

Kela[®]



Families with children

Briefly and in plain language | 2024

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Kela's benefits for families with children

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

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

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

The brochure also describes the support and financial assistance Kela can give for child care.

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

The brochure describes the situation in 2024.



More information on the internet and by phone

Information in English about Kela benefits is available at **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 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, benefits can also be granted to persons who live in some other country but work in Finland.

If you have lived in another country or if you are moving to another country, check with Kela if you can get social security benefits. Moving from Finland to another country or shorter stays abroad can affect the benefits that Kela pays.

What benefits are available for families with children?

Kela provides the following benefits to families with children:

- maternity grant
- daily allowances for parents
 - pregnancy allowance
 - special pregnancy allowance
 - parental allowance
 - paternity allowance, if the child's expected due date was before 4 September 2022
- child benefit
- child care allowances
 - child home care allowance
 - flexible care allowance
 - private day care allowance
 - partial care allowance

- benefits for ill or disabled children
- child maintenance allowance.

Families with children can also get other benefits

Also 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, unemployment benefits, and benefits related to sickness and incapacity. They are described in separate brochures.



Expecting a child

When you are expecting a child, you should first contact the maternity clinic. When the pregnancy has continued for some time, you can apply for Kela benefits, for instance maternity grant. Kela also pays child benefit, issues Kela cards and pays child care benefits.

The maternity clinic provides services to pregnant women and families with children

If you are pregnant, contact the maternity clinic. The maternity clinics are a service provided by the wellbeing services counties, and their services are free of charge. You can get information and advice for the pregnancy and childbirth at the clinic. The clinic also monitors the health of the mother and the child.

Mothers must visit the clinic for a medical examination early on in their pregnancy, by the 18th week at the latest. When your pregnancy has lasted at least 22 weeks (154 days), the maternity clinic will give you a certificate of pregnancy. You need the certificate in order to apply for assistance from Kela.

Maternity grant, meaning a maternity package or a cash benefit

When your pregnancy has lasted 5 months, you have the right to a maternity grant. You can choose between a maternity package (“baby box”) and a cash benefit of 170 euros. 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 for each child. Child benefit is normally paid to the mother or the father, or to another adult responsible for the care of the child. The payment continues to the end of the month when the child reaches the age of 17 years.

Child benefit is paid according to the number of eligible children in the family:

- for one child, about 95 euros per month
- for two children, about 200 euros per month
- for three children, about 334 euros per month
- for four children, about 507 euros per month
- for five children, about 699 euros per month.

Starting from 1 April 2024, the monthly child benefit will be 26 euros higher for children under three.

Single parents get an increase which is about 73 euros per child per month.

No tax is deducted from child benefits.

Remember to apply for the child benefit. You can apply for the 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 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.

Daily allowances for parents during family leaves

The pregnant parent can take maternity leave already before the child is born.

After the child is born, both parents normally spend time at home with the child.

Kela pays parents daily allowances during this period, which safeguards the family's income.



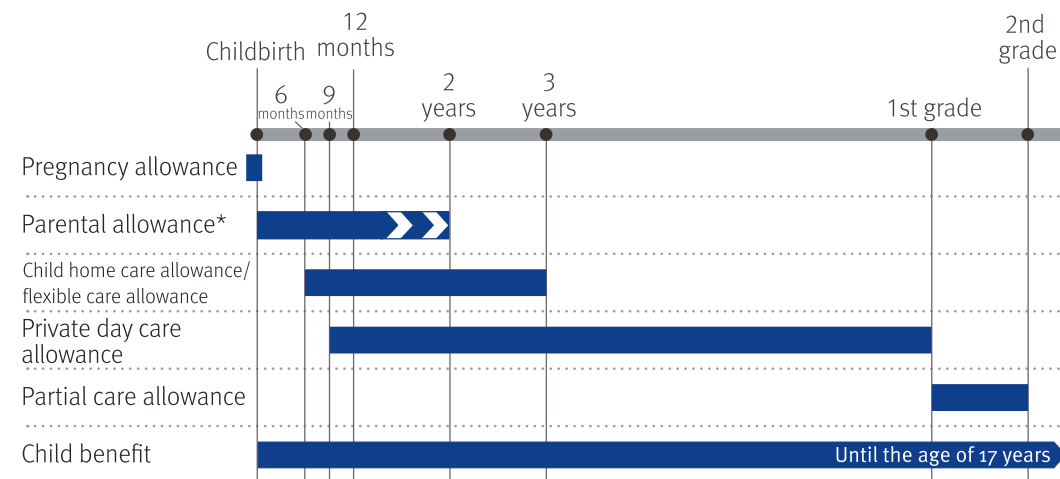
Family leaves and daily allowances

When can you get Kela's benefits?

The picture below shows the benefits that Kela can pay when the first child is born and afterwards.

At the top you see the age of the child.

The columns show the benefits paid by Kela at different ages.



* Parents can get parental allowance at the same time for a maximum of 18 working days.

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.

Pregnancy allowance

During the pregnancy leave a pregnancy allowance is paid. It is paid for a total of 40 working days, or about 6.5 weeks.

You can apply for pregnancy allowance once you are 154 days, or 22 weeks, into your pregnancy.

You will get a pregnancy certificate from the maternity clinic.

You must attach the certificate to your application.

Pregnancy allowance can be granted retroactively for up to 2 months only.

You can use the same application to apply for parental allowance.

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

Remember to tell your employer about the pregnancy leave at least 2 months before you start your leave.

Special pregnancy 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 you are pregnant. You get a special pregnancy allowance during this time.

After the child is born, the pregnancy leave continues for about 1–2 weeks.

During that time, the mother will receive a pregnancy allowance.

Parental allowance

You can start your parental leave once your baby is born.

Either parent can take a parental leave.

Parents can also take the leave in turns.

The parental leave lasts for a total of 320 working days, or about 14 months.

Each parent is entitled to half of the total amount of days, or 160 days.

Parents can give up 0–63 days (up to 10.5 weeks) of their personal quota to the other parent.

Kela pays a parental allowance 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.

Check with your employer if you will be paid a salary during the parental leave.

If you are, Kela will pay the parental allowance to your employer.

If the family has twins,

Kela pays parental allowance for an additional 84 working days, or about 14 weeks.

Parents who are the sole caregiver for their child can use up the full 320 working day entitlement and stay on parental leave for longer.

They can turn over up to 126 days to another caregiver.

This requires that the child does not have a second parent whose parentage has been established and that the child's parent does not have a spouse or partner who could get parental allowance.

Apply for parental allowance in time.

Parental allowance can be granted retroactively for up to 2 months only.

Apply for parental allowance also for the period in which your employer pays you a salary.

Partial parental allowance

If you take care of a child part of the day and work part-time at the same time, you can apply for partial parental allowance. The partial parental allowance is half 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.

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 pregnancy allowance, but they can get parental allowance for a total of 320 working days.

Parental allowance can be paid from the day when the adoptive child is first placed 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.

Paternity allowance

This page concerns your family if

- the expected due date of the child was before 4 September 2022
- you assumed care of an adopted child on 30 July 2022 or before that.

If your child was born or you assumed care of your adoptive child later, the child's other parent can be paid parental allowance.

Read about the parental allowance on page 11.

Fathers can take a paternity leave that lasts a maximum of 54 days, or about 9 weeks.

Kela pays a paternity allowance during the paternity leave.

One to eighteen days of the leave (or up to three weeks) can be taken at the same time with the mother's leave, so that the mother and the father can both stay home at the same time.

You can take these days all at once or in up to four separate periods.

If you have already had 18 weekdays free, you can still have as many as 36 weekdays free. You can take them after the parental allowance has ended.

You can take the leave all at one time or in two separate periods. If you have not taken out any paternity leave earlier, you can take out all 54 working days in one go.

If the family has twins, Kela pays an additional 18 working days of paternity allowance.

These days can be taken while the mother is on leave or after the parental allowance has ended.

Take the paternity leave while the child is still under 2 years old. You can apply for paternity allowance retroactively. However, apply before your child reaches the age of 2 years and 2 months.

Tell your employer about your paternity leave no later than 2 months before your leave starts. If your leave lasts 1–12 working days you only have to give one month's notice of starting your leave. You can apply for paternity allowance also if you are, for example, self-employed, unemployed or a student.

How much can you get?

The amount of the daily allowances for parents is calculated on the basis of the annual income. Annual income means your incomes during a period of 12 months.

For example, if your allowance begins in May 2024, Kela will calculate it based on your income between 1 April 2023 and 31 March 2024.

The allowance will always be less than your pay. It is usually about 70 percent of your income.

The allowance is also affected by whether or not you have studied or been ill or without a job. The smallest amount is 31.99 euros per day or about 800 euros per month. A student, for example, gets this lowest amount.

You must pay taxes on the daily allowances for parents.

Pension and annual holiday entitlement adds up for the worker 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 the parental leave or between two periods in which you are paid parental allowance, you can

- get child home care allowance if your child does not participate in municipal (local) early childhood education
- get child home care allowance or private day care allowance if the child participates in private early childhood education.

You can also get flexible care allowance if you work a maximum of 30 hours per week, and you are not being paid daily allowances for parents. Child care allowances are not paid for periods of less than one month.

Child home care allowance

You can apply for child home care allowance if your child is under 3 years of age and the child does not attend municipal (local) early childhood education but is cared for at home, for example. The caregiver can be the child's parent but also for example a grandparent or a private day care provider.

You can receive child home care allowance 160 working days after the birth of your child, at which point he or she will be about 6 months old.

Child home care allowance is not available if the child is in municipal (local) early childhood education. The child home care allowance consists of a basic amount and an additional amount.

Your home municipality (locality) may pay a municipal supplement.

The amount of care allowance is

- about 378 euros per month for one child under 3
- about 113 euros per month for each additional child in the family who is under 3
- about 73 euros per month for each child who is 3 or over but still under school age.

The care supplement can be paid for one child only.

The highest it can be is 202 euros per month.

The care supplement is linked to 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 tax on the child home care allowance.

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 provider of early childhood education.

Private day care allowance can be granted if the child has reached the age of 9 months, but is under school age.

Private day care allowance is not available if the child attends municipal (local) early childhood education.

The private day care allowance consists of a care allowance and a care supplement.

Your home municipality (locality) may pay a municipal supplement.

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

Along with the care allowance, you can get a care supplement. Its amount is a maximum of about 266 euros per month. The amount is linked to your income. If you are paid the lower rate of care allowance, the care supplement will also be smaller.

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

The private day care allowance is taxed.

Flexible care allowance

You can get flexible care allowance if you work no more than 30 hours a week while caring for a child. Kela provides flexible care allowance for children under the age of 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.

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

The flexible care allowance can be either about 269 euros per month or about 179 euros per month depending on how much, on average, you work per week.

A parent can get flexible care allowance from Kela for only one child at a time.

You must pay tax on the flexible care allowance.

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 partial care allowance is about 108 euros per month. Tax is taken out of your payments.

A parent can get partial care allowance from Kela for only one child at a time.

A parent cannot be paid both partial care allowance and flexible care allowance at the same time.



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.

Along with this, you can get compensation for medicines. Kela does not offer compensation for health centre treatments.

Temporary care leave

If your child is under 10 years old and for example catches a cold, you can stay off work to look after him or her. This is called a temporary care leave.

Temporary care leave can last a maximum of four days. Most employers pay a salary while an employee is on temporary care leave. Kela does not pay any benefits during that time.

Caring for a child who is seriously ill or disabled

Kela also 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 looks after a child under 16 years of age
- disability allowance for a child under 16 years of age
- intensive medical rehabilitation.

More information about these benefits is available in the following brochures:

- Health and disability allowances
- Rehabilitation.

Child maintenance allowance

If parents get divorced, they can decide to have their children live with either one of them. In this situation, the parent who the child lives with is paid child support by the parent who the child does not live with. The parent with whom the child does not live with 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 with whom the child lives.

Kela pays child maintenance allowance if

- the liable parent has not paid child support
- the child support is smaller than the child maintenance allowance because the liable parent has low income
- the child does not have a legally established second parent
- the child is adopted by only one parent
- the child has a legally established father or mother, but it has not been possible to confirm liability for child support.

The child maintenance allowance is about 196 euros per month. No tax is deducted from it.

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 your 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/e-services (in Finnish or Swedish)

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 also handle almost all of your benefit matters with Kela by phone.

As soon as Kela has processed your application, you will receive a decision.

The amount of the benefit, the criteria based on which it is granted, 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.

The child benefit is usually paid into your account on the 26th of each month.

If banks are closed on that date or the payment date follows a holiday, child benefits are paid into your account earlier.

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.

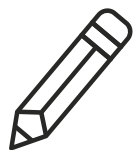
If you have questions, please contact Kela first before taking any other steps.



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.

Notes



Kela at your service

On the internet

Visit Kela's website for more information:

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

You can use calculators to calculate the amounts of the benefits (in Finnish or Swedish):

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

Kela's e-service (in Finnish or Swedish):

[**www.kela.fi/e-services**](http://www.kela.fi/e-services)

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**](http://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**](http://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**](http://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**](http://www.kela.fi/call-kela)

Book a telephone appointment

Book a telephone appointment by phone or online:

[**www.kela.fi/book-appointment**](http://www.kela.fi/book-appointment)

Visit a customer service point

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

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

Information about Kela in English

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

Kela brochures in English:

■ Families with children

- General housing allowance
- Health and disability allowances
- Moving to or from Finland
- Pensions and retirement
- Rehabilitation
- Social assistance
- Students and conscripts
- Unemployment

The brochures are available at Kela offices.
Brochures in other languages:
www.kela.fi/other-languages