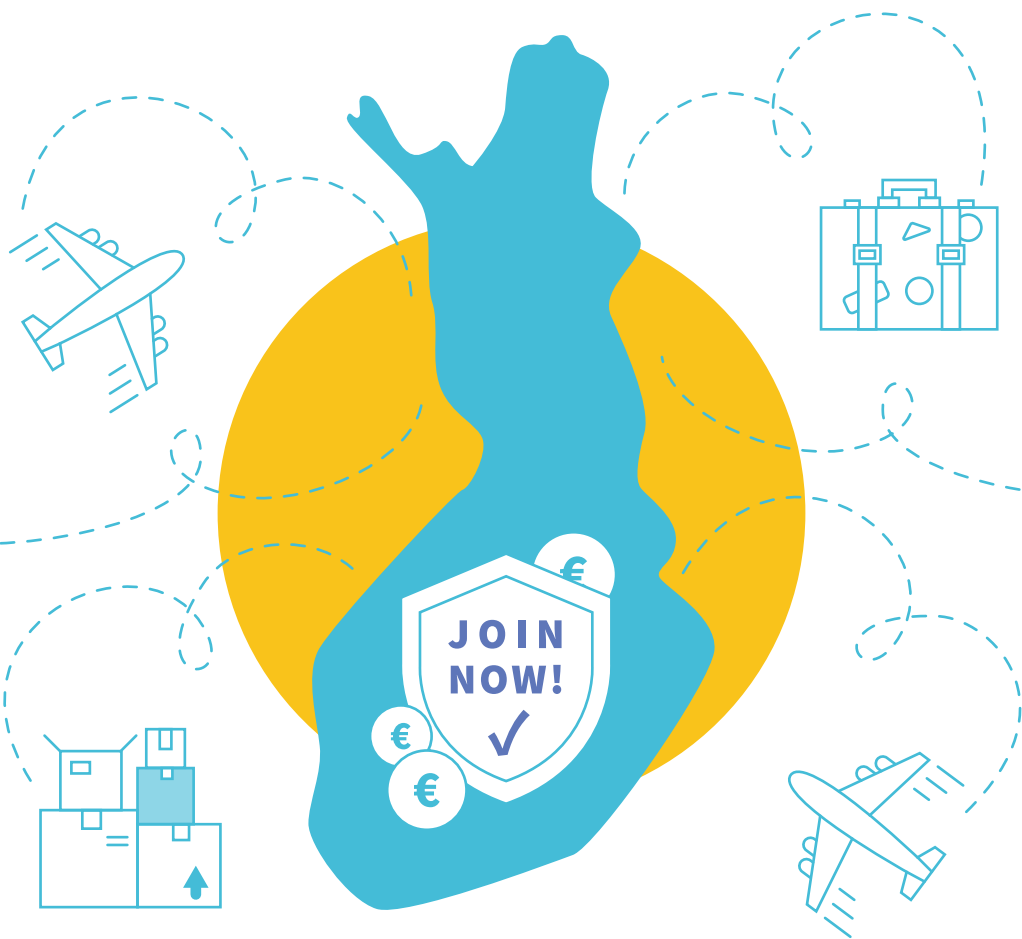




Moving to Finland: Information on earnings-related unemployment allowance and unemployment funds



It is a good idea to join an unemployment fund

Earnings-related unemployment benefit is a benefit you can claim while unemployed. The amount of earnings-related allowance is based on the salary you receive before unemployment.

Earnings-related unemployment benefit is only paid to members of unemployment funds. To become a member of an unemployment fund, you have to apply for membership. You can join a fund when you are working or self-employed. The work does not have to be permanent, even short stints of work are enough to join.

If you move to Finland from another EU country, you can join an unemployment fund while unemployed for a limited time. In this case your work history from another EU country can normally accumulate your right to unemployment security in Finland.

In Finland there are 15 unemployment funds for employees and one unemployment fund for the self-employed. Unemployment funds have about 2 million members.

Some unemployment funds are sector specific which means working in a particular field is a requirement for joining. Some require a specific training. In addition to this, there are non-specific funds which anyone can join.

Members of unemployment funds pay a fee that finances part of the benefits and fund's administrative costs. The amount of membership fee depends on your salary and the fund you are a member of. The average cost of membership for a person earning EUR 3000 per month is EUR 82 per year.

If you are not a member of an unemployment fund or have not been working or been a member for long enough, you can claim unemployment benefit from Kela. The unemployment benefit that Kela pays is not counted on the basis of your pay but is the same amount for everyone.

Example of earnings-related allowance and Kela's unemployment benefit

Salary before unemployment / month	1 500 €	2 000 €	2 500 €	3 000 €	3 500 €	4 000 €
Earnings related allowance (year 2023) / month	1 085 €	1 300 €	1 516 €	1 731 €	1 946 €	2 089 €
Kela's unemployment allowance (year 2023) / month	800 €	800 €	800 €	800 €	800 €	800 €

You can estimate the amount of your earnings-related allowance using the allowance calculator at tyj.fi.



How to join an unemployment fund

You can join a fund by filling a membership application. Membership applications can be found on each fund's website. You can find a list of Finnish unemployment funds at tyj.fi.

You can also call an unemployment fund and ask for directions for joining, especially if you are moving from another EU-country. If you are moving from another EU country, you can join an unemployment fund while unemployed for a limited time.

When can I claim earnings-related allowance?

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

- You are unemployed, temporarily laid-off, only partially employed through a part-time job or gig jobs or ceased your business activity
- You are seeking full-time employment and have registered as an unemployed job-seeker with the Employment and Economic Development Office (TE Office)
- You are a member of an unemployment fund
- You have been working for 26 weeks (approx. 6 months) while being a member of an unemployment fund or you have been working as an entrepreneur for 15 months while being a member of an unemployment fund for entrepreneurs.

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

If you live in another EU country while working in Finland, you can only claim unemployment benefits from Finland if you are partially unemployed (for example due to layoffs or part-time work). If you are fully unemployed and you live in, for example, Norway, Sweden or Estonia, you can claim unemployment benefits from the country you live in. To get unemployment benefits, you must register as a job-seeker in the country that pays your unemployment benefits.

If you become unemployed

1. As soon as you become unemployed, register as a job-seeker via the TE Office's online service. Registration is valid immediately, but cannot be applied retrospectively to, for example, the previous day. Earnings-related allowance can be paid only for the period in which the registration is valid.
2. After two weeks, complete the daily allowance application in your own unemployment fund's online service.

After the initial application, continue to claim daily allowance in four-weekly/monthly cycles.

The easiest way to start your job search and send an application to the unemployment fund is to use the TE Offices and fund's online service.

Ask your unemployment fund

Unemployment funds give advice on issues related to membership and benefits.

Do not hesitate to contact your fund especially if you have just moved to Finland or you live partially or in full in another country.



More information: tyj.fi