



Unemployment benefits

Briefly and in plain language | 2026



Table of contents

Financial support for the unemployed	3
Earnings-related unemployment allowance	8
General social security benefit.....	10
How income affects the general social security benefit	12
Education and training	14
Application and payment.....	16
Kela at your service	23

Useful terms and phrases

English	Finnish Swedish
Unemployment benefits	Työttömyysetuudet Arbetslöshetsförmåner
General social security benefit	Yleistuki Allmänt stöd
Income	Tulot Inkomster
Unemployment fund	Työttömyyskassa Arbetslöshetskassa
Unemployed jobseeker	Työtön työnhakija Arbetslös arbetssökande
Work requirement	Työssäoloehto Arbetsvillkor
Calculator	Laskuri Räknare

Financial support for the unemployed

Unemployment makes income smaller. In this benefit guide, we explain what kind of financial support you can get from Kela if you are unemployed.

Kela pays one kind of unemployment benefit. It is called the general social security benefit (yleistuki). You can read more about it in the following pages.

The general social security benefit has replaced labour market subsidy (työmarkkinatuki) and basic unemployment allowance (peruspäiväraha). Kela will not pay labour market subsidy or basic unemployment allowance starting from May 2026.

This benefit guide also gives you information on work and studies during unemployment. At the end of the benefit guide, you will find information on how to apply for the general social security benefit.

This benefit guide describes the situation in 2026. It does not, however, include all the details.



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 the unemployed is available on Kela's website at
www.kela.fi/unemployment



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

Who can get the general social security benefit?

Kela may pay you the general social security benefit (yleistuki) if you do not have a job and you do not get unemployment benefits from anywhere else.

Kela can pay the benefit to people who live permanently in Finland.

Kela can also pay the benefit to people

who have moved to Finland from another EU country.

In that case, the requirement is that the last place they worked before they became unemployed was in Finland.

Remember to also check if you can get other benefits from Kela, such as housing allowance (asumistuki).

If you become unemployed

If you become unemployed, register immediately as an unemployed jobseeker with the employment services: www.tyomarkkinatori.fi/en.

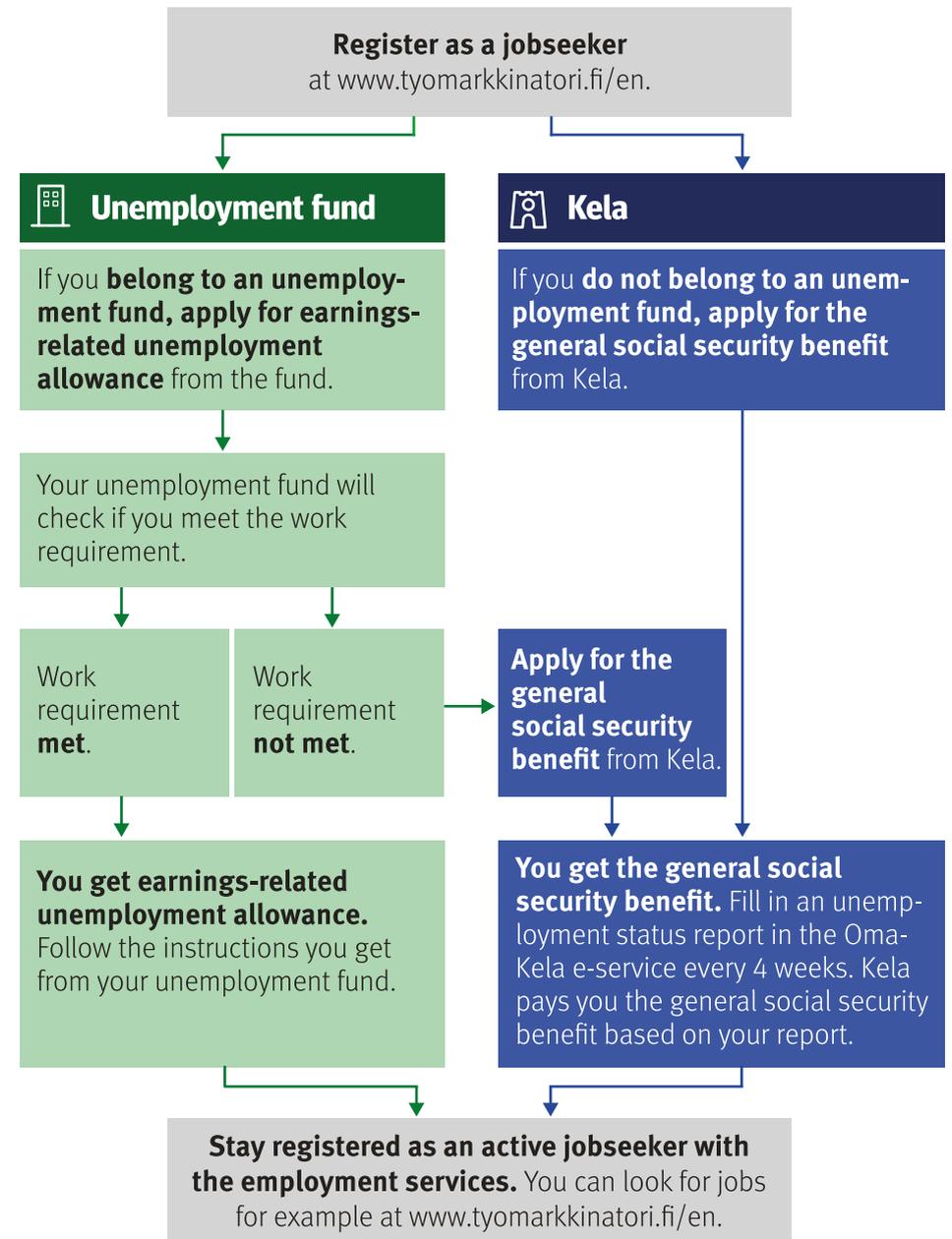
You can get unemployment benefits only when you are registered as a jobseeker (looking for a job) with the employment services. The employment services also give Kela a statement about whether Kela can pay you benefits.

You must actively look for work when you are unemployed. You must also accept work or training offered to you. You cannot say no to work or training without a reason. If you do so, you may lose your right to benefits.

Remember to keep your status as a registered jobseeker active. The employment services can tell you more about what that means and what you need to do.

The graph on the right shows what you must do if you become unemployed.

Do this if you become unemployed





Should you contact Kela or employment services?

Contact Kela if you want to ask about benefits paid by Kela.

You can call our customer service at **020 634 2550**.

Contact the employment services if you want to ask about

- registering as a jobseeker
- the obligation to look for jobs
- labour policy statements (työvoimapolitiittinen lausunto)
- the mandatory waiting period (karenssi) for unemployment benefits
- employment-promoting services.

You can find the contact information of your municipality's employment services at **www.tyomarkkinatori.fi/en/regional-pages**.

You can also call the unemployment security advice helpline for help in English:
0295 020 701.

Transition security allowance for persons over 55

Transition security allowance (muutosturvaraha) is a benefit that you can get from Kela or your unemployment fund (työttömyyskassa) if you are laid off.

The amount of the transition security allowance is about the same as one month's pay.

You can get transition security allowance if you meet all of the following criteria:

- You are 55 or older.
- You have been laid off for financial or production-related reasons.
- You have worked for the same employer for at least 5 years.

If you belong to an unemployment fund, apply for the allowance from your fund.

If you do not belong to an unemployment fund, apply for the allowance from Kela.

Earnings-related unemployment allowance

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

Your unemployment fund will calculate how much earnings-related unemployment allowance you can get on the basis of your earnings (income).

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 cannot apply for it from Kela.

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

You can get earnings-related unemployment allowance for a maximum of 400 days. If you have worked for less than 3 years, you can get earnings-related unemployment allowance for a maximum of 300 days.

If you want more information about earnings-related unemployment allowance, contact your unemployment fund or the Federation of Unemployment Funds:

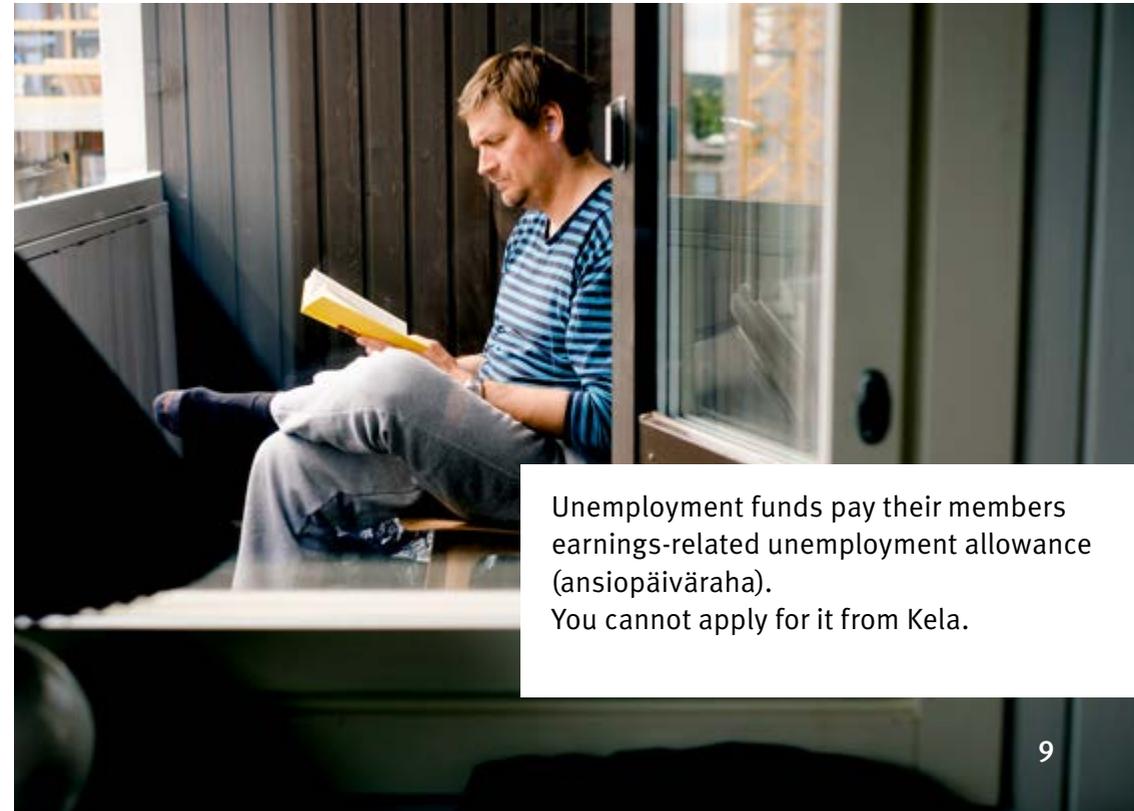
www.tyj.fi/en/

Work requirement

To qualify for earnings-related unemployment allowance, you must meet the work requirement (työssäoloehto).

Contact your unemployment fund to check if you meet the work requirement.

The work requirement is different for self-employed people. If you are self-employed, contact your unemployment fund to check if you meet the work requirement for self-employed persons.



Unemployment funds pay their members earnings-related unemployment allowance (ansiopäiväraha). You cannot apply for it from Kela.

General social security benefit

If you cannot get earnings-related unemployment allowance (ansiopäiväraha), Kela may pay you the general social security benefit (yleistuki).

You can get it if you meet the following criteria:

- you are 18–64
- you are an unemployed jobseeker
- you live permanently in Finland.

You may also qualify for the general social security benefit if you are still unemployed after you have run out of earnings-related unemployment allowance. There is no limit to how long Kela can pay you the general social security benefit.

Some restrictions apply to the general social security benefit

- if you are under 25
- if you do not have a vocational qualification or a higher education degree.

How much can you get?

The general social security benefit is EUR 37.21 per day, and it is paid for 5 days a week.

You have to pay taxes on the general social security benefit.

Looking for work in a different country

In some cases, Kela can pay you the general social security benefit (yleistuki) if you go to a different country and look for work there.

You can call our customer service for more information:
020 634 2550.



Kela pays one kind of unemployment benefit. It is called the general social security benefit (yleistuki). Kela can pay it to you for as long as you are unemployed.

How income affects the general social security benefit

All income you get can reduce the amount of your general social security benefit (yleistuki).

Earned income (wages and salary)

If you work sometimes when you are unemployed, your earnings (wages and salary) will reduce the amount of general social security benefit you can get.

The basic rule is that every euro you earn reduces the benefit by 50 cents.

Report your hours and days of work to Kela. Kela gets information on wages and salaries from the Incomes Register and uses this information when processing applications.

Other income

If you get over EUR 311 per month in capital income (pääomatulot), it will also reduce the amount of your general social security benefit.

Rental income, dividends and profits from sales are examples of capital income.

However, your capital income will not reduce the amount of your general social security benefit if you participate in employment-promoting services.

Your parents' income will reduce the amount of your general social security benefit if you live with them. However, you will always get at least 35% (a little over a third) of the benefit in any case.

Your parents' income will not reduce the amount of your general social security benefit if you participate in employment-promoting services.

There are many benefits that do not affect the general social security benefit.

These are, for example:

- child benefit (lapsilisä)
- child support (elatusapu)
- social assistance (toimeentulotuki)
- housing allowance (asumistuki)
- disability allowance (vammaistuki).

You can use the calculator on our website to check how much general social security benefit you could get: www.kela.fi/calculators



If you have other income when you are unemployed, it may reduce your general social security benefit.

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 get the general social security benefit (yleistuki) also during education or training.

The employment services in your municipality of residence (kotikunta) offer various services that can help you find work.

They include

- studying
- labour market training
- job search coaching
- career training
- work try-outs
- training try-outs
- rehabilitative work activity.

Contact the employment services for more information and to check if you can participate.

Kela can continue to pay the general social security benefit to you as usual during education or training if you have agreed on participating in the education or training with the employment services.

You can also sometimes get compensation for your travel costs and other expenses while participating in education, training or some other agreed activity.

A woman with dark hair, wearing a dark blue sweater, is smiling and looking upwards in a library. She is holding a green folder. In the foreground, the back of a person wearing a yellow jacket is visible, slightly out of focus. The background shows bookshelves and modern lighting fixtures.

You can participate in various services that can help you find work. Kela will pay you the general social security benefit as usual while you participate in them.

Application and payment

First register as an unemployed jobseeker in the e-service available on Job Market Finland's website:

www.tyomarkkinatori.fi/en.

Apply for the general social security benefit (yleistuki) from Kela after you have been unemployed for 7 working days. This period is called a waiting period (omavastuu aika). Kela can pay you the general social security benefit retroactively for up to 3 months.

Apply for the general social security benefit online:

www.kela.fi/e-services

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**

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 you will get, the reasons why Kela has granted you the benefit 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.



You can register as an unemployed jobseeker and apply for the general social security benefit online.

Unemployment status report

If your unemployment continues, you must fill in and submit an unemployment status report (työttömyysajan ilmoitus) to Kela every 4 weeks.

Kela will pay you the general social security benefit (yleistuki) based on your report.

You can submit your report either online or by filling out a form that you can print off Kela's website or get from a Kela service point.

Write down the days when you have been unemployed and the days when you have participated in employment-promoting services.

If you have occasionally worked during the period of unemployment, write down the days when you have worked.

Report changes

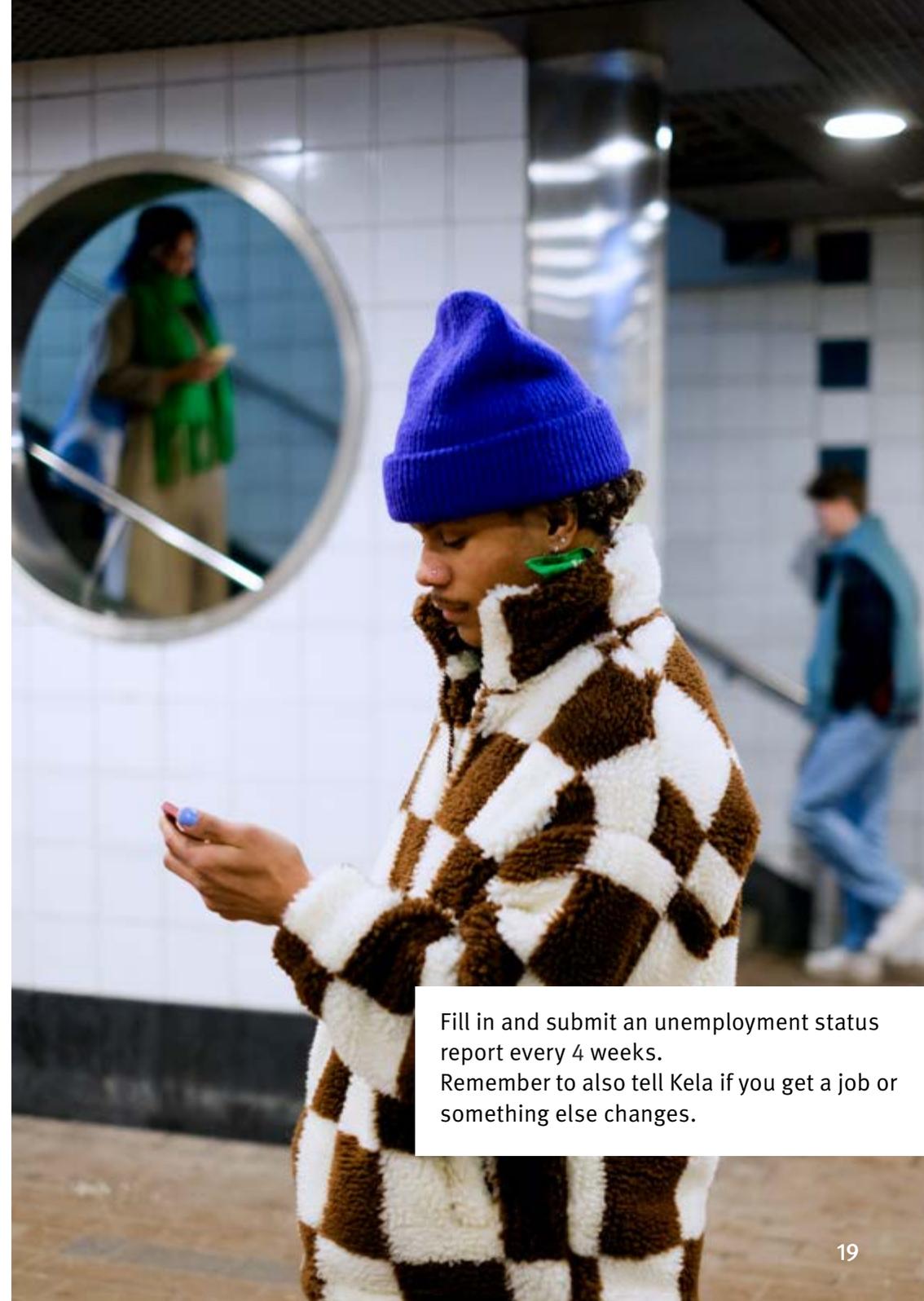
If your life situation changes, it may affect the benefits you get from Kela.

The change can concern for example your housing, income, work or family circumstances.

Remember to report such changes to Kela. 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.



Fill in and submit an unemployment status report every 4 weeks. Remember to also tell Kela if you get a job or something else changes.

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

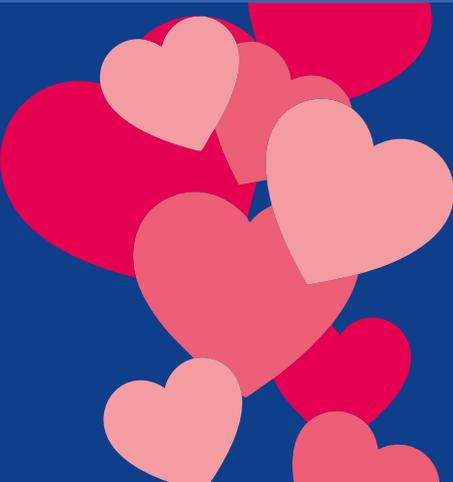
Social assistance

Students and conscripts

■ **Unemployment benefits**

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