



Families

Briefly and in plain language | 2026

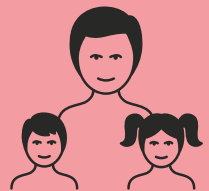


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Useful terms and phrases

English	Finnish Swedish
Pregnancy allowance	Raskausraha Graviditetspenning
Child benefit	Lapsilisä Barnbidrag
Parental allowance	Vanhempainraha Föräldrapenning
Parental leave	Vanhempainvapaa Föräldraledigheten
Maternity package (baby box)	Äitiyspakkaus Moderskapsförpackning
Annual income	Vuositulot Årsinkomster
Child care allowances	Lastenhoidon tuet Barnavårdsstöd
Child maintenance allowance	Elatustuki Underhållsstöd
Parent liable for child support	Elatusvelvollinen Underhållsskyldig förälder

Benefits for families with children

This benefit guide tells you about the types of financial assistance Kela can give to families with children.

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

In the following pages, you can find more information about the assistance Kela can give to families with children during and after pregnancy.

This benefit guide also describes the support and financial assistance Kela can give for child care.

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

This benefit guide describes the situation in 2026.



More information online and by phone

Visit Kela's website for more information about Kela benefits in English

www.kela.fi/english

More information about benefits for families with children is available on Kela's website at

www.kela.fi/families



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

Who can get benefits for families with children?

You can get benefits for families with children from Kela if you live in Finland permanently.

If you live in Finland only for a short period of time, you usually cannot get benefits from Kela.

In some cases, Kela can grant benefits to people who live in another country but work in Finland.

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

Moving from Finland to another country and shorter stays abroad can affect your Kela benefits.

What benefits can you get?

Kela benefits for families with children are

- maternity grant
- daily allowances for parents
 - pregnancy allowance
 - special pregnancy allowance
 - parental allowance
- child benefit and the single-parent supplement
- child care allowances
 - child home care allowance
 - private day care allowance
 - flexible care allowance
 - partial care allowance
- benefits for children who are ill or disabled
- child maintenance allowance.

You can also get other benefits

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
- benefits related to sickness and incapacity.

They are described in other benefit guides.

Expecting a child

If you are expecting a child, you should first contact a maternity and child health clinic (neuvola).

When the pregnancy has continued for some time, you can apply for Kela benefits, such as maternity grant. Kela also pays child benefit, issues Kela cards and pays child care benefits.

Maternity and child health clinics help pregnant women and families with children

If you are pregnant, contact a maternity and child health clinic. Maternity and child health clinics are a service offered by the wellbeing services counties. All appointments are free of charge.

You can get information and advice for the pregnancy and childbirth. The clinic also monitors the health of the mother and the child.

Go to a maternity and child health clinic or a doctor for a health check by the 18th week of your pregnancy at the latest. When your pregnancy has lasted for at least 22 weeks (154 days), the clinic or doctor will give you a certificate of pregnancy (raskaustodistus).

You need the certificate to apply for Kela benefits.

Maternity grant (a maternity package or a cash benefit)

When your pregnancy has lasted for 5 months, you can apply for a maternity grant (äitiysavustus). You can choose to get your maternity grant as a maternity package (äitiyspakkaus) or a cash benefit. The maternity package contains care products and baby clothes. Apply for the maternity grant no later than 2 months before the expected due date.

Child benefit

Kela pays child benefit (lapsilisä) for every child. Child benefit is usually paid to the mother or the father of the child. Kela can also pay it to another adult responsible for the care of the child. Kela continues to pay child benefit until the end of the month when the child turns 17.

The amount of child benefit you can get is based on how many children under 17 are in the family:

- about EUR 95 per month for one child
- about EUR 200 per month for 2 children
- about EUR 334 per month for 3 children
- about EUR 507 per month for 4 children
- about EUR 699 per month for 5 or more children.

Kela pays a higher child benefit for every child under 3 in the family. The increase is EUR 26 per month.

Single parents get a single-parent supplement. It is about EUR 73 per month and per child.

You can get the supplement also if the child is under joint custody. You do not have to pay taxes on the child benefit.

Remember to apply for child benefit.

You can apply for child benefit before the child is born or after the birth of the child.

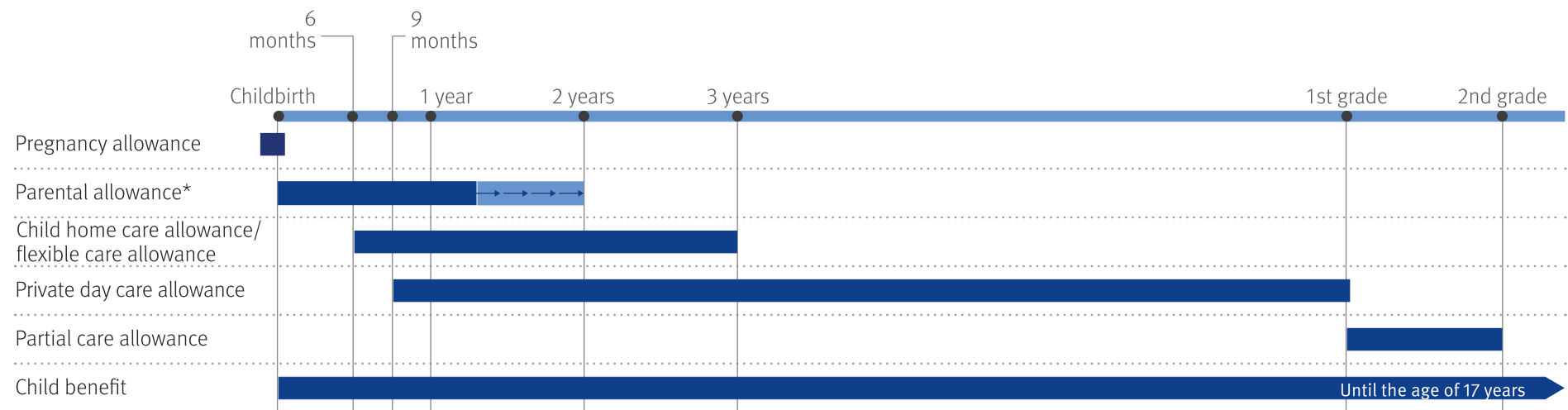
Kela card

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 gets a personal identity code. When the child has been given a name, Kela sends you a Kela card for the child in the mail. The Kela card is a health insurance card.

Daily allowances for parents during family leaves

The pregnant parent can take leave before the child is born. After the child is born, both parents get the chance to stay at home with the child. Kela pays daily allowances for parents during this period to help the family with their income.



* Kela can pay both parents daily allowances for parents at the same time for a maximum of 18 working days (Monday to Friday). You can take parental leave in periods of various length until the child reaches the age of 2 years. The leave is divided between the parents. The leave can be taken in parts and in turns.

Family leaves and daily allowances

When can you get benefits from Kela?

The picture below shows the benefits that Kela can pay when your first child is born and as they grow up. At the top you see the age of the child. The columns show the benefits paid by Kela at different ages.

Pregnancy allowance

The pregnant parent can go on pregnancy leave up to 30 working days (Monday to Friday) or about 5 weeks before the estimated due date.

Kela pays pregnancy allowance (raskausraha) to the pregnant parent during the pregnancy leave. Kela pays it for a total of 40 working days, which is about 6.5 weeks.

You can apply for pregnancy allowance once you are 154 days (22 weeks) into your pregnancy. You can get a pregnancy certificate from a maternity and child health clinic or a doctor. You have to send a copy of the certificate to Kela with your application. Kela can pay pregnancy allowance retroactively for up to 2 months. You can use the same application to apply for parental allowance.

Before you apply, check if your employer will pay you a salary during your pregnancy leave. If your employer pays you a salary during your leave, Kela will pay the pregnancy allowance to your employer. Remember to tell your employer about your pregnancy leave at least 2 months before it starts.

Special pregnancy allowance

If your work puts your pregnancy in danger, talk to your employer to see if your work duties can be changed. If that is not possible, you can go on leave at the beginning of your pregnancy. You get a special pregnancy allowance (erityisraskausraha) during this time. You need a medical certificate to qualify for it.

Parental allowance

You can start your parental leave once your baby is born. Either parent can take parental leave. The parents can also take the leave in turns.

Parental leave lasts for a total of 320 working days (Monday to Friday) or about 13 months. Each parent gets 160 days of leave. That is half (50%) of the total amount of leave. One parent can give 0–63 days (up to 10.5 weeks) of their 160 days of leave to the other parent.

Kela pays a parental allowance (vanhempainraha) during the parental leave. You can take parental leave in periods of various length until the child reaches the age of 2 years. However, you must agree on your parental leave arrangements with your employer at least 2 months before your leave starts. Check with your employer if you will be paid a salary during your parental leave. If you are, Kela will pay the parental allowance to your employer.

If twins are born to your family, Kela pays parental allowance for an extra 84 working days or about 14 weeks.

If you are the only caregiver for your child, you can use all 320 working days of parental leave yourself. You can also give up to 126 days of your 320 days of parental leave to another caregiver.

This requires that the child does not have another registered parent who is also the child's custodian.

Apply for parental allowance in time.
Kela can pay parental allowance retroactively for up to 2 months.
Apply for parental allowance also for the period when your employer pays you a salary.

Partial parental allowance

If you work part time while taking care of your child, you can apply for partial parental allowance (osittainen vanhempainraha).
Partial parental allowance is half (50%) the amount of the full parental allowance.

You can get partial parental allowance if you work a maximum of 5 hours per day.
When you take one day of partial parental leave, the number of your parental allowance days will decrease by half a day.

Kela benefits for adoptive parents

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

Adoptive parents cannot get pregnancy allowance, but they can get parental allowance for a total of 320 working days.
You can get parental allowance starting from the day when the adoptive child is first placed in your care.
You can also apply for maternity grant after the adoption service has placed the child in your care.

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

How much can you get?

Kela calculates the daily allowances for parents on the basis of annual income.
Annual income means your income during a period of 12 months.

For example, if your allowance begins in May 2026, Kela will calculate it based on your income between 1 April 2025 and 31 March 2026.

The allowance will always be smaller than your salary. It is usually about 70% of your income.

The allowance is also affected by if you have studied or been ill or without a job.
The smallest amount is EUR 31.99 per day or about EUR 800 per month.
For example, a student can get this smallest amount of allowance.

You must pay taxes on the daily allowances for parents.

Employees accumulate pension and annual leave days when on parental leave.

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

Child care allowances after family leaves

After parental leave or between two periods in which you are paid parental allowance, you can

- get child home care allowance if the child does not attend municipal early childhood education (public day care)
- get child home care allowance or private day care allowance if the child attends private early childhood education (private day care).

You can also get flexible care allowance if you work a maximum of 30 hours a week and Kela does not pay you daily allowances for parents. Child care allowances are not paid for periods of under one month.

Child home care allowance

You can apply for child home care allowance (kotihoodon tuki) if your child is under 3 and does not attend municipal early childhood education (public 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 hired nanny.

You can get child home care allowance after 160 working days (Monday to Friday) have passed since the birth of the child. The child is about 6 months old at that time.

You cannot get child home care allowance if the child attends municipal early childhood education (public day care). Child home care allowance consists of a care allowance and a care supplement.

The care allowance is

- about EUR 378 per month for one child under 3
- about EUR 113 per month and per child for all other children in the family who are under 3
- about EUR 73 per month and per child for every child in the family who is under school age but at least 3 years old.

Kela pays the care supplement for one child only. The highest it can be is EUR 202 per month. How much care supplement Kela will pay depends on the income of the parents.

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.

You must pay taxes on the child home care allowance.

Private day care allowance

You can get private day care allowance (yksityisen hoidon tuki) if your child is cared for by a hired nanny or a private provider of early childhood education (private day care). You can get private day care allowance for a child who is under school age but at least 9 months old.

You cannot get the allowance if the child attends municipal early childhood education (public day care).

The private day care allowance consists of a care allowance and a care supplement. Your home municipality may pay a municipal supplement on top of the private day care allowance.

The care allowance is about EUR 192 per month. For preschool-aged children who attend early childhood education part time, the care allowance is about EUR 71 per month.

Kela can also pay you a care supplement on top of the care allowance. The care supplement can be up to EUR 266 per month. How much care supplement you can get is affected by your income. If you are paid a smaller care allowance, you will also get a smaller care supplement.

Kela pays the private day care allowance to the hired nanny or the provider of early childhood education.

You have to pay taxes on private day care allowance.

Flexible care allowance

You can get flexible care allowance (joustava hoitoraha) if you work 1–30 hours per week while caring for your child. Kela pays flexible care allowance for children under 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.

Kela can pay flexible care allowance also to a parent who the child does not live with permanently. In that case, the parent must still take care of the child.

Kela can pay flexible care allowance to a parent for only one child at a time.

The amount of flexible care allowance you can get is based on how many hours you work. Flexible care allowance can be either about EUR 269 per month or about EUR 179 per month depending on how much you work per week on average.

You have to pay taxes on flexible care allowance.

Partial care allowance

You can get partial care allowance (osittainen hoitoraha) if you work 1–30 hours a week while caring for your child. Kela pays partial care allowance for children who are in the 1st or 2nd year of primary school.

Kela can pay partial care allowance also to a parent who the child does not live with permanently. In that case, the parent must still take care of the child.

Kela can pay partial care allowance to a parent for only one child at a time.

Kela cannot pay both partial care allowance and flexible care allowance to the same parent at the same time.

Partial care allowance is about EUR 108 per month. You have to pay taxes on partial care allowance.

If your child becomes ill

If your child becomes ill, you can take them to a public health centre or to a doctor at a private clinic.

Kela reimburses you for part of the costs of appointments with a doctor at a private clinic.

Kela also reimburses you for part of the costs of prescription medicines.

Kela does not reimburse treatments given at a public health centre.

Temporary care leave

If your child is under 10 and for example catches a cold, you can stay home from work to look after them. This is called a temporary care leave (tilapäinen hoitovapaa).

Temporary care leave can last for a maximum of 4 days. Ask your employer if they will pay you a salary while you are on temporary care leave. Kela does not pay any benefits during a temporary care leave.

Caring for a child who is seriously ill or disabled

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

The benefits and services available from Kela are

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

More information about these benefits is available in the following benefit guides:

- Sickness and disability
- Rehabilitation.



You can get many kinds of Kela benefits to help you care for an ill or disabled child.

Child maintenance allowance

If a child lives with only one parent, the other parent must help with the maintenance of the child. This is called liability for maintenance. The parent who has liability for maintenance has to pay child support (elatusapu) to the parent who the child lives with.

You can get child maintenance allowance from Kela if

- the parent who has to pay child support has not paid it
- the child support is smaller than the child maintenance allowance because the parent who is liable for child support has a low income.

If one of these applies, you need an official child support agreement (elatussopimus) or a child support order (elatuspäätos) for Kela to pay you child maintenance allowance.

Kela can pay child maintenance allowance also if

- a child only has one registered parent
- a child is adopted by only one parent
- a child has a registered mother or father, but liability for child support cannot be confirmed.

If one of these applies, you do not need a child support agreement or a child support order.

Child maintenance allowance is about EUR 198 per month and per child.
You do not have to pay taxes on child maintenance allowance.

Useful information for parents who have to pay child support

If Kela pays child maintenance allowance for a child, Kela will collect unpaid child support payments from the parent who is liable for child support. The unpaid child support payments are called child support debt (elatusapuvelka).

If you cannot pay your child support debt to Kela because of your financial situation, you can apply to Kela for a payment exemption.

Application and payment

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

www.kela.fi/e-services (in Finnish, Swedish or Sámi)

Check the application for a list of the supporting documents you need to send with the application.

The supporting documents can usually be sent online.

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

www.kela.fi/forms

Kela's address is:

Kela

PL 10

00056 KELA

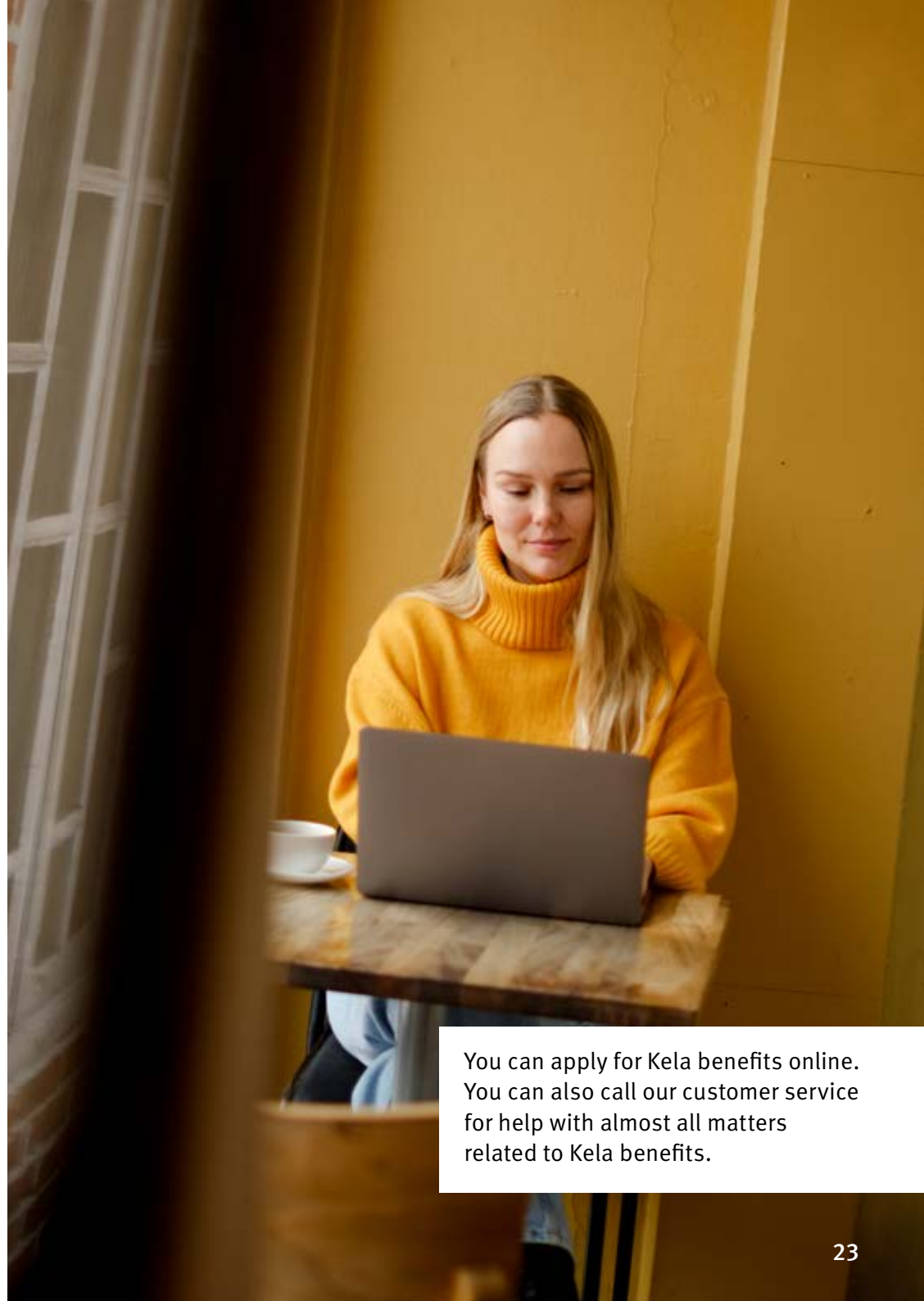
You can also call us for help with almost all matters related to Kela benefits.

As soon as Kela has processed your application, you will get a decision notice in the OmaKela e-service or by post to your home address.

The decision notice will tell you how much benefit you get, the reasons for granting it and when it will be paid to you. You will get a decision notice also if Kela rejects your application. Kela will pay the benefits into your bank account.

Kela usually pays child benefit into your bank account on the 26th of each month.

If the banks are closed on that day or if the 26th is after an official holiday, child benefit will be paid into your account before the 26th.



You can apply for Kela benefits online. You can also call our customer service for help with almost all matters related to Kela benefits.

Report changes

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

Remember to tell Kela about such changes.
You can do it online in the OmaKela e-service, by phone
or by visiting a Kela service point.

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 a mistake

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

You get instructions on how to appeal the decision with every decision notice you get from Kela.

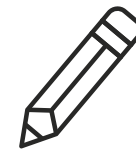
Please contact Kela if you have any questions.



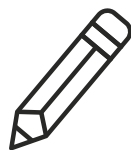
In the OmaKela e-service you can

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

Notes

This image shows a blank sheet of white paper with horizontal blue or grey ruling lines. In the top right corner, there is a small, stylized black and white icon of a pencil pointing downwards. The paper appears to be a standard notebook page.

Notes



Kela at your service

Online

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

You can use calculators to calculate benefit amounts:
www.kela.fi/calculators

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

You must log in to OmaKela. You need online banking credentials or a mobile ID.

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 act on your behalf at Kela:
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

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

By phone

Monday to Friday from 9.00 to 15.00.

Families, students, unemployment and housing
020 634 2550

Health and pensions
020 634 2650

International situations
Monday to Friday from 10.00 to 15.00.
020 634 0200

Overpayment Recovery Centre
Monday to Friday from 10.00 to 15.00.
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. You can submit a call request in OmaKela or while waiting in queue during a customer service call. When we call you, the call is free of charge. Read more at **www.kela.fi/call-kela**

Visit a service point

Check the addresses and opening hours of our service points:
www.kela.fi/visit-kela

Information about Kela

Kela's website in English: www.kela.fi/english

Kela benefit guides in English:

Coming to Finland

■ **Families**

General housing allowance

Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

Students and conscripts

Unemployment

The benefit guides are available at service points
and online:

www.kela.fi/brochures-for-clients



Kela's newsletter for customers

By subscribing to our newsletter,
you get up-to-date information
delivered straight to your inbox.

www.kela.fi/customer-newsletter