



Kela[®]

Unemployment

Briefly and in plain language | 2025



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Useful terms and phrases

English	Finnish Swedish
Unemployment benefits	Työttömyysetuudet Arbetslöshetsförmåner
Basic unemployment allowance	Peruspäiväraha Grunddagpenning
Labour market subsidy	Työmarkkinatuki Arbetsmarknadsstöd
Income	Tulot Inkomster
Unemployment fund	Työttömyyskassa Arbetslöshetskassa
Unemployed jobseeker	Työtön työnhakija Arbetslös arbetssökande
Work requirement	Työssäoloehto Arbetsvillkor
Calculator	Laskuri Räknare

Benefits from Kela for the unemployed

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

The benefits provided by Kela during unemployment are unemployment allowance and labour market subsidy. Information about these benefits is provided in the following pages.

The brochure also provides information about work or studies during periods of unemployment. At the end of the brochure, you can find information on how to apply for unemployment benefits.

The brochure describes the situation in 2025.

It does not, however, include all the details on the different types of benefits that are available.



More information on the internet and by phone

Visit Kela's website for more information about Kela benefits

www.kela.fi/english

More information about unemployment benefits from Kela is available at

www.kela.fi/unemployment

If you have questions, please call our customer service number

020 634 2550



Who can get unemployment benefits from Kela?

You can get unemployment benefits from Kela if you have no work and you do not get an unemployment benefit from some other source.

Kela can pay unemployment benefits to people who are living permanently in Finland and also to people who come from other EU countries and who have last worked in Finland.

Also check if you can get other benefits from Kela, for instance housing allowance.

If you become unemployed

If you become unemployed, register immediately as an unemployed jobseeker with the employment services in your municipality of residence:

www.tyomarkkinatori.fi/en.

You can only get unemployment benefits for the period 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.

During your period of unemployment, you have the obligation to actively look for work. You must also accept work or training offered to you. You cannot say no to it without a reason – if you do so, you may lose your right to benefits.

Register regularly with the employment services. More detailed instructions are provided by the employment services.

How to contact the employment services



The job search services available to unemployed persons will change on 1 January 2025.

The TE Offices will cease operations and will be replaced by the employment services of the municipalities.

You can still use the website Työmarkkinatori:

www.tyomarkkinatori.fi/en

You find the contact information for the employment services in the municipality where you live at

www.tyomarkkinatori.fi/en/regional-pages.

Transition security allowance for persons over 55

Transition security allowance is a benefit available from Kela or your unemployment fund in the event that you are laid off. The transition security allowance is equal to about one month's pay.

You can be paid transition security allowance if you meet all of the following requirements:

- You are 55 years of age or older.
- You have been laid off for financial or production-related reasons.
- You have been with the same employer for at least five years.

If you are a member of an unemployment fund, apply to your fund.

If you are not an unemployment fund member, apply to Kela.

Unemployment allowance

Unemployment allowance can be an earnings-related allowance (an allowance based on the money you make) or a basic allowance.

Earnings-related unemployment allowance

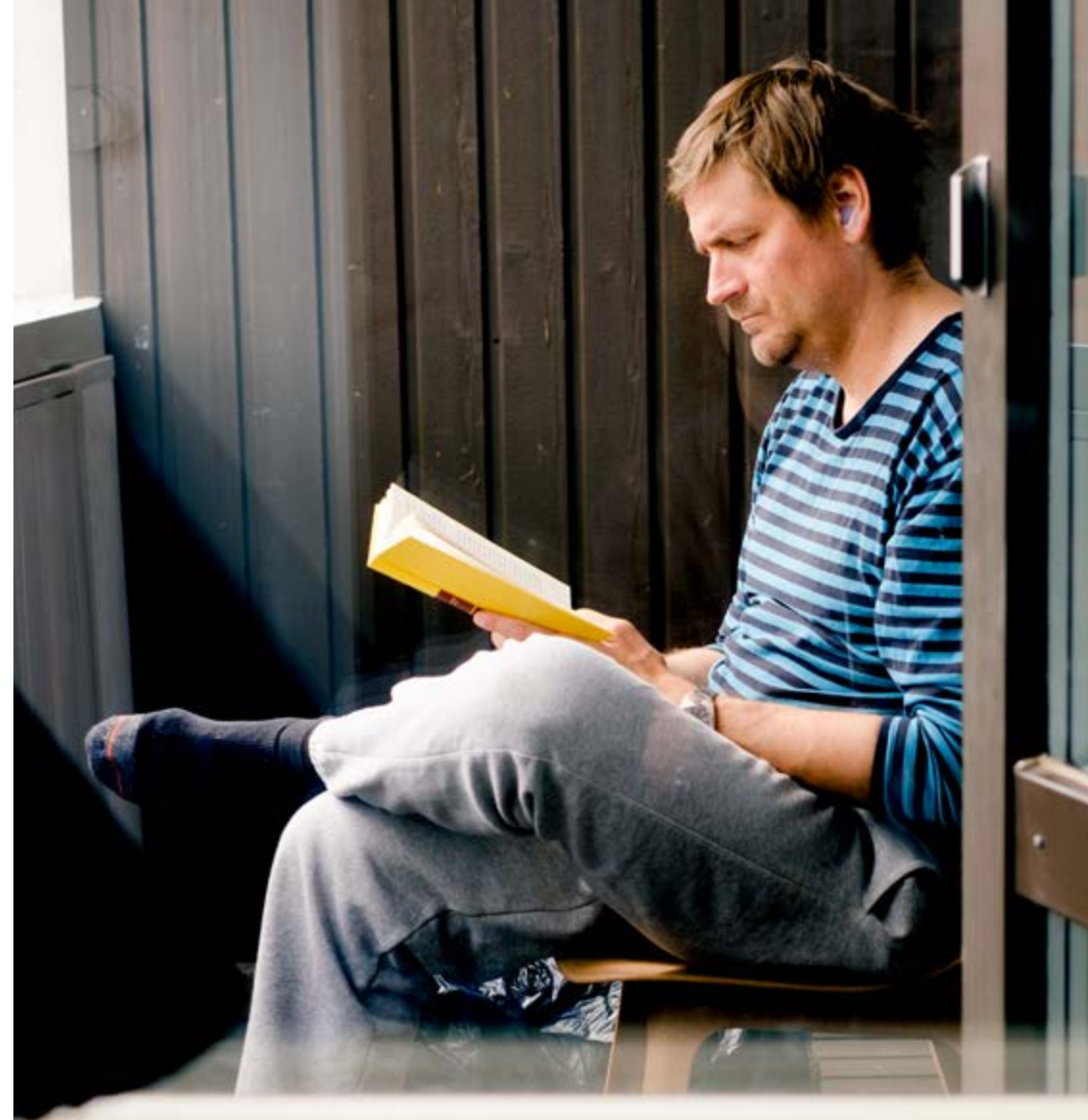
The unemployment fund calculates the amount of the earnings-related unemployment allowance on the basis of your earnings, in other words, your income. You can get earnings-related unemployment allowance if you are a member of an unemployment fund. Different lines of industry often have their own unemployment 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 to Kela.

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

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

For more information about the earnings-related unemployment allowance, contact your unemployment fund or the Federation of Unemployment Funds: www.tyj.fi/en/.



Unemployment allowance can be an earnings-related allowance (an allowance based on the money you make) or a basic allowance. You can get unemployment allowance payments if you meet a specified work requirement.

Basic unemployment allowance

If you are not an unemployment fund member and cannot get an earnings-related unemployment allowance, Kela will pay you a basic unemployment allowance.

The basic unemployment allowance is paid for a maximum of 400 days.

If you have worked less than 3 years, the longest you can get basic unemployment allowance is 300 days.

There are limits on the right to basic unemployment allowance if you are under 25 years old.

How much basic unemployment allowance can you get?

The basic unemployment allowance is EUR 37.21 per day, and it is paid for 5 days a week.

You must pay taxes on the basic unemployment allowance.

You can use a calculator on Kela's website to estimate the amount of basic unemployment allowance.

Work requirement

To qualify for basic unemployment allowance, you must meet a work requirement.

The work you do counts as work history for the work requirement in the following way:

- one month for each month in which you earned at least EUR 930
- half a month for each month in which you earned at least EUR 465 but less than EUR 930.

You meet the work requirement when you have a total of at least 12 months of work history during the past 28 months.

The work requirement was changed on 2 September 2024. Before that, you met the work requirement if



- you had been working for at least 26 weeks during the past 28 months
- you had had at least 18 hours of work per week
- you had been paid a salary according to a collective agreement, or at least EUR 1,399 per month.

Work in some other EU/EEA (European Economic Area) country or Switzerland can also be included.

Work for a longer period than 28 months can also be included in the work requirement for instance if

- you have been ill
- you have been studying
- you have looked after your child, who is under 3
- you have participated in employment-promoting services.

Self-employed people have a different work requirement. If you are self-employed, contact Kela to find out if you can get the basic unemployment allowance.

As an unemployed person abroad

In certain cases, the unemployment allowance can also be paid if you stay abroad and are looking for work there.

For more information call 020 634 2550.

Labour market subsidy

If you cannot get earnings-related unemployment allowance or basic unemployment allowance, Kela can pay you labour market subsidy. You can get labour market subsidy if you meet the following requirements:

- you are aged between 18 and 64
- you are an unemployed jobseeker
- you are a permanent resident of Finland.

There is no time limit to how long labour market subsidy can be paid.

You can get labour market subsidy even if you do not meet the work requirement i.e., you have not worked long enough. After you have received earnings-related or basic unemployment allowance for 400 days, Kela may pay you labour market subsidy.

Kela does not pay labour market subsidy outside Finland.

There are limits on the right to labour market subsidy if you are under 25 years old or if you have no vocational training.

How much is the labour market subsidy?

The labour market subsidy is EUR 37.21 per day, and it is paid for 5 days a week.

The labour market subsidy is the same amount as the basic unemployment allowance, and you pay taxes on both.

One way in which the labour market subsidy differs from the basic unemployment allowance is that your parents' income can affect its amount.

Other income makes the labour market subsidy smaller

All your income reduces the total amount of the labour market subsidy.

If you have income from capital, it can reduce the amount of the subsidy.

Income from capital includes for instance rental income, dividends and profits from sales.

However, personal income from capital does not affect the labour market subsidy if

- you are 55 years of age or older and you fulfilled the work requirement before you became unemployed
- you participate in employment-promoting services.

Your parents' income makes the subsidy smaller if you live with them.

However, you will still get at least half your labour market subsidy. Your parents' income does not make the subsidy smaller if you participate in employment-promoting services.

There are several benefits that do not affect the labour market subsidy.

These are, for example

- child benefit
- child support
- social assistance
- housing allowance
- disability allowance.

You can use a calculator on Kela's website to estimate the amount of labour market subsidy that may be available to you.

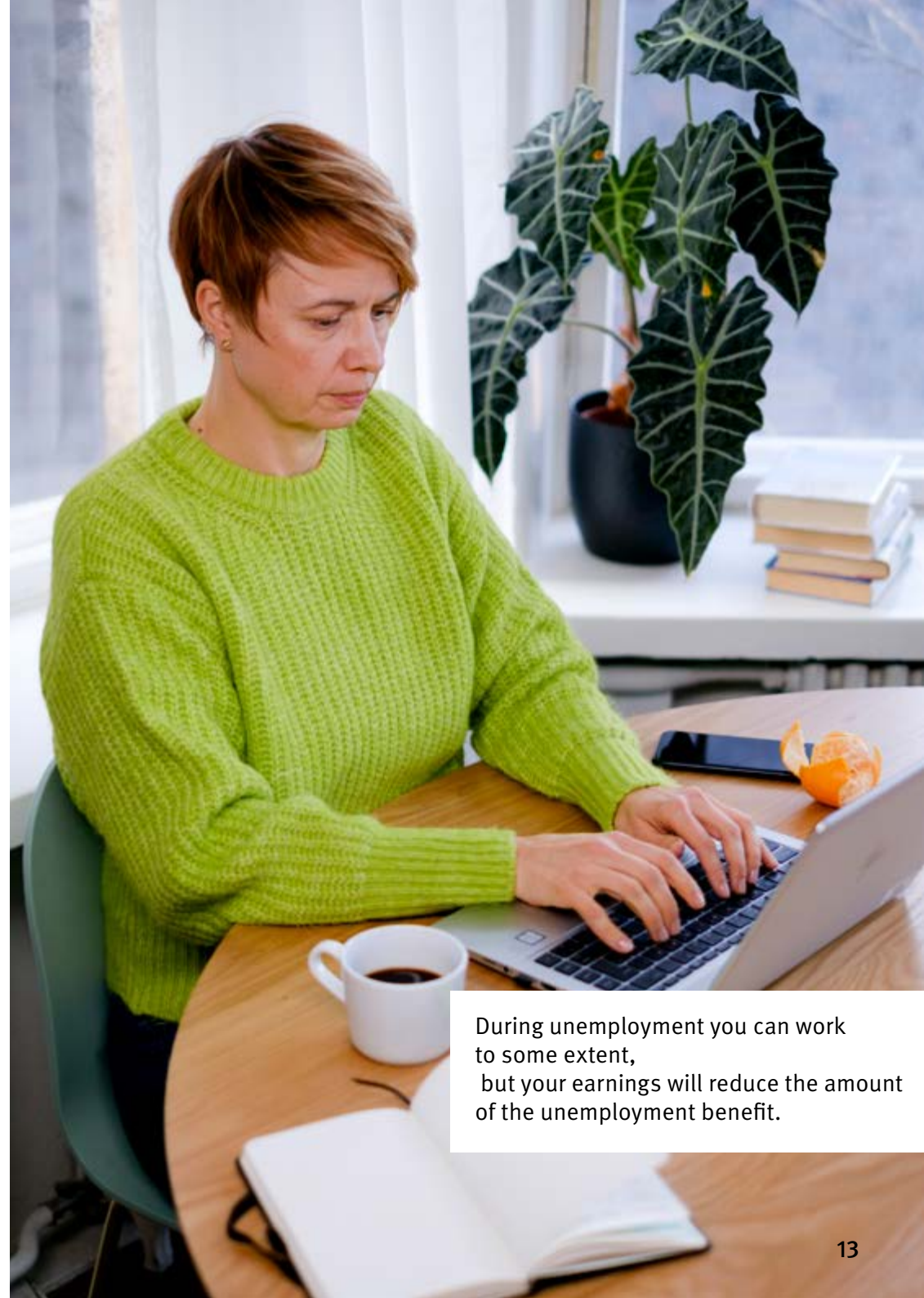
www.kela.fi/calculators

Working during unemployment

If you sometimes work while unemployed, your earnings may make the labour market subsidy or basic unemployment allowance smaller.

The basic rule is that each euro you earn decreases the unemployment benefit by 50 cents.

Report your hours and days of work to Kela. Kela receives information on wages and salaries from the national incomes register and uses this information when processing applications.



During unemployment you can work to some extent, but your earnings will reduce the amount of the unemployment 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 receive benefits also for periods of education and training.

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


They include

- education
- labour market training
- job search coaching
- career training
- work try-outs
- training offered on a trial basis
- rehabilitative work activity.

Contact the employment services for more information and to find out if you can take part.

During education or training, you can get unemployment benefits in the normal manner if you have agreed with the employment services on your education or training course.

During a period of education, training or other agreed activity, you can sometimes get compensation for your travel costs and other expenses.

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


You can participate in different employment-promoting services. You will get the unemployment benefit in the normal manner for the period in which you participate in the service.

Assistance for the older unemployed

If you were born in 1964 or before, you can enter the so-called unemployment path to retirement. This means that you get additional days of earnings-related unemployment allowance or basic unemployment allowance. In this way, you get unemployment allowance until you retire.

Ask Kela if you qualify for additional days of basic unemployment allowance. If you want to have additional days of earnings-related unemployment allowance, you should contact your unemployment fund.

You can apply for an old-age pension before the age of 65 years, if you were born before 1962. In addition, you must be unemployed and get additional days of basic unemployment allowance.

A man with glasses is sitting at a wooden table in front of a window. He is wearing a dark, patterned sweater. His hands are resting on the table, and he is looking out the window. The view outside the window shows a blue sky and some trees. The lighting is soft and natural, suggesting it might be late afternoon or early morning.

If you are unemployed and close to retirement age, you can be granted unemployment allowance for additional days.

Application and payment

First register as an unemployed jobseeker via the Työmarkkinatori e-service:

www.tyomarkkinatori.fi/en.

Apply to Kela for unemployment benefits when you have been unemployed for 7 working days (i.e., you have completed the qualifying period). The application period for unemployment benefits is 3 months from the day when you became unemployed.

You can apply for unemployment benefits online: 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 service point or from Kela's website: www.kela.fi/forms

Kela's address is
Kela
PL 10
00056 KELA

You can handle almost all of your transactions with Kela by phone.

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 the benefit, the criteria for granting it, 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.



You can register as an unemployed jobseeker and apply for unemployment benefits online.

Unemployment status report

If unemployment continues, you must send a status report about the period of unemployment to Kela once every four weeks. Kela will pay you unemployment benefit based on the report you send.

You can either do this on the internet or use forms which you can print off Kela's website or pick up at a Kela office.

You must indicate on which days you have been unemployed and on which days you have participated in employment-promoting services.

If you have sometimes worked during the period of unemployment, indicate on which days you have been at work.

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 notify Kela of such changes. You can notify Kela of 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
- notify Kela of changes
- stop the payment of benefits.

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