisor by phone or at a Kela office.

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.



## Report changes

If your situation changes, this may affect the benefits you get from Kela. The change can concern for instance 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 receive a decision that contains an error

If you think that the decision you received 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.



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

Online assistance:

[www.kela.fi/kysy-kelasta](http://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](http://www.kela.fi/laskurit) (in Finnish)

[www.fpa.fi/berakningar](http://www.fpa.fi/berakningar) (in Swedish)

## Kela's e-service:

[www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish)

[www.fpa.fi/etjanst](http://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](http://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](http://www.kela.fi/interpretation)

Services in the Sámi languages:

[www.kela.fi/saame](http://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](http://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](http://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](http://www.kela.fi/other-languages)**