



Earnings-related unemployment allowance and unemployment funds



Membership in an unemployment fund provides security in case of unemployment

By joining an unemployment fund, you can be eligible for earnings-related unemployment allowance based on your salary or wages. If you are not a member of a fund, you will receive the basic allowance of about 800 euros a month if you become unemployed.

In the table below, you can see examples of the level of earnings-related unemployment allowance depending on your earnings. You can also estimate your earnings-related allowance using the unemployment allowance calculator at tyj.fi.

Monthly salary or wages before unemployment	1 500 €	2 000 €	2 500 €	3 000 €	3 500 €	4 000 €
Earnings-related allowance (in 2025) per month	1 091€	1 308 €	1 525 €	1 742 €	1 959 €	2 095 €
Basic unemployment allowance (in 2025) per month	800 €	800 €	800 €	800 €	800 €	800 €

Earnings-related unemployment allowance is paid only to members of an unemployment fund. You must become a member yourself by applying for membership. You can apply for membership if you are employed or self-employed. The work does not have to be permanent, and even short stints of work are enough.

Members of the unemployment fund pay a membership fee to finance part of the benefits and to cover the administrative costs of the fund. The amount of the membership fee depends on your earnings and the unemployment fund. With monthly earnings of 3,000 euros, the average membership fee is 80 euros.

There are 12 unemployment funds for employees and two unemployment funds for self-employed in Finland. The funds have about 2 million members in total. Some funds are sector-specific, which means that joining the fund may require you to be employed in a specific profession or sector. Others require you to have specific training. There are also unemployment funds that anyone can join.

If you are not a member of an unemployment fund or have not been working or a been member long enough, you can receive an unemployment allowance from Kela. The unemployment allowance paid by Kela is not calculated based on earnings, but is the same for everyone.

It's a good idea to join a fund already during your studies

By joining the unemployment fund, you can begin accumulating the right to the earnings-related allowance before you graduate. By doing this, you can receive your earning allowance if you do not get a job immediately after graduation.

How to join an unemployment fund

You can join a fund by submitting a membership application. The membership application can be found on the website of each unemployment fund. You can find the list of all unemployment funds in Finland at tyj.fi.

Earnings-related allowance accrues your pension

Membership of an unemployment fund also affects the accrual of pension. Your pension is accrued while you receive earnings-related unemployment allowance. Pension is not accrued for periods of unemployment security paid by Kela.

When can I receive earnings-related allowance?

You can claim earnings-related allowance from an unemployment fund if:

- You are unemployed, laid off temporarily, partially employed in part-time or gig work, or your business operations have ended
- You are seeking full-time employment and have registered as an unemployed job-seeker with the employment authority
- You are a member of an unemployment fund
- You have worked for 12 months or operated as an entrepreneur for 15 months during your membership in the fund.

If you are not a member of an unemployment fund or have not worked long enough, you can apply for unemployment security from Kela.

If you become unemployed

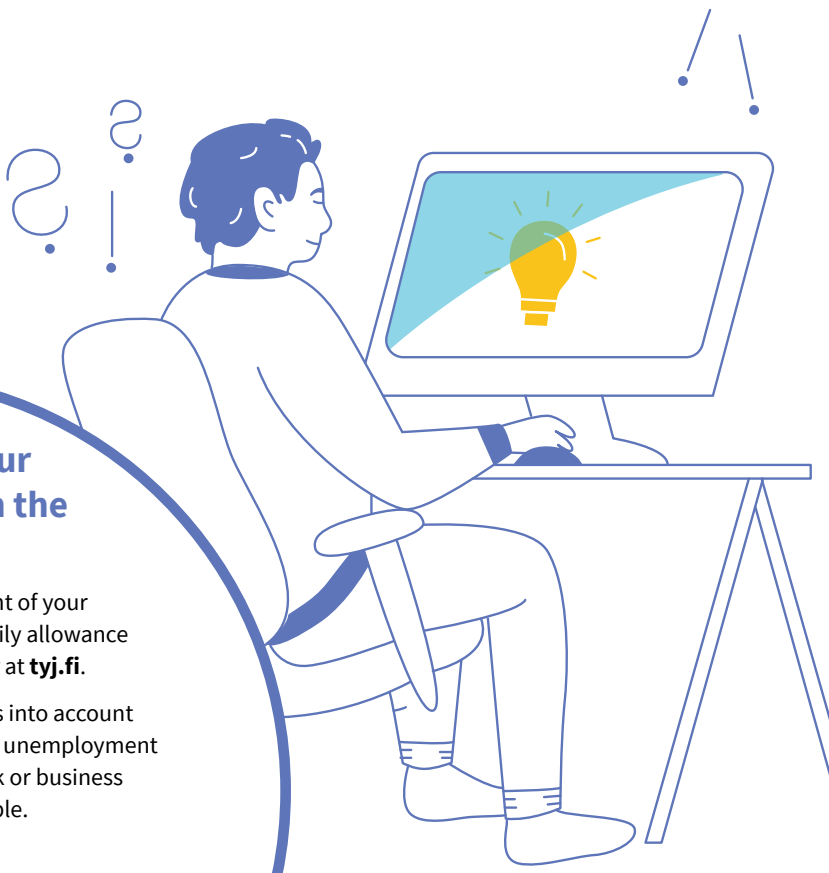
1. As soon as you become unemployed, register as a jobseeker in the employment authority's online service at **työmarkkinatori.fi**. Registration is valid immediately, but cannot be applied retrospectively to, for example, the previous day. Earnings-related allowance may be paid only for the period in which the registration is valid.
2. After two weeks, complete the daily allowance application in the your unemployment fund section of the online service.

After the initial application, continue to apply for earnings-related allowance in periods of four weeks or one calendar month.

Estimate your income with the calculator

Estimate the amount of your earnings-related daily allowance using the calculator at **tyj.fi**.

The calculator takes into account your income during unemployment from part-time work or business activities, for example.



Learn more at **tyj.fi**