

A woman with a joyful expression is shown from the chest up. She is wearing a bright yellow knit beanie with a pom-pom, a blue knit scarf, and a dark purple quilted jacket. Her right hand is visible, wearing a colorful rainbow-striped knit glove. The background is a soft-focus snowy landscape with falling snowflakes.

Kela[®]

Social assistance

Briefly and in plain language | 2026



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Useful terms and phrases

English	Finnish Swedish
Basic social assistance	Peustoimeentulotuki Grundläggande utkomststöd
Supplementary social assistance	Täydentävä toimeentulotuki Kompletterande utkomststöd
Preventive social assistance	Ehkäisevä toimeentulotuki Förebyggande utkomststöd
Wellbeing services county	Hyvinvointialue Välfärdsområde
Income	Tulot Inkomster
Bank statement	Tiliote Kontoutdrag
Bills	Laskut Räkningar
Calculator	Laskuri Räknare

Social assistance

This benefit guide tells you about basic social assistance (perustoimeentulotuki).

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.

Read on for more information on what kinds of expenses you can get social assistance for.

This benefit guide also tells you how your income and assets affect your right to social assistance.

In addition, you get information on how Kela calculates how much social assistance you can get.

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

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 social assistance is available on Kela's website
www.kela.fi/social-assistance

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



Apply for other Kela benefits first

Before you apply for social assistance, you have to check if you can get other Kela benefits, such as housing allowance (asumistuki) or unemployment benefits (työttömyystuki). You can read more about other Kela benefits in other benefit guides.

Social assistance is meant for people whose wages, salary, other social security benefits, income or assets are not enough to cover their everyday living expenses. That is why you have to apply for other benefits first before you apply for social assistance.

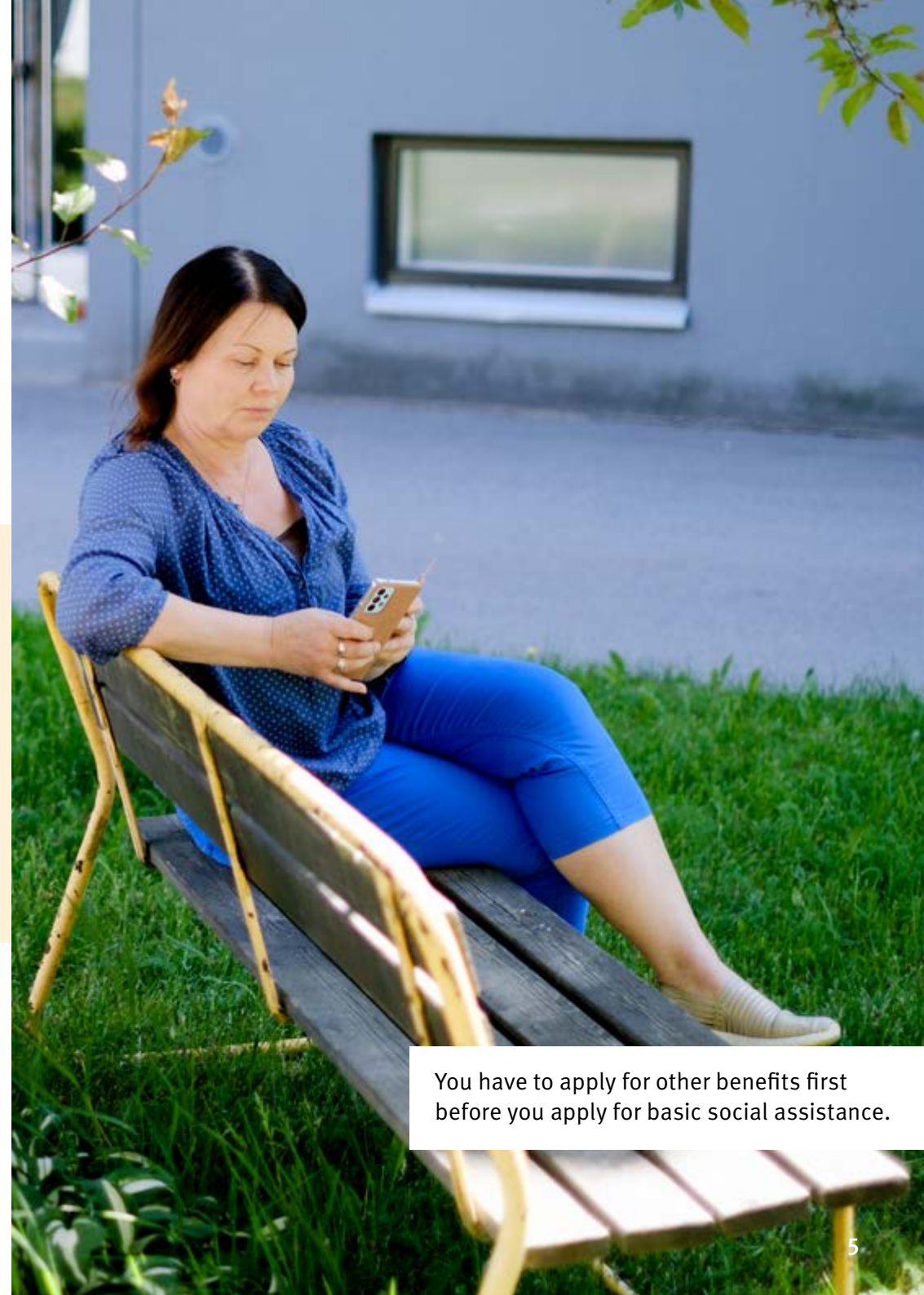


Social assistance will change on 1 February 2026. After the change, Kela may cut the basic amount (perusosa) of your social assistance by 50% in the following situations:

- You do not register as a jobseeker who is looking for a full-time job with the employment services.
- You do not apply for other benefits that you may have the right to.

You will get less social assistance if Kela cuts your basic amount. The reason for this change is that the law changes.

You can also get help from your wellbeing services county (hyvinvointialue). For example, your wellbeing services county may pay you supplementary or preventive social assistance. Go to the website of your wellbeing services county for more information.



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

What is social assistance?

You can apply for social assistance if you do not have enough money to pay for your necessary everyday expenses. Examples of necessary everyday expenses are rent, food, healthcare and clothes.

There are 3 components to social assistance:

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



Kela grants basic social assistance.

However, you may have expenses that basic social assistance does not cover. In that case, you should contact the social services of your wellbeing services county. They will assess your situation and decide if they will pay you supplementary or preventive social assistance.

Always apply for basic social assistance from Kela first. The application form has a section called Additional information. In that section, write down the expenses that you need supplementary or preventive social assistance for. You can also ask for Kela to transfer your application to the social services of your wellbeing services county for processing.



You can apply for social assistance if you do not have enough money for your necessary everyday expenses.

What expenses can be covered by basic social assistance?

You cannot get basic social assistance for all types of expenses. Basic social assistance is meant to cover your necessary expenses, such as housing and food. These expenses are called acceptable expenses.

In basic social assistance, acceptable expenses are divided into expenses covered by the basic amount and other basic expenses.

Basic amount

The basic amount (perusosa) is a lump sum that covers normal everyday expenses, such as food and clothes. When you apply for social assistance, you do not have to show us receipts or bills for these expenses.

Every family member has their own basic amount. Kela takes all of them into account when calculating how much social assistance you can get.

The basic amount covers

- food
- clothes
- minor healthcare costs (such as medications you can buy without a prescription)
- personal hygiene and keeping your home clean
- public transport
- newspaper subscription
- telephone and internet access
- hobbies and recreation
- other similar expenses that are part of daily life.

Other basic expenses

You can also apply for assistance for other basic expenses.

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

Other basic expenses are

- reasonable housing costs (for example rent, maintenance charge [vastike], electricity, home insurance and maintenance costs for a single-family home)
- necessary moving costs
- public healthcare expenses that are not covered by the basic amount (for example the fees you pay for health centre visits)
- prescription medicines and eyeglasses
- costs of municipal early childhood education (day care)
- costs of before-school and after-school programmes
- certain child contact/visitation costs
- costs of getting a necessary identity, residence or travel document.

How does income affect social assistance?

How much basic social assistance you can get is affected by all income and assets that you and your family have. This also means all other social security benefits that you get.

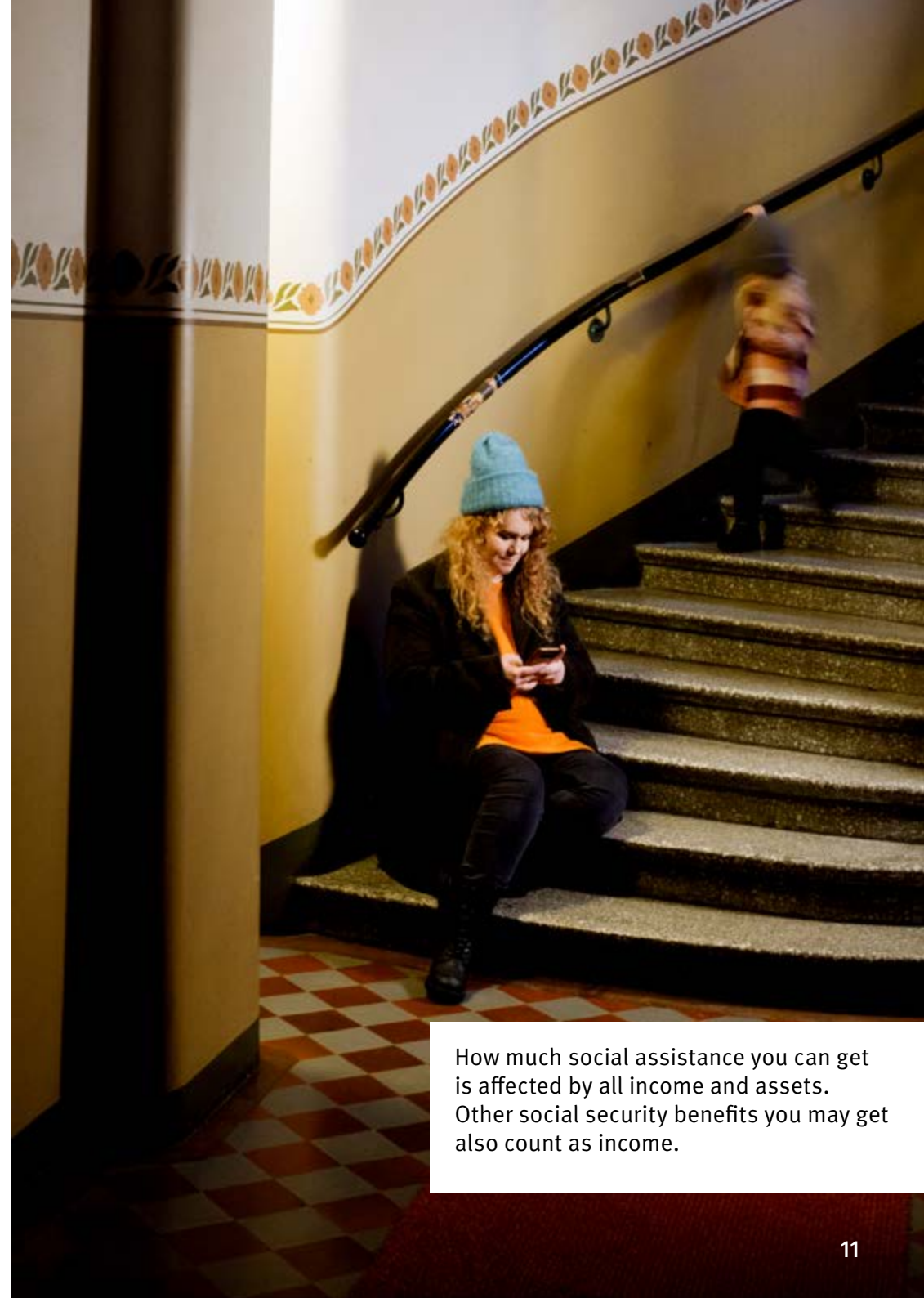
Other Kela benefits include

- unemployment benefits
- housing allowances
- pensions
- student financial aid
- sickness allowance
- daily allowances for parents
- child benefit
- child home care allowance
- child maintenance allowance.

Kela takes your net income after taxes into account when deciding on social assistance.

Please keep in mind that social assistance is also affected by other assets you have.

This means, for example, money you have in a bank account and property that you can sell.



How much social assistance you can get is affected by all income and assets. Other social security benefits you may get also count as income.

How is social assistance calculated?

You can get basic social assistance if you have more expenses that Kela counts as acceptable expenses than you do 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 basic social assistance you can get.

Kela calculates how much you can get by deducting acceptable expenses from income and assets.

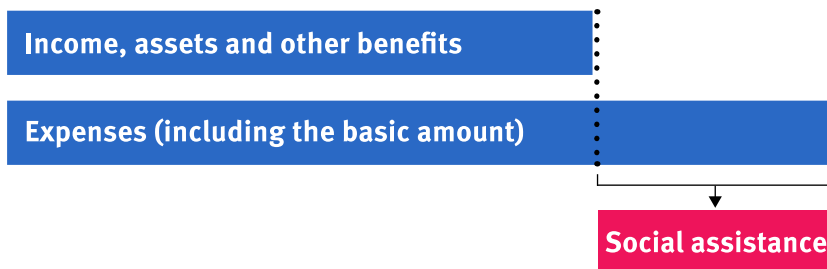
You do not have to pay taxes on social assistance.

Use our calculator to estimate how much social assistance you can get (available in Finnish and Swedish):
www.kela.fi/calculators

The following picture shows how Kela calculates the amount of social assistance you can get.



Income, assets and other benefits – acceptable expenses (such as rent and the basic amount) = how much social assistance you can get



Example of how Kela calculates social assistance

Simo is a single parent with 2 children who are both over 10 years old. Simo is unemployed.

Simo applies for basic social assistance from Kela because he does not have enough money to cover all of his expenses.

The following count as the family's income and assets

- unemployment benefits: EUR 595.36 per month (net after taxes)
- child benefit and single-parent supplement: EUR 346.32 per month
- housing allowance: EUR 579.60 per month
- child maintenance allowance: EUR 395.42 per month
- money in Simo's savings account: EUR 250

Total income:
EUR 2,166.70 per month

The following count as the family's expenses

- rent: EUR 810 per month
- water: EUR 45 per month
- electricity: EUR 52 per month
- health centre fee: EUR 26
- everyday living expenses (the basic amounts of each family member) in total EUR 1,471.52 per month
 - single parent: EUR 665.19 per month
 - first child 10 years or older: EUR 417.63 per month
 - second child 10 years or older: EUR 388.70 per month

Total expenses:
EUR 2,404.52 per month

Kela deducts the expenses from the income and assets:
 $\text{EUR } 2,166.70 - \text{EUR } 2,404.52 = \text{EUR } -237.82$

Kela pays Simo and his family EUR 237.82 per month in basic social assistance.

The euro amounts used in this example apply as of 1 March 2026.

Application and payment

Apply for basic social assistance online:

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

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

The supporting documents can also 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

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

If you want to apply verbally, please call Kela's customer service or go to a service point.

How long does it take for Kela to process your application?

Please make sure to complete the application carefully.

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

If you do so, you can get a decision on your application more quickly.

If the application has all the information Kela needs, Kela will give you a decision within 7 working days (Monday to Friday).

If you can show that your application is urgent, you will get a decision on the same day if it is a working day or on the next working day.

When will Kela pay the assistance?

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 social assistance 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 pays basic social assistance into your bank account on the 1st business day of the month.

If Kela grants you social assistance but it is too late to pay it to you on the usual payment date, Kela will pay it to you immediately after Kela has decided to grant you social assistance. In that case, the money will be paid into your bank account within 2 business days.

In some cases, Kela can pay your rent directly to your landlord as part of your basic social assistance.

If you want, Kela can also pay your electricity bills and home insurance payments directly to the electricity company or insurance company.

After you get Kela's decision on basic social assistance, you can also send bills that you get after the decision to Kela if their due dates are within the period for which the decision is valid.

By due date, we mean the due date of the original bill, not the due date of a payment reminder.

The decision notice tells you in more detail what kinds of bills you can send to Kela.

Vouchers

Part of your basic social assistance can be given to you in the form of a voucher (maksusitoumus).

You can get a voucher for example for eyeglasses.

You get the voucher together with Kela's decision on your social assistance.

The voucher tells you the things you can buy with it.

If Kela grants you basic social assistance, you also get a voucher for the pharmacy. You can use the voucher to get the prescription medications you need from any pharmacy.

Pharmacies can see your voucher in their electronic system. You do not need to show it. You only need to show your Kela card or an ID at the pharmacy.

Do you need help?

If you need more specific help, you can call Kela or visit a Kela service point. You can also ask your wellbeing services county's social services for help.

Kela can work together with social services. Kela and your wellbeing services county's social services can have a joint appointment with you. You can also ask for a joint appointment with both Kela and social services if you want one.

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.

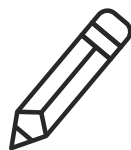
If you have questions, please contact Kela first.



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



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

