

Unemployment

BRIEFLY AND IN PLAIN LANGUAGE



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Benefits from Kela for the unemployed

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

The benefits provided by Kela during unemployment are unemployment allowance and labour market subsidy. Information about these benefits is provided in the following pages.

The brochure also provides information about work or studies during periods of unemployment. At the end of the brochure, you find information on how to apply for unemployment benefits.

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

More information about unemployment benefits is available on Kela's website:
www.kela.fi/unemployment



If you have questions, call
020 634 2550

Who can get unemployment benefits from Kela?

You can get unemployment benefits from Kela if you have no work and you do not get an unemployment benefit from some other source.

Kela can pay unemployment benefits to people living permanently in Finland as well as to those who come from other EU countries and who have last worked in Finland.

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

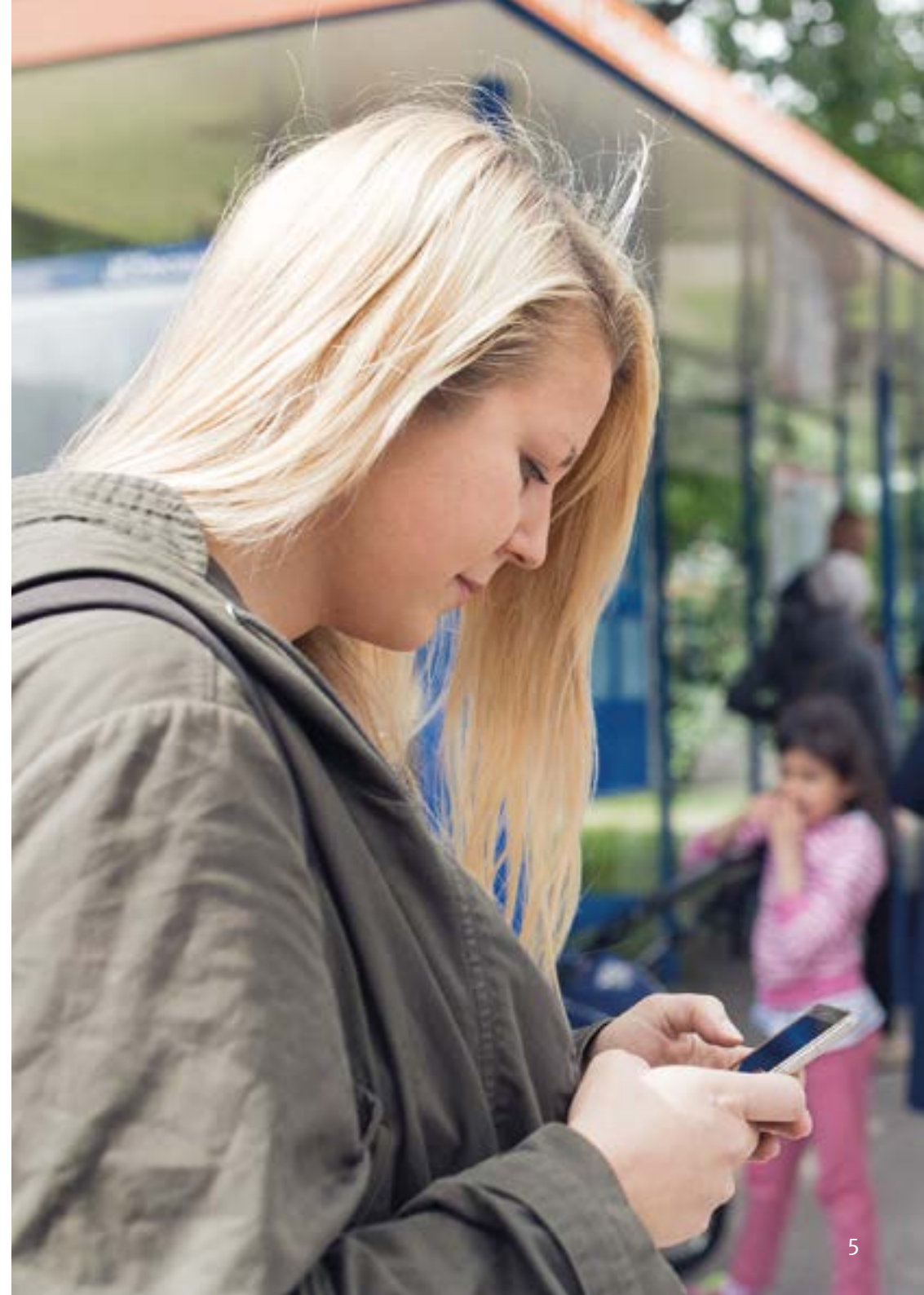
If you become unemployed

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

The earnings-related unemployment allowance is calculated on the basis of your earnings, in other words, your income.

You can get earnings-related unemployment allowance if you are a member of an unemployment fund.

Different lines of industry often have their own unemployment funds.

There are also unemployment funds where anyone can become a member.

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

The unemployment fund can pay earnings-related unemployment allowance if you have been an unemployment fund member long enough and you meet a work requirement. Meeting the work requirement means that you have worked long enough before becoming unemployed.

The earnings-related unemployment allowance 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.

There are limits on the right to basic unemployment allowance if you are under 25 years old.

Contact the TE Office to find out if you can get basic unemployment allowance.

What is the amount of the basic unemployment allowance?

The basic unemployment allowance is 33.78 euros per day, and it is paid for 5 days a week.

If you have children, you get a child increase (5.30–10.03 euros per day, depending on the number of children).

You must pay taxes on the basic unemployment allowance.

The basic unemployment allowance can be increased by a supplementary amount if you take part in activities agreed with the TE Office.

The supplementary amount of the basic unemployment allowance is 4.80 euros per day and it is payable for a maximum of 200 days.

You can use a calculator on Kela's website to estimate the amount of basic unemployment allowance which may be available to you:

www.kela.fi/laskurit (in Finnish)

www.fpa.fi/berakningar (in Swedish)

As an unemployed person abroad

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

Work requirement

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

It is met if

- you have been at work for at least 26 weeks during the past 28 months
- your work time has been at least 18 hours a week
- you have been paid a salary according to the relevant collective agreement, or at least 1,252 euros per month.

Work in some other EU/EEA (European Economic Area) country or Switzerland can also be included.

Work for a longer period than 28 months can also be included in the work requirement for instance 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 activity arranged 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.



Labour market subsidy

If you are not eligible for the earnings-related unemployment allowance or the basic unemployment allowance, you can get 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.

There are limits on the right to labour market subsidy if you are under 25 years old or if you have no vocational qualifications. 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 33.78 euros per day. The amount of the labour market subsidy is thus the same as that of the basic unemployment allowance. It is sometimes affected by parental income.

The subsidy is paid for 5 days a week. The subsidy is bigger if you have children. The full labour market subsidy is 726–942 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 4.80 euros 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 can also reduce 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 on Kela's website to estimate the amount of labour market subsidy which may be available to you:

www.kela.fi/laskurit (in Finnish)

www.fpa.fi/berakningar (in Swedish)



Working during unemployment

If you work during unemployment, your earnings may decrease the labour market subsidy or the basic unemployment allowance.

However, you can earn up to 300 euros per month without it reducing your benefit. During the coronavirus epidemic, it has been possible to earn up to 500 euros per month, in other words, more than normally.

Report your hours and days of work to Kela. Kela receives information on wages and salaries from the national incomes register and uses this information when processing applications.

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

Education and training

You have various options when it comes to seeking education and training targeted for unemployed people.

Education and training can improve your chances of finding work.

You can get benefits also for periods of education and training.

Employment-promoting services consist of:

- studies
- labour market training
- job search coaching
- career training
- work try-out
- training offered on a trial basis
- rehabilitative work activity.

Ask the TE Office for details on employment-promoting services.

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

During education or training, you can get the unemployment benefit in the normal manner if you have agreed on participation in the education or training with the TE Office. For the period of education or training agreed on with the TE Office, you can also get an increase to your benefit. The increase can be paid for a maximum of 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

If you are close to retirement age, you can enter the so-called unemployment path to retirement, that is, get additional days of earnings-related unemployment allowance or basic unemployment allowance. This means that you are paid unemployment allowance until you retire.

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

If you want to have additional days of earnings-related unemployment allowance, you should contact your unemployment fund.

You can apply for an old-age pension before the age of 65 years, if you were born before 1962. In addition, you must be unemployed and get additional days of basic 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 (in Finnish)
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 benefits by filling in an application form you can get from any Kela office or from Kela's website:
www.kela.fi/forms

Kela's address is

Kela
PL 10
00056 KELA

You can handle almost all your transactions with Kela also by phone.

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 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.

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

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