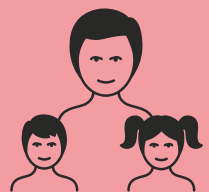


Kela<sup>®</sup>



# Families

Briefly and in plain language | 2025



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## Useful terms and phrases

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

# 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, you can stay home with your 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 benefits for families with children.

The brochure describes the situation in 2025.



## More information on the internet and by phone

Information in English about Kela benefits is available at [www.kela.fi/english](http://www.kela.fi/english)

More information about benefits for families with children is available on Kela's website at [www.kela.fi/families](http://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
- child benefit
  - single-parent supplement to child benefit
- child care allowances
  - child home care allowance
  - flexible care allowance
  - private day care allowance
  - partial care allowance
- benefits for children who are ill or disabled
- 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
- 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 and child health 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. 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 in which the child turns 17.

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.

The monthly child benefit is 26 euros higher for children under three.

Single parents get an increase which is about 73 euros per child per month. The increase is also available in the event of joint custody.

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.

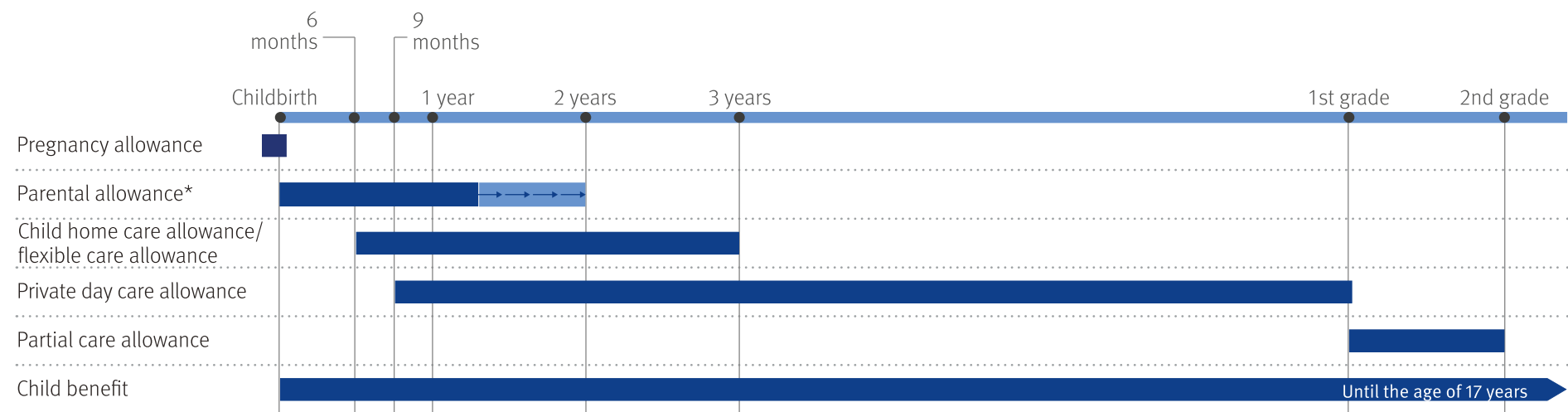
# Daily allowances for parents during family leaves

The pregnant parent can take a leave already before the child is born. After the child is born, both parents normally spend time at home with the child. Kela pays 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**

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

During the pregnancy leave they are paid a pregnancy allowance. 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, 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. You need a medical certificate to qualify for that.

### **Parental allowance**

You can start your parental leave once your baby is born. Either parent can take a parental leave. The 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.

If you are the sole caregiver for your child, you can use up the full 320 working day entitlement and stay on parental leave for longer.

You 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 who is also the child's guardian.

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. You can get parental allowance starting 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.

## **How much can you get?**

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

For example, if your allowance begins in May 2025, Kela will calculate it based on your income between 1 April 2024 and 31 March 2025.

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 the 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 a 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 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 daycare 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.

It is not available if the child attends municipal 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 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.

Flexible care allowance can also be paid to a parent with whom the child does not live on a permanent basis, but who is the child's caregiver.

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

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.

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.

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.

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

# If your child becomes ill

If your child becomes ill, you can take them 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 them. This is called a temporary care leave.

Temporary care leave can last a maximum of 4 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:

- Sickness and disability
- Rehabilitation.



There are several Kela benefits you can apply for to help you care for a sick child.

# 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 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
- a 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 198 euros per month and per child. 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 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 child support debt to Kela, you can apply to Kela for exemption from payment.



You can get child maintenance allowance from Kela if the other parent does not pay child support.

# Application and payment

You can apply for all of Kela's benefits for families online: [www.kela.fi/e-services](https://www.kela.fi/e-services) (in Finnish, Swedish or Sámi)

See the application 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](https://www.kela.fi/forms)

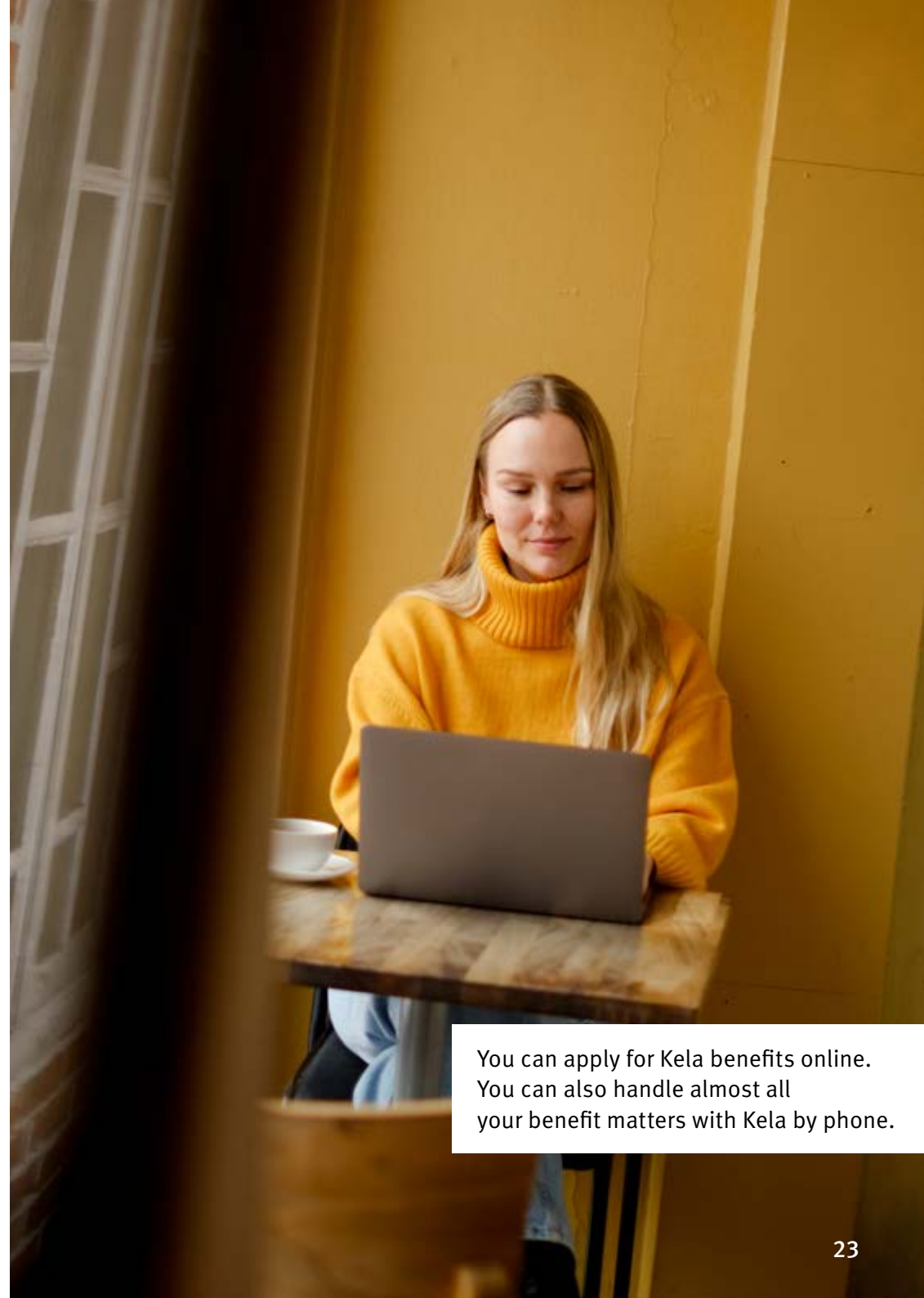
Kela's address is  
**Kela**  
**PL 10**  
**00056 KELA**

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

As soon as Kela has processed your application, you will receive a decision in OmaKela. A letter with the decision will also be sent to your home address if you have not opted out of receiving paper mail. 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.



You can apply for Kela benefits online. You can also handle almost all your benefit matters with Kela by phone.







# Information about Kela in English

Kela's website in English:  
**[www.kela.fi/english](http://www.kela.fi/english)**

**Kela brochures in English:**

## ■ Families

General housing allowance

Moving to or from Finland

Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

Students and conscripts

Unemployment

The brochures are available at Kela offices.  
Online versions of Kela's brochures in English:  
**[www.kela.fi/brochures-for-clients](http://www.kela.fi/brochures-for-clients)**