

A woman with brown hair and bangs, wearing a blue jacket and blue jeans, is sitting on a log in a park-like setting. She is looking down at a white smartphone in her hands. The background shows green trees and a blurred outdoor area.

Kela[®]

Unemployment

BRIEFLY AND IN PLAIN LANGUAGE | 2023

A close-up shot of a person's feet sitting on a log. They are wearing blue jeans and dark sneakers. The ground is covered with dry, yellowish leaves.

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Benefits from Kela for the unemployed

Unemployment makes income smaller.

In this brochure, we explain what kind of financial support you can get from Kela if you are 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 can find information on how to apply for unemployment benefits.

The brochure describes the situation in 2023.



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 at
www.kela.fi/unemployment



If you have questions, please call our customer service number
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 who are living permanently in Finland and also to people 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).

You can only get unemployment benefits for the period when you are registered as a jobseeker (looking for a job) at the TE Office.

The TE Office also gives Kela a statement about whether Kela can pay you benefits.

During your period of unemployment, you have the obligation to actively look for work. You must also accept work or training offered to you. You cannot say no to it without a reason – if you do so, you may lose your right to benefits.

Register regularly at the TE Office.

You can register on the website of the TE Office:

www.te-services.fi

Transition security allowance for persons over 55

Transition security allowance is a new benefit available from Kela or your unemployment fund in the event that you are laid off. Its purpose is to help you find a new job. It is equal to about one month's pay.

You can be paid transition security allowance if you meet all of the following requirements:

- You are 55 years of age or older.
- You have been laid off for financial or production-related reasons.
- You have been with the same employer for at least five years.

If you are a member of an unemployment fund, apply to your fund.

If you are not an unemployment fund member, apply to Kela.

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:
<http://www.tyj.fi/en/>

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.

How much basic unemployment allowance can you get?

The basic unemployment allowance is 37.21 euros per day, and it is paid for 5 days a week. If you have children, you get a child increase. It can be anywhere between 7.01 and 13.26 euros, depending on how many children you have.

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 is 5.29 euros per day and it is paid for a maximum of 200 days.

You must pay taxes on the basic unemployment allowance.

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/calculators

Work requirement

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

The work requirement 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 a collective agreement, or at least 1,331 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 if

- you have been ill
- you have been studying
- you have looked after your child, who is under 3
- you have participated in an activity arranged by the TE Office.

Self-employed people have a different work requirement. If you are self-employed, contact Kela to find out if you can get the basic unemployment allowance.

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.



Labour market subsidy

If you cannot receive earnings-related unemployment allowance or basic unemployment allowance, you could receive labour market subsidy.

The labour market subsidy is available to unemployed jobseekers aged 18–64 who live permanently in Finland. There is no time limit to 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 have not worked long enough. You can also get labour market subsidy 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 training. 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 37.21 euros per day, and it is paid for 5 days a week.

The labour market subsidy is the same amount as the basic unemployment allowance, and you pay taxes on both.

Your labour market subsidy can be increased if you have children or you take part in an activity agreed with the TE Office.

The amounts by which the labour market subsidy can be increased are the same as with the basic unemployment allowance.

One way in which the labour market subsidy differs from the basic unemployment allowance is that your parents' income can affect its amount.

Other income makes the labour market subsidy smaller

All your income reduces the total amount of the labour market subsidy.

If you have income from capital, it can 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
- you take part in an activity agreed with the TE Office.

Your parents' income makes the subsidy smaller if you live with them.

However, you will still get at least half your labour market subsidy.

Your parents' income does not make the subsidy smaller if you are participating in an activity agreed with the TE Office.

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

You can use a calculator on Kela's website to estimate the amount of labour market subsidy that may be available to you:

www.kela.fi/calculators



Working during unemployment

If you sometimes work while unemployed, your earnings may make the labour market subsidy or basic unemployment allowance smaller.

However, you can earn up to 300 euros per month without any reduction in benefit.

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.

Education and training

If you are unemployed, you can apply for education or training. Education and training can improve your chances of finding work.

You can receive benefits even for periods of education and training.

The TE Office offers various services that can help you find work.

They include

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

Contact the TE Office for more information and to find out if you can take part.

During education or training, you can get unemployment benefits in the normal manner if you have agreed with the TE Office on your education or training course.

You can also get an increase to your benefit if you have agreed on your course with the TE Office.

The increase can be paid for a maximum of 200 working days.

During a period of education, training or other agreed activity, you can sometimes get compensation for your travel costs and other expenses.

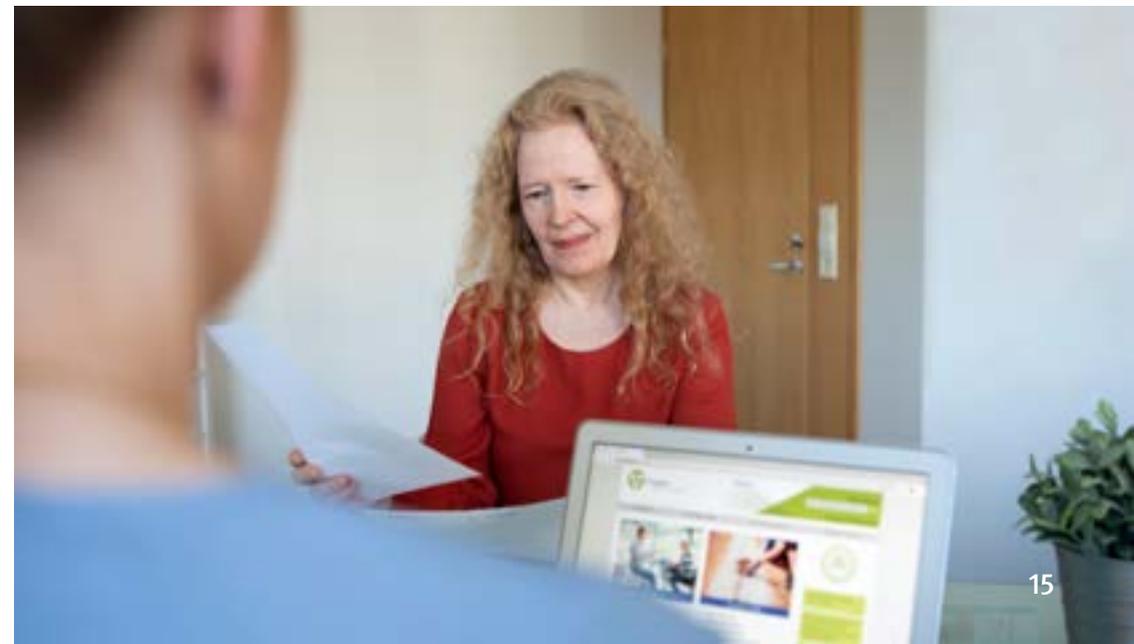
Assistance for the older unemployed

If you were born in 1964 or before, you can enter the so-called unemployment path to retirement. This means that you get additional days of earnings-related unemployment allowance or basic unemployment allowance. In this way, you get 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.

If you were born before 1962, you can apply for an old-age pension before you are 65. 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). Apply to Kela for unemployment benefits 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 online:
www.kela.fi/e-services

See the application form for a list of the documents you need to send with the application. The documents can also 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

Kela's address is
Kela
PL 10
00056 KELA

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

As soon as Kela has processed your application, you will receive a decision. The amount of the benefit, the criteria for granting it, 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 about the period of unemployment to Kela once every four weeks. Kela will pay you unemployment benefit based on the report you send.

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 agreed with the TE Office.

Also indicate the days when you worked, if you sometimes worked when you were unemployed.

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

You can use calculators to calculate the amounts of the benefits:
www.kela.fi/calculators

Kela's e-service:
www.kela.fi/e-services
(in Finnish or Swedish)

Log in to the e-services

You must log in to OmaKela and the online appointment booking system. You need online banking codes or a mobile certificate.

Help with using the e-services

If you have difficulties using the e-services, you can get help:
www.kela.fi/digital-support

You can give another person permission to handle your benefit matters with Kela on your behalf:

www.kela.fi/on-behalf-of-someone

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

www.kela.fi/interpretation

By phone

Monday to Friday from 9 am to 3 pm.

Families, students, unemployed and housing

020 634 2550

Health and pensions

020 634 2650

International situations

020 634 0200

Overpayment Recovery Centre

020 634 4940

The cost of phone calls and waiting time on the phone is charged according to the price list of your phone operator.

Read more at: www.kela.fi/call-kela

Book a telephone appointment

Book a telephone appointment by phone or online:

www.kela.fi/book-appointment

Visit a customer service point

Check the addresses and opening hours of Kela customer service points:

www.kela.fi/service-point-locator

Services in the Sámi languages:
www.kela.fi/saame

Information about Kela in English

Kela's 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