



Benefits for families with children

Family benefits and assistance for families with sick children

BRIEFLY AND IN PLAIN LANGUAGE



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Benefits for families with children 2019

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

The brochure describes the situation in 2019. It does not, however, include all the details on the different types of benefits that are available.

More information about the benefit amounts is available at



www.kela.fi/family

You have to apply for benefits provided by Kela.

You can apply for benefits online:



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

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



www.kela.fi/forms

The requirements that you must meet to qualify for benefits from Kela are laid down in law.

When Kela makes a decision about a benefit, the applicant's circumstances are considered individually.

The applicants' circumstances and need for financial support vary a great deal.

For this reason, not everyone receives the same amount of benefit.

Kela's benefits for families with children

Kela provides financial assistance to families with children in many ways, starting from pregnancy. With Kela's help, parents can be with their children during the important first months. Later, Kela provides support for child care and helps with the costs of raising a child.

Kela provides the following benefits for families with children:

- maternity grant
- maternity, special maternity, paternity and parental allowance
- child benefit
- child care allowances
- assistance for sick and disabled children
- child maintenance allowance.

Parental allowances are:

- maternity allowance
- special maternity allowance
- paternity allowance
- parental allowance.

You can get information about important services for families with children – such as day care, school and rental housing – from the municipal government office in your own locality, or from its website. Information about public healthcare services is available from maternity and child health clinics and from health centres.

Other types of financial assistance available from Kela are, for example:

- housing benefits
- benefits in case of illness
- financial aid for students
- benefits available to those performing their military or non-military service
- unemployment benefits.

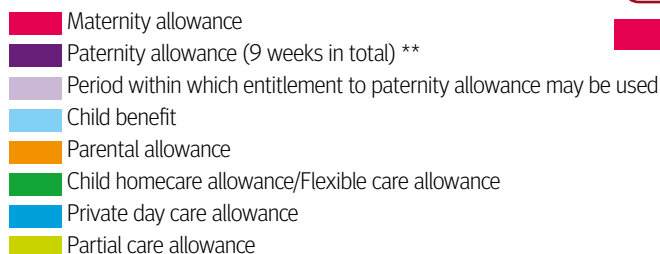
They are described in separate brochures.

You can get advice online at:



www.kela.fi/kysykelasta

BENEFITS FOR FAMILIES WITH CHILDREN 1. FROM BIRTH TO ADOLESCENCE



** can be taken in several shorter periods

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

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 if you can get social security benefits from Kela. Moving to Finland or away from Finland can affect the benefits paid by Kela.

Before your child is born

Certificate of pregnancy

If you think that you may be pregnant, contact the maternity clinic in your municipality.

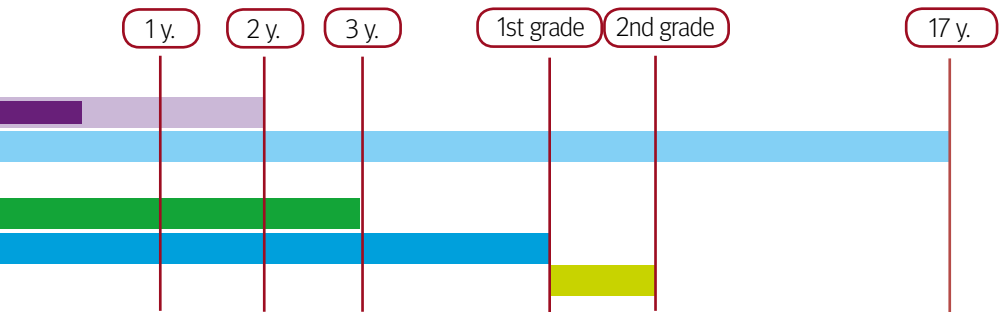
Maternity clinic services are free of charge to you.

You get good advice from the maternity clinic on how to prepare for pregnancy and birth. The clinic also monitors the health of the mother and the unborn baby.

Mothers must have a medical examination before the 5th month of pregnancy has ended. After the examination, you get a pregnancy certificate from the doctor or the maternity clinic that you went to. You need the certificate in order to apply for assistance from Kela.

Maternity grant

When your pregnancy has lasted 5 months, you can apply for maternity grant. You can choose between a maternity package and a cash benefit of 170 euros. The maternity package contains care products and baby clothes.



Maternity allowance

Mothers must go on maternity leave at the latest 30 days before the calculated time of birth. 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.

Mothers can go on maternity leave at the earliest 50 working days before the calculated time of birth. If they do, the payment of maternity allowance will also begin earlier.

You must apply for maternity allowance no later than 2 months before the calculated time of birth.

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

Remember to tell 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 the pregnancy is confirmed. You get a special maternity allowance during this time.

After your child is born

After the child is born, the parents can 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. A maternity allowance is paid to mothers during this time.

Paternity allowance

Fathers can have a maximum of 54 days of leave – in other words, about 9 weeks. Of this time, the father can spend 1–18 working days, that is 3 weeks, at home with the mother during the same period. If the family has twins, Kela pays an additional 18 working days of paternity allowance.

You can take the rest of the leave after the period of parental allowance has ended. You can take the leave all in one go or break it up into shorter periods.

If you have already taken out 18 working days of leave, you can still take out as many as 36 working days. If you have not taken out any paternity leave earlier, you can take out all 54 working days in one go.

Paternity leave must be taken out while the child is still under 2 years old. During the paternity leave, Kela pays you paternity allowance.

You can also apply for paternity allowance retroactively. But you must apply for the allowance no later than 2 months from the date when the child turns 2.

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

Tell your employer about your paternity leave no later than 2 months before your leave starts. If your leave is 12 working days or less, tell your employer at least one month before.



**For more information,
call 020 634 2550**

Parental allowance

Either parent can take a parental leave. Parents can also take the leave in turns. Parental leave lasts 158 working days – that is about 6 months.

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.

A mother who is raising a child on her own, can get an extended parental leave. She can get an additional 54 working days of leave if her parental leave started on 1 April 2019 or later.

Another requirement for an extended leave is that it has not been established who the father of the child is, or that there is no other person who might have the right to get paternity allowance.

The mother must have a medical examination after the 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?

Maternity allowance, special maternity allowance, paternity allowance and parental allowance are usually calculated according to the applicant's working income.

The allowance is always smaller than one's salary – normally about 70% of the income.

You can calculate the amount of assistance available to you at:



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

The allowance is paid for working days (including Saturdays).

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 about 690 euros per month (shortened below to EUR per month). A student, for example, gets this lowest amount.

The allowances paid to parents are subject to tax.

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 you first have the adoptive child under 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 this 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
EUR 94.88 per month
- for the second child
EUR 104.84 per month
- for the third child
EUR 133.79 per month
- for the fourth child
EUR 153.24 per month
- for the fifth and each additional child EUR 172.69 per month

Single parents get an increase, which is EUR 53.30 per child per month.

The child benefit is tax-free income. 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 you apply for maternity, paternity or parental allowance.

Child care allowances

After the parental leave, you can

- look after your child at home and get child home care allowance
- arrange private day care 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) day care.

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 is cared for at home, for example. The carer can be the child's parent or someone else, for example a grandparent or a private day care 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 care allowance and a care supplement.

The rates of the care allowance are as follows:

- EUR 338.34 per month for one child under age 3
- EUR 101.29 per month for each additional child under age 3
- EUR 65.09 per month for a child who has reached age 3, but is still under school age.

The care supplement can be paid for one child only. The highest it can be is EUR 181.07 per month. The care supplement is linked to the income of the parents.

The child home care allowance is taxable income.

Your home municipality (locality) may pay a municipal supplement to your child care allowance. You can ask the social welfare office or Kela for more information.

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).

Private day care allowance consists

of a care allowance, a care supplement and a possible municipal supplement.

The amount of the care allowance can be either EUR 172.25 per month or EUR 63.38 per month depending on the extent of the day care entitlement.

The higher rate of care allowance is paid, for example, if the parents work or study full time.

The lower rate is paid if the parents, or one of them, is at home all day, because they also have another child to care for, or because they are unemployed. The lower rate of care allowance is also payable for children who are of an age when they can participate in early childhood education.

A care supplement of up to EUR 144.85 per month may be available as well. Its amount is linked to your income. If you are paid the lower rate of care allowance, the care supplement will also be reduced by 50%.

Kela pays the care supplement to the carer or to the day care provider. The private day care allowance is taxable income.

[Calculate the amount of child home care allowance or private day care allowance that you can get:](#)



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

Flexible care allowance

You can work 30 hours or less per week and spend the rest of the regular work week taking care of your child. You will then be paid less in salary, but you will receive a flexible care allowance from Kela.

Kela provides flexible care allowance for children under the age of 3.

Both parents can get flexible care allowance. However, they must take a leave of absence from their job and look after their child at different times or on different days.

The flexible care allowance is paid according to how much you work.

The amount of the allowance can be either EUR 241.19 per month or EUR 160.80 per month depending on how much, on average, you work per week.

See Kela's website for details on the limits:



[www.kela.fi/web/en/
partial-care-allowance-
amount-and-payment](http://www.kela.fi/web/en/partial-care-allowance-amount-and-payment)

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

The flexible care allowance is taxable income.

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 amount of partial care allowance is EUR 96.89 per month. It is taxable income.

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. In addition to this, you can get compensation for medicines. Kela does not offer compensation for health centre treatments.

Temporary care leave if a child under the age of 10 gets ill

If a child under 10 years of age suddenly becomes ill, you can stay off work to look after him or her. This is called a temporary care leave.

It can last a maximum of 4 days. Your employer is not required to pay you during a temporary child care leave.

Caring for a child who is seriously ill and/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 children under 16 years of age
- medical rehabilitation.

Child maintenance allowance

If parents separate, the children often live with one of the parents. The other parent pays child support to the parent with whom the children are living. The parent who pays child support 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 in whose custody the child is.

Kela pays child maintenance allowance if

- the parent liable for child support has not paid it
- due to the financial circumstances of the parent who is liable for child support, the child support is

smaller than the child maintenance allowance

- a child is adopted by only one parent
- a child does not have a legally established father
- a child has a legally established father, but it was not possible to confirm liability for child support at the time when the paternity of the child was established.

The child maintenance allowance is EUR 158.74 per month for each child. It is free from tax.

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 our child support debt to Kela, you can apply to Kela for 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) or
www.fpa.fi/etjanst
(in Swedish)

See the application form for a list of the documents you need to send with it. All supporting documents can also be submitted online.

You can also apply for benefits by filling in an application form that you can get from Kela's website.



[**www.kela.fi/forms**](http://www.kela.fi/forms)

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

If you apply for a benefit on an application form, send the form by post to Kela. Go to Kela's website to look up the address to which to send the application:



[**www.kela.fi/by-mail**](http://www.kela.fi/by-mail)



**You can also call Kela's
customer service number
020 634 2550
and ask for the address**

When your application has been processed, a decision is sent to your home address. The amount of the allowance and the grounds on which it has been granted to you are stated in the decision. You will receive a decision even if you have not been granted a 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.

You can apply for a change to a Kela decision. There are instructions on how to appeal in the enclosure you get from Kela with your decision.

Social assistance is a form of last-resort financial support

You can apply for basic social assistance from Kela, if all your earnings and assets and other social security benefits that you have been granted, are not enough to cover your necessary everyday living expenses, such as food and housing.



[**www.kela.fi/social-
assistance**](http://www.kela.fi/social-assistance)

Kela at your service

On the internet

Visit Kela's website for more information:



www.kela.fi/english

Online assistance:



www.kela.fi/kysykelasta

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



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

Kela's online service is a safe and secure channel to manage your affairs. It can be found at



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

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
- stop the payment of benefits.

By telephone



Benefits for families with children 020 634 2550

Note: Kela's customer service numbers will change at the end of 2019.

Check the numbers on Kela's website:
www.kela.fi/phone-numbers

Kela's offices

Address information for the Kela office nearest to you is available at



www.kela.fi/offices

Booking an appointment

You can book an appointment for an office visit or for phone service. If there is a big change in your circumstances or you need to discuss a complicated matter, it is a good idea to book an appointment. To book an appointment, call our customer service number or go to



www.kela.fi/appointments

Do you need an interpreter?

If you need interpreter assistance, contact Kela. More information on the internet:



www.kela.fi/interpretation

Report changes

If you receive a Kela benefit, remember to inform us immediately if there are changes in your circumstances.

Such changes can be, for example, changes in your housing or family situation or changes in income.

Recovery of overpaid benefits

If Kela pays you too much in benefits because of incorrect information, you must pay back the overpayment.



www.kela.fi/overpayment



**Overpayments Recovery
Centre 020 634 4940**

Appeal instructions

You can apply for a change to a Kela decision. Instructions on how to appeal are provided with each benefit decision. If you have questions, you should first contact Kela at the following numbers:



**Families with children
020 634 2550**

Social Security Appeal Board



0295 163 800



www.samu.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/phone-numbers

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**

Note: The customer service numbers will change in 2019, see **www.kela.fi/phone-numbers**.

Kela brochures available in English

Benefits for families with children

General housing allowance

Health and Rehabilitation

Benefits for students and benefits for conscripts

Financial support during unemployment

Pensions and retirement

Moving to or away from Finland

Basic social assistance

The brochures are available at Kela offices and citizen service points.
Brochures in other languages at **www.kela.fi/muutkielet**