

Kela[®]



Social assistance

Briefly and in plain language | 2025



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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 Vårdförskingsområde
Income	Tulot Inkomster
Bank statement	Tiliote Kontoutdrag
Bills	Laskut Räkningar
Calculator	Laskuri Räknare

Social assistance

This brochure tells you about basic social assistance. 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.

The following pages contain further information on the types of expenses for which you can get social assistance. The brochure also provides information on how your income and assets affect your right to social assistance, as well as on how Kela calculates the amount of social assistance.

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

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

More information about social assistance is available on Kela's website at www.kela.fi/social-assistance



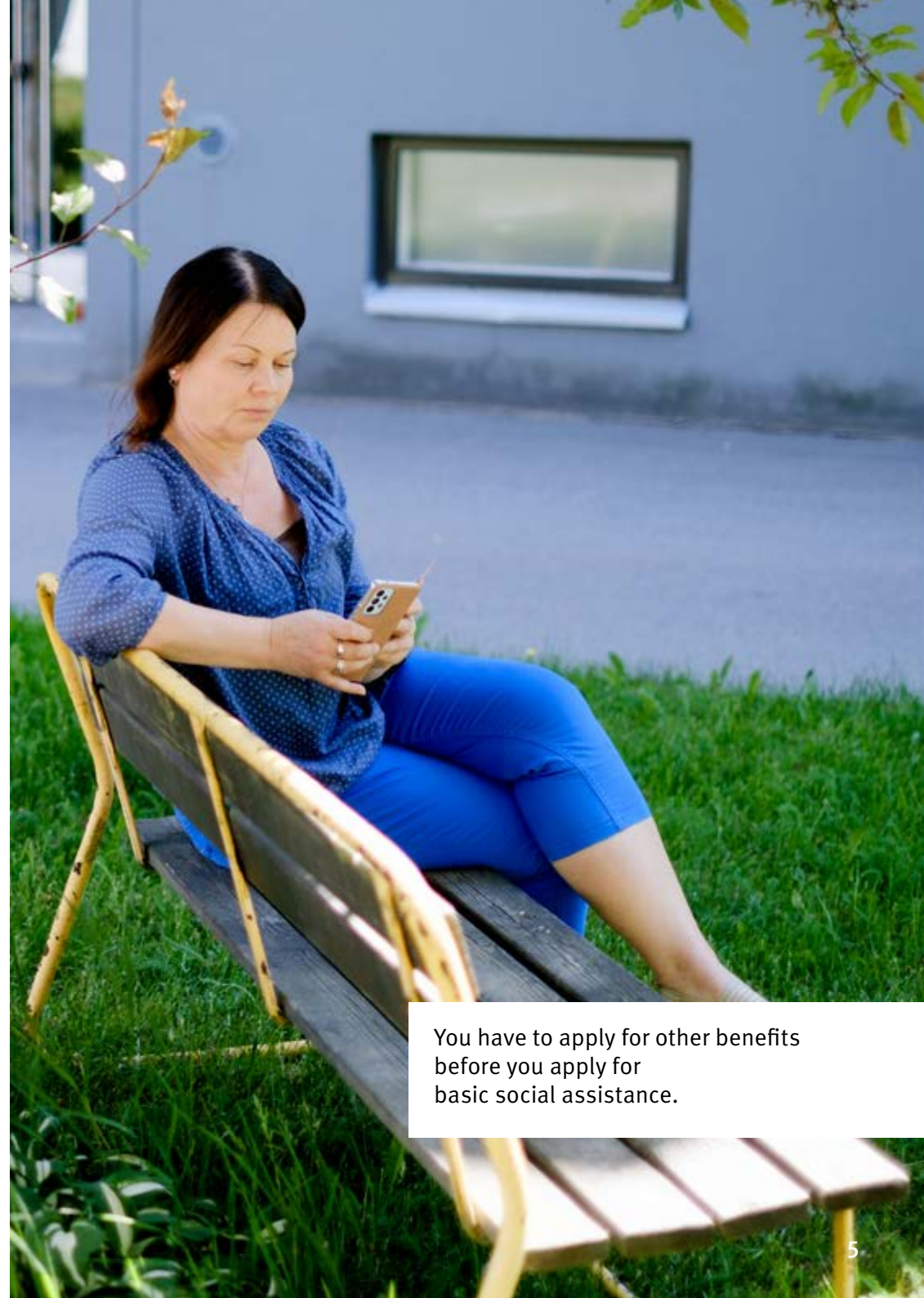
If you have questions, please call our customer service number **020 634 2550**

First apply for other Kela benefits

Before you apply for social assistance you should check if you can get some other Kela benefits, for instance housing allowance or unemployment benefits. There are separate brochures about other Kela benefits.

Basic social assistance is intended for persons who are unable to make a living on their wage income, by receiving social security benefits, or by relying on their other income or assets. Therefore, you have to apply for other benefits before you apply for basic social assistance.

You can also get assistance from the wellbeing services county where you live. The wellbeing services county can provide help in the form of supplementary and preventive social assistance, for instance. Information about these benefits is available on the website of the wellbeing services county.



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

What is social assistance?

You can apply for social assistance if your income and assets are not sufficient to cover your necessary everyday expenses. Such expenses are for instance rent, food, health care and clothing.

There are three components to social assistance:

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



Applications for basic social assistance must be submitted to Kela.

The basic social assistance may not cover certain expenses you have. In that case, the social services office of the wellbeing services county can pay you supplementary or preventive social assistance after considering your situation.

First apply to Kela for basic social assistance. Write under Additional information in the application which are the expenses for which you need supplementary or preventive social assistance. At your request, Kela can pass this information on to the social services office of the wellbeing services county for processing.



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

For which expenses can you get basic social assistance?

Basic social assistance is not available for all types of expenses. Basic social assistance is intended to cover essential expenses such as housing and food. The expenses relevant to basic social assistance are divided between the expenses covered by the basic amount and other basic expenses.

Basic amount

The basic amount already includes normal everyday expenses, such as food and clothing. When you apply for assistance, you do not have to show receipts or invoices for these expenses.

The basic amount is assessed for each family member separately.

The following expenses are included in the basic amount:

- food
- clothing
- minor health care expenses (such as non-prescription medications)
- personal hygiene and keeping your home clean
- public transport
- newspaper subscription
- telephone and internet access
- hobbies and recreation
- other comparable expenses.

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 invoices for the expenses to Kela with the application.

Other basic expenses can include

- reasonable housing expenses (for instance rent, maintenance charge, electric bills, home insurance and maintenance costs for a single-family home)
- necessary moving costs
- costs of public health care which are not included in the basic amount (e.g., health centre user fees)
- prescription medicines and eyeglasses
- costs of municipal early childhood education
- costs of participation in before and after school programmes
- certain child contact/visitation costs
- cost of obtaining a necessary identity, residence or travel document.

How does income affect the basic social assistance?

The amount of basic social assistance you can get is influenced by any income and assets that you and your family have.

This also means any social benefits that you have.

Basic social assistance is emergency financial assistance. This means that you must first apply for any other financial assistance which may be available to you.

The social benefits available from Kela include for instance

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

When Kela makes a decision on social assistance, it is your net (after-tax) income that will be taken into account.

Please keep in mind that social assistance is affected also by any other funds available to you.

This means for instance money you have in a bank account or assets that can be sold.



The amount of basic social assistance you can get is affected by all of the income and assets available to you. Other social benefits you may get are included in your income.

How is basic social assistance calculated?

You can get basic social assistance if you have more expenses that can be recognised for the purposes of basic social assistance 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 you can get in basic social assistance.

The amount of social assistance paid is calculated by deducting expenses from income.

No tax is deducted from the basic social assistance.

Use an online calculator to see how much social assistance you can get. The calculators are available at www.kela.fi/calculators

Example

Simo is a single parent of two children over 10 years of age. He is unemployed. Because of his difficult financial situation, he applies to Kela for basic social assistance.

The following are counted as the family's income and assets:

- unemployment allowance: EUR 596.36 per month (after tax)
- child benefit and single-parent supplement: EUR 346.32 per month
- housing allowance: EUR 579.60 per month
- child maintenance allowance: EUR 396.26 per month
- money in Simo's savings account: EUR 250

Total income:

EUR 2,167.54 per month

The following are counted as the family's expenses

- rent: EUR 810 per month
- water charges: EUR 45 per month
- electricity: EUR 52 per month
- health centre fee: EUR 26
- typical living expenses (i.e., the basic amount linked to family size): EUR 1,477.95 per month:
 - single parent: EUR 676.65 per month
 - first child 10 years or older: EUR 415.49 per month
 - second child 10 years or older: EUR 385.81 per month

Total expenses:

EUR 2,410.95 per month

The expenses are subtracted from the income:
EUR 2,167.54 – EUR 2,410.95 = EUR –243.41

Kela pays Simo and his family EUR 243.41 per month in basic social assistance.

Application and payment

Apply for basic social assistance in the OmaKela e-service www.kela.fi/e-services (in Finnish, Swedish or Sámi)

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 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. In that case you should call Kela's customer service or contact a Kela office.

How long is the application process?

Please make sure to complete the application carefully. Send all supporting documents to Kela that are needed for the application. By doing so you can get a decision on your application quicker.

If the application includes all necessary information, Kela will give you a decision on your application within seven working days.

If you can show that your application is urgent, you will get a decision the same or following day.

When is social assistance paid out?

As soon as Kela has processed your application, you will receive a decision in OmaKela. The decision notice will also be sent to your home address if you have not given up paper mail. The amount of social assistance, 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 are not granted social assistance.

Kela pays the basic social assistance into your account on the first business day of the month.

If you are granted social assistance but it is too late to pay it to you on the regular payment date, the payment is made immediately after the decision to grant you social assistance. In that case the assistance is deposited into your account within two business days.

If you want, Kela can pay your rent directly to your landlord. If you want, electric bills and home insurance payments can also be paid directly.

When you have received a decision on basic social assistance, you can also send invoices that you receive after the decision to Kela, provided that the due date for payment falls in the period for which the decision is valid. The due date means the due date of the original bill, not the due date of the reminder. The decision also contains further instructions on which invoices you can send to Kela.

Voucher

Part of the basic social assistance can be given to you in the form of a voucher, for instance for eyeglasses.

You get the voucher at the same time as the decision granting you the assistance. The voucher tells you the things you can buy with it.

If you are granted basic social assistance, you get a voucher that you can show at the pharmacy. You can use the voucher to get the prescription medications you need.

The medication voucher is sent from Kela directly to the pharmacy electronically. You need only show your Kela card or an ID at the pharmacy.

Do you need help with anything?

If you need more specific help, you can contact Kela by phone or visit a Kela service point. You can also turn to the social services office in your wellbeing services county for help.

Kela and the social services can also work together. They can set up a joint appointment with you, and if you wish, you can ask for a joint appointment yourself.

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 included with each benefit decision.

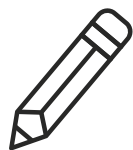
If you have questions, please contact Kela first before taking any other steps.



In the OmaKela 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

You can use calculators to calculate the amounts of the benefits:
www.kela.fi/calculators

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

Log in to the e-services

You must log in to use 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

You can give another person permission to handle your benefit matters with Kela on your behalf:
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

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
Monday to Friday from 10 am to 3 pm.
020 634 0200

Overpayment Recovery Centre
Monday to Friday from 10 am to 3 pm.
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

Book a telephone appointment

Book a telephone appointment online:
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

Information about Kela in English

Kela's website in English:
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